

8/22/22

“LMHS / Trans District / OFE and SMC Intro meeting”

Attendees: Andrea Yee, Aria Said, JM Jaffe, Inga, Aubrey Davis

#### Meeting Notes

- Intros of each others' programs
  - Aubrey - Trans District
  - Inga - Trans District, Chief of Staff
  - JM - They / Them, Lyon-Martin Community Health
- Mechanics
  - How is it funded – LGBT? MOHCD?
  - Volume
  - OFE to refer through LGBT Center for coaching
- Benefits waivers for CalFresh/CalWorks
  - NA to connect to Christine Louie for GI benefits waivers
- Client question from Omar – extra support for workforce development / hiring discrimination
- Newsletter highlight

11/2/22

“U.S. Bank/OFE call”

Attendees: Nicole Agbayani, Gretchen Anderson

- If a person spends more than their card balance, do they incur a fee for overdraft or is the purchase simply declined?
  - *There are no overdraft fees. If there aren't enough funds on the card at the time of purchase, it will be declined.*
  - Don't have overdraft fees. Overdraft protection is not available on it either. Cannot overdraw the account and the account will get declined at the point of sale for that purchase. However there are situations where they can overdraw the account - preauthorizations example: subscription or RedBox but I don't return it back for (4) days. At time of preauthorization I had the money in and when time of transaction, sits in a negative balance and leave it until another deposit. Cardholders can send money to replenish.
- How much is the inactivity fee and when does it kick in? What is considered “inactivity”? Is there any kind of notification for the team afterwards? Are there any other consequences if the cardholder doesn't use the card for an extended period of time?
  - *After 90 days without any transactions (purchases or deposits), a \$2.00 inactivity fee will be charged.*
  - Inactivity fee kicks in after 90 days of inactivity “\$2 fee” - transaction that impacts the balance is considered activity. Example day 87 - restarts the account negative. Cannot pull negative and cannot pull more than \$2 if you have less than \$2 balance.
  - Deposit is activity.
  - Monthly statements online, can set up alerts by email or text about monthly statements. Go online or call the call center to enroll in alerts. Look at flyer for enrolling in alerts. Letting them know that they should use all the money - do a split tender and go into a merchant and get down the penny.
- If they want to defer use of their card, is there any function for the participant to freeze the card to avoid it becoming inactive?
  - No - don't include this question.
  - Agency is forefront of decision-maker on whether funds go out. They can have a policy in place that says they can pull back funds in the event an individual becomes incarcerated to distribute at a later date. But US Bank legal is still deciding if this is aligned with card holder policy.

8/30/2022

- Introductions
- Lyon-Martin Health Services and the Transgender District GI pilot overview
  - pairing the GI payments with Smart Money Coaching
  - GI pilots overview (and pairing with SMC)
    - Pilot start date? When is first disbursement?
    - How many participants?
    - How much is monthly GI payment and for what duration?
- Referral process to LGBT Center/Antonio?
  - Website still links to OFE website & BALANCE
  - How has the referral process worked so far? How will it work going forward? --> pilot participants can contact Antonio directly
    - English, Spanish, and Mandarin (housing counselor)
    - Proposing a workshop during orientation/onboarding
  - Updated flyers? --> Antonio will send

Various dates – Meeting notes from Andrea / Nicole weekly check-in's

**1/11/2023**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - Meeting with JM & Aria – Wed 1/18 @ 11:30

**1/3/2023**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - AY reached out to Lyon Martin & Trans District – no response
    - Holiday call list – left msg for J.M., no response

**12/20/2022**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - AY reached out to Lyon Martin & Trans District – no response
    - Holiday call list

**12/12/2022**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - AY - Second paragraph

**12/7/2022**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - AY - Second paragraph

**11/29/2022**

- Trans GI pilot – updated [ReliaCard FAQ - Additional Questions](#)
  - Forwarded to US Bank marketing
  - In lieu of LeapFund, coaches can refer clients back to their HSA case managers

**11/23/2022**

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**11/15/22**

- Trans GI pilot – updated [ReliaCard FAQ](#)

**11/8/2022**

- Trans GI pilot – updated [ReliaCard FAQ](#)
  - Surveying coaches that have worked with GI

**11/1/2022**

- Trans GI pilot – [ReliaCard FAQ](#)
  - Questions for TTX
  - Survey coaches that have worked with GI

**10/25/2022**

- GI FAQ
  - Survey coaches that have worked with GI

**10/13/22**

- Trans GI pilot
  - Follow – up meeting needed when Lyon Martin & Transgender District are ready
  - launch pushed back to January

**10/11/22**

- Trans GI pilot
  - Follow – up meeting needed when Lyon Martin & Transgender District are ready
  - AY to follow up when we get the heads up from Amanda that it's OK to proceed

**9/27/22**

- Trans GI pilot
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  - FYI OFE trained

**9/9/22**

- Trans GI pilot
  - Follow – up meeting needed when Lyon Martin & Transgender District are ready
  - AY to follow up mid-September
  - FYI OFE trained

**9/6/22**

- Trans GI pilot
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  - AY to follow up mid-September
  - FYI OFE trained

**9/2/22**

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  - FYI OFE trained

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  - Debrief Meeting with LGBT Center
    - Flyer
    - Direct referrals to Antonio, with offer for orientation workshop
    - English, Spanish, Mandarin (housing counselor)
  - Follow – up meeting needed when they're ready

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- Trans GI pilot
  - Meeting with LGBT Center – interested in joining?

**8/19/22**

- Trans GI (NA)
  - Intros of each others' programs
  - Mechanics
    - How is it funded – LGBT? MOHCD?
    - Volume
    - Then OFE can determine how to refer
    - Benefits waivers for CalFresh/CalWorks
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  - Newsletter highlight

Various Dates\_ Policy and Comms Team Meeting

January 4, 2023

Guaranteed Income	Trans Pilot - US Bank working on FAQ <b>Nicole</b> provided update to Nick at MOHCD. Andrea provided an update to Lyon Martin, Trans District, and LGBT Center, and will facilitate meetings with them on referral process for coaching.
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December 21, 2022

Guaranteed Income	Trans Pilot - US Bank working on FAQ <b>Nicole</b> provided update to Nick at MOHCD. Andrea provided an update to Lyon Martin, Trans District, and LGBT Center, and will facilitate meetings with them on referral process for coaching.
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December 15, 2022

Guaranteed Income	Trans Pilot - US Bank working on FAQ <b>Nicole</b> provided update to Nick at MOHCD. Andrea provided an update to Lyon Martin, Trans District, and LGBT Center, and will facilitate meetings with them on referral process for coaching.
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December 7, 2022

Guaranteed Income	Trans Pilot - doing an FAQ with US Bank on prepaid card. US Bank will integrate FAQ. <b>Nicole</b> will go back to MOCD and let them know that she is actively working on it.
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November 30, 2022

Guaranteed Income	Trans Pilot - doing an FAQ with US Bank on prepaid card. <b>Nicole</b> to follow up with Tajel for feedback.
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November 16, 2022

Guaranteed Income	Trans Pilot - doing and FAQ with US Bank card on prepaid card. <b>Nicole</b> to follow up with Tajel for feedback.
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November 9, 2022

Guaranteed Income	Trans Pilot - doing and FAQ with US Bank card on prepaid card. <b>Nicole</b> to send draft to Amanda and Tajel.
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November 2, 2022

Guaranteed Income	Trans Pilot - doing and FAQ with US Bank card on prepaid card.
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October 26, 2022

Guaranteed Income	Trans Pilot - creating guide for how to use the US Bank card
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October 19, 2022

Guaranteed Income	Trans Pilot - creating guide for how to use the US Bank card
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October 12, 2022

Guaranteed Income	Trans Pilot delaying until January <b>Amanda</b> will update Andrea and Nicole after meeting
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September 28, 2022

Guaranteed Income	Trans Pilot to begin in Oct
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September 21, 2022

Guaranteed Income	Trans Pilot to begin in Oct
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**From:** [Press Office, Mayor \(MYR\)](#)  
**To:** [Press Office, Mayor \(MYR\)](#)  
**Subject:** \*\*\* PRESS RELEASE \*\*\* SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY  
**Date:** Wednesday, November 16, 2022 9:32:41 AM  
**Attachments:** [11.16.22 Press Release GIFT Program Launch.pdf](#)

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**FOR IMMEDIATE RELEASE:**

Wednesday, November 16, 2022

Contact: Mayor's Office of Communications, [mayorspressoffice@sfgov.org](mailto:mayorspressoffice@sfgov.org)

**\*\*\* PRESS RELEASE \*\*\***

**SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY**

*The program, part of a larger City effort to offer temporary income as a way to address poverty and the first focused in transgender communities, is now accepting applications.*

**San Francisco, CA** -- Mayor London N. Breed today announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide low-income transgender San Franciscans with \$1,200 each month, up to 18 months to help address financial insecurity within trans communities.

As part of the City's growing portfolio of guaranteed income programs, GIFT is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery. This pilot program is the first guaranteed income initiative to focus solely on trans people, and will accept applications from November 15 through December 15, 2022.

The GIFT Program will provide 55 eligible trans individuals with temporary income and a range of wrap-around direct services such as gender affirming medical and mental health care, case management and specialty care services, as well as financial coaching.

"Our Guaranteed Income Programs allow us to help our residents when they need it most as part of our City's economic recovery and our commitment to creating a more just city for all," said Mayor London Breed. "We know that our trans communities experience much higher rates of poverty and discrimination, so this program will target support to lift individuals in this community up. We will keep building on programs like this to provide those in the greatest need with the financial resources and services to help them thrive."

Transgender communities, experience poverty and economic instability at disproportionate rates. In 2015, when the U.S. Trans Survey was last conducted, 33% of trans Californians were living in poverty, compared to 12% of people in the general population. The percentage among trans people who are also Black, Indigenous and People of Color is even higher.

"Even with our rich history of trans advocacy, we see that trans San Franciscans experience poverty at exponentially higher rates compared to the general population," said Pau Crego, Executive Director of the San Francisco Office of Transgender Initiatives. "This is especially the case for trans people of color, disabled trans people, trans elders, and other trans communities deeply impacted by discrimination and barriers to education, employment, and

economic mobility. While in other parts of the country and the world trans people are targeted by institutions and legislators, in San Francisco, we move towards progress and justice by investing in our most vulnerable residents."

Lyon-Martin Community Health Services and The Transgender District are leading program design and implementation of this innovative program, with support from the Mayor's Office of Housing and Community Development (MOHCD), the Office of Transgender Initiatives (OTI), and the Treasurer & Tax Collector (TTX).

"While healthcare often focuses on the downstream effects of marginalization, we know that changing the material realities of trans communities can significantly impact their health for the better – indeed, for trans people, it is a life-or-death situation," said JM Jaffe, Executive Director of Lyon-Martin Community Health Services. "We hope that our guaranteed income program will be the beginning of a reparative process to change the inequities experienced by our communities, help them survive in a world that is constantly debating their right to exist, and empower them to engage in healthcare services in a meaningful and life-changing way."

"The GIFT program is a historic program that will build economic stability and self-sufficiency for San Francisco's most impacted trans residents," said Aria Sa'id, President of The Transgender District. "By giving low-income trans people the resources to cover the expenses they deem most immediate and important given each person's unique situation, we are implementing a truly community-centered intervention to combat poverty. The Transgender District is thrilled to partner with Lyon-Martin Community Health Services and the City on this pilot program."

The City's guaranteed income programs are an economic model that provide regular, unconditional cash transfers to individuals or households. This differs from other social safety net practices by providing a steady, predictable stream of cash to recipients to spend as they see fit without limitations. The GIFT program is San Francisco's third guaranteed income program. It follows the Abundant Birth Project and the Guaranteed Income Pilot for Artists.

### **The Abundant Birth Project**

In 2020, the City launched the Abundant Birth Project, which offers basic income for Black and Pacific Islander mothers and pregnant people during and after pregnancy. The Abundant Birth Project is a simple approach to achieving better maternal health and birthing outcomes by providing pregnant Black and Pacific Islander women a monthly income supplement for the duration of their pregnancy and during the postpartum period as an economic and reproductive health intervention.

Each year, qualifying pregnant parents in San Francisco who are Black or Pacific Islanders receive \$1,000 monthly payments as part of the **Abundant Birth Project** in partnership with Expecting Justice. Their payments apply for their first trimester until two years post-partum.

To date, San Francisco has supported 135 birthing parents with monthly payments; the goal is to enroll 150 by the end of the year.

### **Testimonial from Abundance Birth Project Coach**

"Our ABP Mama was very grateful to be receiving our income supplement. Not only has she

been able to afford her family's financial needs but she has also been able to prepare for the birth of her second child in ways that differ from her first. Despite having a different support system this round, this Mama has been able to buy essential baby items that she would not have been able to afford on her work income alone (including a stroller and a car seat).

### **The Guaranteed Income Pilot for Artists**

In 2021, San Francisco launched a pilot program to offer cash relief to local artists who were disproportionately affected by the COVID-19 pandemic.

The **Guaranteed Income Pilot for Artists**, in partnership with the San Francisco Arts Commission and the Yerba Buena Center for the Arts, currently provides 190 artists who live and work in San Francisco monthly payments of \$1,000 for up to 18 months.

This program is available to San Francisco artists engaged with the community through music, dance, creative writing, visual art, performance art, installation, photography, theater, or film. Teaching artists, arts educators, and culturally-based craft workers and makers are also encouraged to apply.

Stories of artists who have benefited from this program can be found at [this link](#).

People interested in applying for San Francisco's Guaranteed Income Program for Trans People can apply online at [GiftIncome.org](https://GiftIncome.org), by phone (415) 213-1717 or in person at 1735 Mission Street in San Francisco during business hours.

In 2023, the City will launch two additional guaranteed income programs geared towards youth.

###

**From:** [Aubrey Davis](#)  
**To:** [Lou, Christine \(HSA\)](#)  
**Cc:** [Aqbayani, Nicole \(TTX\)](#); [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); [JM Jaffe](#); [Aria Said](#); [Yee, Andrea \(TTX\)](#)  
**Subject:** Re: CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot  
**Date:** Friday, August 26, 2022 4:52:35 PM  
**Attachments:** [image002.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[image007.png](#)  
[image008.png](#)  
[Guaranteed Income for Transgender People \(GIFT Program\) 2022 Fact Sheet.pdf](#)

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This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Lou,

Nice to meet with you. JM and the Lyon Martin team will be taking the lead on getting applications filed, disbursement of funds, and most wrap-around services. The District will just be helping with outreach and collecting data to help this program become a state-wide and nationwide program. I will be out of the office for about a week in a half, going on vacation, but I would point you to meet with JM and Aria on the logistics, just so nothing is lost in communication. I have attached the overview of the program. I believe this is the same program Nick is talking about. Hope you have an amazing week and we can chat soon.

On Thu, Aug 25, 2022 at 4:29 PM Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)> wrote:

Hi,

Thank you for the connection, Nicole!

JM, Aubra, and Inga, I'm happy to help support! I'm not sure where you might be in the development of this GI pilot, but I would be happy to meet with you when you are ready to discuss the process for requesting CalFresh/CalWORKs income waivers from CDSS. I also recently was connected to Nick Pagoulatos about a GI pilot for the transgender community – would this be the same pilot?

If you have a one-pager or description of your pilot (e.g., target population, GI amount/cadence, pilot duration), could you please send it along?

Thanks!

Christine

**Christine Lou (she/her/hers)**

Policy & Planning Unit

(415) 557-5234

[www.SFHSA.org](http://www.SFHSA.org)



SAN FRANCISCO  
HUMAN SERVICES AGENCY



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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Monday, August 22, 2022 3:34 PM  
**To:** [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)>  
**Cc:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot

Hi JM, Aubrey, and Inga,

Thanks for your time to connect today and for more information on the Guaranteed Income pilot you are launching soon for the Transgender community.

I'm introducing you to Christine Lou with the SF Human Services Agency (HSA), who I mentioned over our meeting, supports with the process to apply for a waiver for CalFresh and CalWORKs so that GI does not impact CalFresh and CalWORKs eligibility. The City/County (SFHSA) has to be the one to submit the application to CDSS but they need information from you all and there needs to be a strong evaluation with a research partner. The whole application process takes a few months. Hopefully you'll be able to work with Christine to line this up if you anticipate that your pilot participants will be affected.

Christine- JM of Lyon-Martin Health Services and Inga/Aubrey of the Transgender District



are managing an upcoming GI pilot program for the Transgender community. We are engaged with potentially providing financial coaching for program participants and got to talking about benefits waivers during our call today.

Thanks in advance for connecting all!

Best,

Nicole



**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

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# Guaranteed Income Program for Transgender People

March 2022 - July 2023

Program Opening: **October 2022**

**OVERVIEW** The Guaranteed Income Program for Transgender People (GIFT) will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat poverty our most impacted community members face. The Transgender District and Lyon-Martin Community Health Services, in partnership with municipal city departments in the City and County of San Francisco, will provide 55 San Francisco county Transgender residents with \$1,200 a month in unrestricted guaranteed income for 18 months. The collaborative leading this program will focus on a target population of low-income transgender, non-binary, gender nonconforming and intersex(TGI) individuals residing in San Francisco County. The program will **prioritize enrollment and retention of BIPOC trans and nonbinary people who also engage in survival sex trades, living with disabilities, elders, living with HIV/AIDS, undocumented, monolingual Spanish speakers, formerly incarcerated, and unhoused and marginally housed.**

**GOALS** Ensuring GIFT reaches our transgender community members who need the resource the most, this program will distribute \$1200/monthly for 18 months (2 years) to 55 participants. Based on the findings, a toolkit will be created that will allow both organizations and the City and County of San Francisco to disseminate the program’s findings to other metropolitan cities, providing a model for replication across the country. We will work collaboratively to create equity guidelines for enrollment, centered on the reality of how racism disproportionately disadvantages BIPOC, black trans women, and undocumented monolingual Spanish speakers. The program enrollment will ensure the 55 participants is 66% BIPOC, at least 30% Black Trans Women, and at least 20% Latinx Trans Women.

**WRAP-AROUND SERVICES** Lyon-Martin Health Services will provide wrap-around peer-led services such as gender affirming primary medical and holistic care, gynecological and sexual health care, mental health services, case management, crisis response services, financial literacy training and workforce development services, and outreach and harm reduction services, to the enrollees.

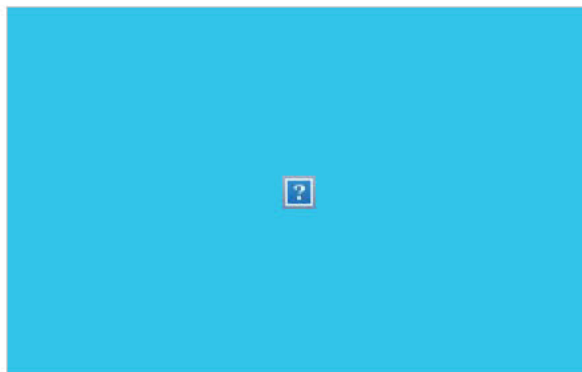
**EVALUATION** Accepted participants in the program will participate in one-time surveys at the following intervals: 3, 6, 12, and 18-month. As this is a pilot, in partnership with the City and County of San Francisco- survey results will ensure the future of the program in future iterations, but also provide data for local governments across the country looking to replicate a similar program to address economic disenfranchisement. We will utilize the classic program evaluation models for metric development, data collection, and reporting. Data collected will include initial intake of demographics, ongoing recipient surveys, and measurement of program impact and outcome. Overall evaluation will focus on both formative and summative evaluation, while also broadly gaining insights from participants and stakeholders of the community.

## **ABOUT THE ORGANIZATIONS:**

**THE TRANSGENDER DISTRICT** is a tenderloin neighborhood cultural district centering on the presence of Transgender people in San Francisco. It is the first legally recognized district of its kind in the world. Founded by 3 black transgender women, the organization has led social change innovation both locally and nationally over the past 5 years. The Transgender District leads local, state and national transgender advocacy, with a focus on Economic empowerment, Cultural and Historical Preservation and Transgender empowerment programs.

**LYON-MARTIN COMMUNITY HEALTH CENTER** mission is to provide high-quality, compassionate, and trauma-informed medical, gynecological, and mental health care services to trans, non-binary, gender non-conforming, intersex communities, and cis-gender women. With specific sensitivity to LGBTQA sexual orientation, disability, race, ethnicity, and language regardless of immigration status or ability to pay.

**From:** [Department on the Status of Women](#)  
**To:** [Agbayani, Nicole \(ITX\)](#)  
**Subject:** DOSW December Newsletter  
**Date:** Wednesday, December 21, 2022 12:01:45 PM



[ D E C E M B E R ] • [ 2 1 S T ] • [ 2 0 2 2 ]

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## San Francisco Department on the Status of Women

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### DECEMBER 2022 NEWSLETTER

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#### Message from the Director

Dear Community,

Today's Winter Solstice marks the shortest day of the year, and as the holiday season is in full swing, we will soon prepare for the transition to the warmth and brightness of the Spring season that is to come.

Here at the Department on the Status of Women, we too are preparing for the next phase of our transition and evolution – rebuilding ourselves to serve 3 primary roles: the **City's Watch Dog and Accountability Partner** on all issues related to gender equality; **Chief Advocate** for equal employment opportunities, leadership development and budgetary funding; and finally, **Master Convener** that brings together partners inside and outside the City to move the needle of progress forward and help San Francisco transform into a fully gender equitable City.

In the first few months of the New Year, we'll be rolling out some exciting events and programming, including the launch of the **Bay Area Abortion Rights Coalition**, the Department's first **State of the Status of Women Address**, our **Inaugural Women's Policy Summit** and our **Political Makeup Conversation Series**.

Closing out 2022 and looking to all the hope and possibility that the New Year has to offer, we remain grateful for the challenges and successes of the past 12 months, excited for the future and motivated to continue the fight for gender equality for all women, girls and nonbinary people in San Francisco.

We are also grateful for you...for the love and support you pour into our work, into each other and into our collective communities.

From the DOSW team to you and yours – may this holiday season be joyful, safe and restorative. A thousand blessings to all and cheers to a happy, healthy and prosperous 2023!

All my best,



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## Latest News

### California Future of Abortion Council Releases Update to Historic Report

The California Future of Abortion Council (CA FAB Council), comprised of elected leaders and more than 40 organizations across California, released an update to its historic report, highlighting new policy recommendations state leaders and lawmakers can pursue to continue to increase access to safe, equitable, and affordable abortion care during the 2023-2024 legislative session.

Read the full update [here](#).

Abortion remains safe, legal and accessible in California, whether or not you live in the state.

Find information on accessing abortion & reproductive health here: [abortion.ca.gov](http://abortion.ca.gov)

### SF Guaranteed Income for Trans People (GIFT) Program

Last week, Mayor London N. Breed announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide 55 low-income transgender San Franciscans with \$1,200 each month, up to 18 months, to help address financial insecurity within trans communities. In addition to temporary income, the program will provide wrap-around direct services including gender affirming medical and mental health care, case management, specialty care services and financial coaching.

Read the full press release [here](#).

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## Upcoming Events

### CCSWG & Local Commission Convening: Blueprint for Women's Economic Recovery

*Date: Thursday, January 19 | 11:00 AM - 1:00 PM*

The California Commission on the Status of Women and Girls will be hosting a Zoom briefing to discuss the findings and policy recommendations of the California Blueprint for Women's Pandemic Economic Recovery.

The Blueprint is designed as a foundational document that explores the unique economic impact the pandemic had on California women using specific state-level metrics such as Unemployment Insurance, debt levels, and CalFresh Benefits with comparisons to national data and explores opportunities to chart new paths based on what they learned from the impacts of federal and state support programs over the past two years.

Join CCSWG staff for a Zoom briefing on the findings and breakout session opportunity to engage with local commissioners from across California to discuss a comprehensive reimagining of the California economy that is inclusive of gender as a significant element of recovery.

[Register here.](#)

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## Commission Meetings

At the regular December meeting on Tuesday, December 13, the Commission heard from Freedom Forward about their work preventing the commercial sexual exploitation of youth in San Francisco. The Commission also voted to approve two sole source grant waiver requests to Freedom Forward and the African American Art and Culture Center.

Commission meetings are in-person, with the option to tune in remotely. Please check our website below for instructions on how to participate.

Join us for our next meeting in January 2023.

[Commission Meeting Information](#)

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## SF SOL Collaborative

In collaboration with community partners, the Department is developing a set of trauma-informed services for youth who have experienced or are vulnerable to commercial sexual exploitation (CSE) called SF SOL (Safety, Opportunity, and Lifelong Relationships).

*For updates on SF SOL's programming, events and services, subscribe to their newsletter and mailing list [here](#).*

---

## Resources

### SF Covid Vaccinations and Boosters

Vaccinations are available for children ages 6 months and older. For adults and youth, vaccines have proven to be highly effective at preventing severe illness. Find vaccines for youth on the [SF.gov vaccine finder](#) by selecting your child's age range in the Filters section, or contact your child's healthcare provider.

*Learn more about vaccines for young children (ages 6 months to 4 years) [here](#).*

Vaccines and boosters are free for people who live, work or learn in San Francisco, as are any rides on BART, Muni, Lyft and Uber to get to your vaccine appointment. The City has partnered with health care providers to operate vaccine sites. Open to everyone 16 and older.

*You can get more information about the vaccine or booster [here](#). Find out about how and where to get your vaccination/booster [here](#).*

### Free Diapers to All Families on Public Benefits

The San Francisco Diaper Bank is the nation's first city-funded program that provides diapers to low-income families on public benefits. Ninety five percent of the families served by the San Francisco Diaper

Bank identify as Black, Indigenous and people of color, and 48% speak a language other than English at home.

Free diapers are available to Medi-Cal, CalFresh, and CalWORKs households.

Click [here](#) to learn more.

## First Year Free - Small Business Relief Through Treasurer & Tax Collector Office

First Year Free offers relief to qualifying new businesses and new locations of existing businesses by waiving their initial registration, initial license first-year permit and other applicable fees. The program is available to qualified new businesses and existing businesses with new locations who commence business between November 1, 2021 and October 31, 2022.

TTX is currently enrolling qualifying businesses in the program. Departments with fees covered by First Year Free will waive those fees and bill TTX. TTX will provide more information and verification tools to all impacted departments and business owners will be instructed to alert departments about their inclusion in the program.

Register as a new business [here](#).

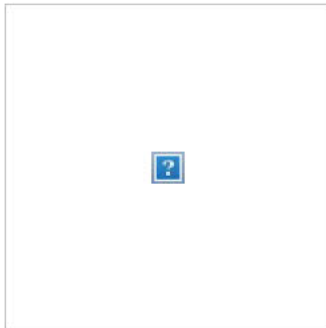
If you interact with small businesses or people who are planning to start a new business, please let them know about First Year Free and direct them to the [program webpage](#) for the latest information. TTX welcomes ideas about how to publicize the program (for example, through merchant groups, neighborhood listservs, etc.).

If you have any questions about the program or outreach ideas, feel free to reach out to Molly Cohen ([molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)) at TTX.

## San Francisco Smart Money Coaching Program

The Office of Financial Empowerment's Smart Money Coaching provides free, confidential, one-on-one financial guidance. The program is available to anyone living, working, or receiving services in San Francisco, regardless of citizenship status. Coaches are available fluent in Spanish, Cantonese, and Mandarin, with additional translation services as requested.

Schedule a free appointment with a financial coach [here](#).



Issue No.

022

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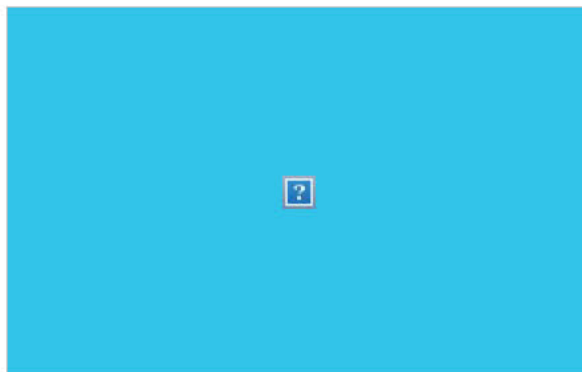
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This email was sent to nicole.agbayani@sfgov.org.  
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**From:** [Department on the Status of Women](#)  
**To:** [Agbayani, Nicole \(ITX\)](#)  
**Subject:** DOSW November Newsletter  
**Date:** Wednesday, November 30, 2022 4:15:35 PM



[ N O V E M B E R ] • [ 3 0 T H ] • [ 2 0 2 2 ]

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## San Francisco Department on the Status of Women

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### NOVEMBER 2022 NEWSLETTER

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#### Message from the Director

Dear Community,

Today is my two-year anniversary with the San Francisco Department on the Status of Women, and I gotta say, I'm just as excited today as I was when I began this journey; and, we're just getting started!

As we round off the Thanksgiving season and a month that brought us an historic mid-term election cycle (way to go youth voters!), the UN's annual COP27 conference to address climate change (I say we move to monthly meetings), and even a Twitter takeover, our entire team is reflecting on both our ever-changing world and the many blessings that 2022 has bestowed upon us.

Reorganized and reimaged to meet this post-Roe era, today's Department on the Status of Women is grateful to have a fully staffed agency that is working every day to achieve gender equality across all indexes in the City and County of San Francisco.

As we look to better understand the experiences of all women in the workforce and in society, we intend to use both gender and racial equity lenses, as well as other intersectional frameworks in our research and analyses, to advance bold ideas and sustainable solutions and empower women, girls and nonbinary people with the education, tools and resources they need to thrive every day of the year.

Cheers to a holiday season full of health, joy and love!

All my best,





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## Latest News

### **California Abortion Access: New Reproductive Health Care Online Hub**

California launched a new resource for those seeking reproductive health care, including abortion. The online resource is not only for California residents, but also for those outside of the state who are seeking reproductive health care.

You can find trusted and accurate information about how to access abortion services in California, including how to find a provider and how to pay for the services.

Abortion remains safe, legal and accessible in California, whether or not you live in the state.

*Find information on accessing abortion & reproductive health here: [abortion.ca.gov](https://abortion.ca.gov)*

### **2022 U.S. Trans Survey (USTS)**

The US Trans Survey — live through November 21, 2022 — is conducted by the National Center for Transgender Equality, the nation's leading social justice advocacy organization winning life-saving change for transgender people, in partnership with the National Black Trans Advocacy Coalition, the TransLatin@ Coalition, and the National Queer Asian Pacific Islander Alliance. The survey is conducted by a team of well-respected researchers, guided by a prestigious scientific advisory council who are experts in trans research.

The survey is open to people of all trans identities (binary and nonbinary), ages 16 and older, living in the United States and U.S. territories, regardless of citizenship/immigration status. Participation in the survey is voluntary and anonymous. Your response will be kept confidential and will not be used to identify you. The time required to take the survey may vary, but make sure to set aside at least 60 minutes to complete it. The survey is available in English and Spanish. The survey is open to people of all trans identities (binary and nonbinary), ages 16 and older, living in the United States and U.S. territories, regardless of citizenship status.

*If you are interested in taking the survey, visit [ustranssurvey.org](https://ustranssurvey.org).*

### **SF Guaranteed Income for Trans People (GIFT) Program**

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*Read the full press release [here](#).*

### **Office of Transgender Initiatives is Hiring a Manager of Community Engagement**

The SF Office of Transgender Initiatives (OTI) is hiring for a Manager of Community Engagement (1842 Management Assistant). The new Manager of Community Engagement will be responsible for community

engagement efforts and events for OTI. The position will manage OTI's Transgender Advisory Committee (TAC), develop and implement the office's community engagement efforts, and organize key annual events in collaboration with community and City and County stakeholders.

Apply [here](#). Deadline for applications is Friday, December 9th 2022.

In the coming weeks, OTI will also be posting a Manager of Communications (1842 Management Assistant) role. Please stay tuned for that as well!

For questions about the application process, please contact OTI's Executive Director Pau Crego at [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org).

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## Commission Meetings

At the Commission on the Status of Women's regular meeting on Wednesday, October 26, the Commission heard from The Department of Disability and Aging Services about their work, including the services they offer and demographic research on gaps in services for older people and adults with disabilities.

At the regular November meeting on Wednesday, November 9, the Commission heard from The Office of Transgender Initiatives about the work of their office, including programming and policy recommendations, that advances equity for transgender, gender nonconforming and LGBTQ people in San Francisco.

Commission meetings are in-person, with the option to tune in remotely. Please check our website below for instructions on how to participate.

Join us for our next meeting on Tuesday, December 13 at 5:00 pm in Room 408 of City Hall.

[Commission Meeting Information](#)

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*Schedule a free appointment with a financial coach [here](#).*

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Issue No.

**021**

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** FW: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 11:41:07 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

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Can you make sure you share with Carmen Ho, and also give her the updated timeline info?  
Thanks!!!



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
**e:** [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, November 17, 2022 11:40 AM  
**To:** 'Anderson, Gretchen R' <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

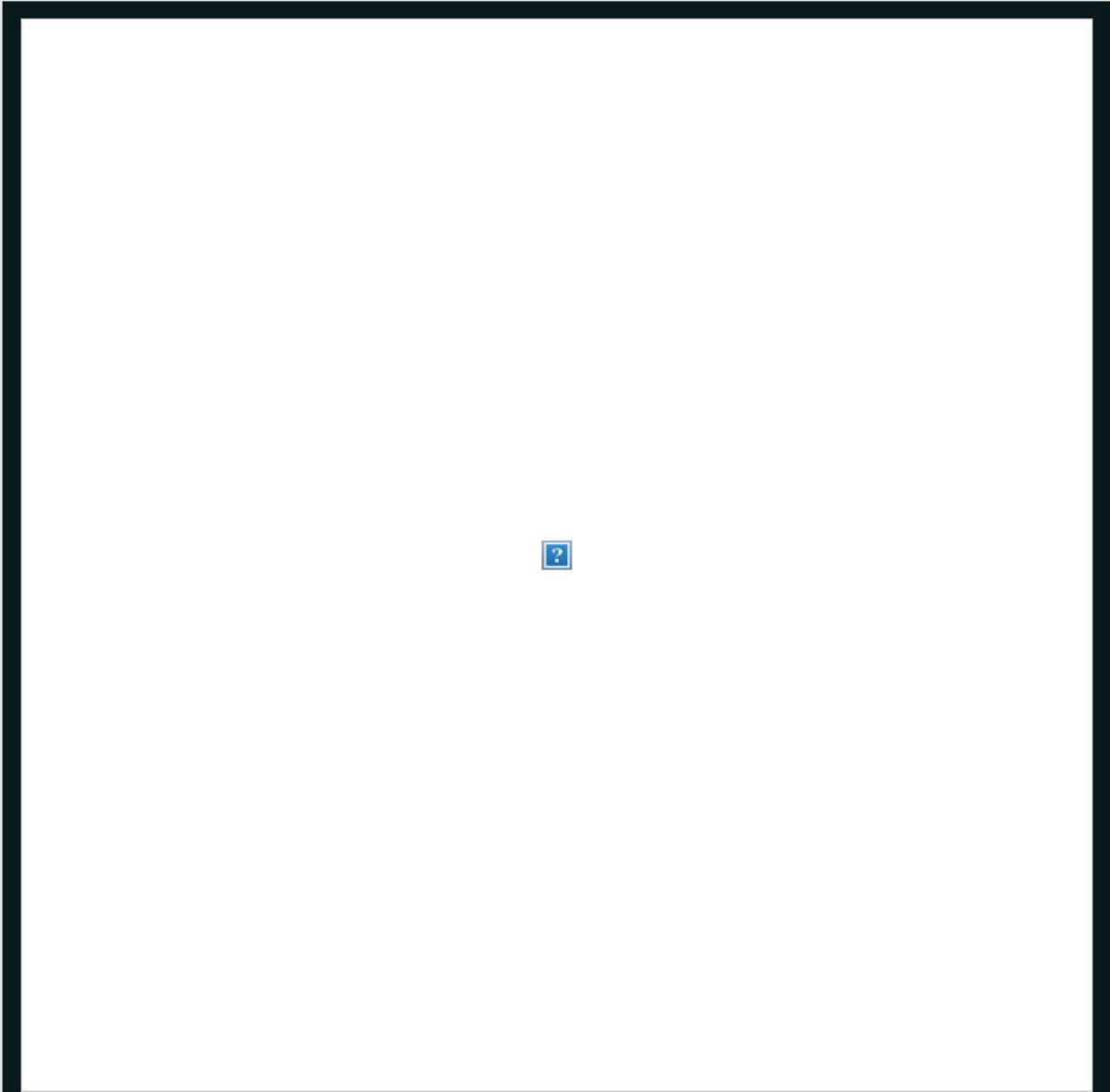
*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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-----

**From:** [Mayor London Breed](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** November Updates from City Hall  
**Date:** Monday, November 21, 2022 3:32:52 PM

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San Francisco is a special place to enjoy the holiday season. We have Macy's Great Tree in Union Square lit up brightly, the ice-skating rink now open, Winter Wonderland Holiday Village coming soon, and so many other holiday happenings kicking off.

We want to make sure that everyone knows San Francisco is the place to come for holiday shopping and a place to come to make memories that last beyond the gift you are buying. We are committed to providing a safe and welcoming holiday season for everyone, and wishing you and yours a healthy and happy Thanksgiving!

---

## **Union Square Safe Shopper**

Last week, I joined Police Chief Bill Scott, DA Jenkins and the Union Square Alliance to kick off our 2022 Safe Shopper Initiative. The safety of our residents, workers, and visitors is the City's top priority, and we are working with our safety partners to ensure a successful holiday season.



*Mayor Breed kicked off this year's Safe Shopper initiative last week in Union Square.*

As people come to visit, there will be ambassadors, police officers, and other safety personnel making sure that everyone has a positive experience in Union Square and San Francisco this holiday season. The Central Subway just opened on Saturday for free weekend shuttle service starting this weekend until January when revenue service starts, so you can come to Union Square and ride to Chinatown or down to 4th and Brannan. We are also offering the first hour of free parking at Union Square garage from Black Friday through the New Year.

---

## **Election Results**

Right now, there is a lot of frustration in this City, but despite that, they voted for positive changes and for getting back to the basics of good government.

I want to congratulate all those who were elected, including our District Attorney Brooke Jenkins, our newest members of the Board of Supervisors Matt Dorsey and Joel Engardio, our Board of Education Commissioners Lanie Motamedi and Lisa Weissman-Ward, and Murrell Green to the Community

College Board.

When I gave my State of the City back in March of this year, I said that we had to focus on getting back to basics. Because after the tremendous efforts by our City and residents during COVID to protect one another, it was time for us to focus on rebuilding and taking care of the business of government. That means making our streets cleaner and safer. It means making sure our buses are running on time. It means making sure our students are supported in the classroom. It means making the hard decisions around our budget as we build up our economic recovery and add jobs back.

We, of course, want to push innovative programs. We want to take the bold steps to create beautiful and safe new open spaces for families in Golden Gate Park, which we've done on JFK Promenade. And we, of course, want to continue to be a beacon that champions equal rights for all. But that work must come in concert with us remaining committed to doing the basics well.

Looking forward, we need to continue that work, whether it's building on our work around public safety, housing, and education, as well as getting our economy going Downtown, reforming our hiring process so we can fill vacancy and improve city services, and continuing our efforts to reduce unsheltered homelessness and confront the fentanyl crisis on our streets.

---

## **West Portal Ambassadors**

We are also focused on bringing more resources to our neighborhoods. As part of our announcement of adding 150 ambassadors that we made a few weeks ago, we are deploying more retired police officer ambassadors to neighborhoods like West Portal.

These retired police officers can support residents and small businesses, and work with SFPD beat officers to ensure our neighborhoods remain safe and welcoming for all.



*Mayor Breed joined Supervisor Melgar, Police Chief Scott, and SPFD Ambassadors in West Portal.*

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## **LGBTQ Initiatives: Guaranteed Income and Drag Laureate**

We recently opened applications for a Guaranteed Income for Trans (GIFT) People program, which is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery.

Transgender communities experience poverty and economic instability at disproportionate rates compared to other communities. Targeted programs like GIFT can target support to lift individuals in this community up. GIFT Applications are open through December 15, [and you can apply here.](#)

Last weekend's shooting in Colorado is a tragic reminder that the work we are doing is more important than ever.



*Mayor Breed celebrated Transgender History Month in August at City Hall.*

We also opened up applications for the City's new Drag Laureate Program, which is the first program of its kind in this country. Drag artists have helped pave the way for LGBTQ rights and representation across this City, and they are a part of what makes San Francisco so special.

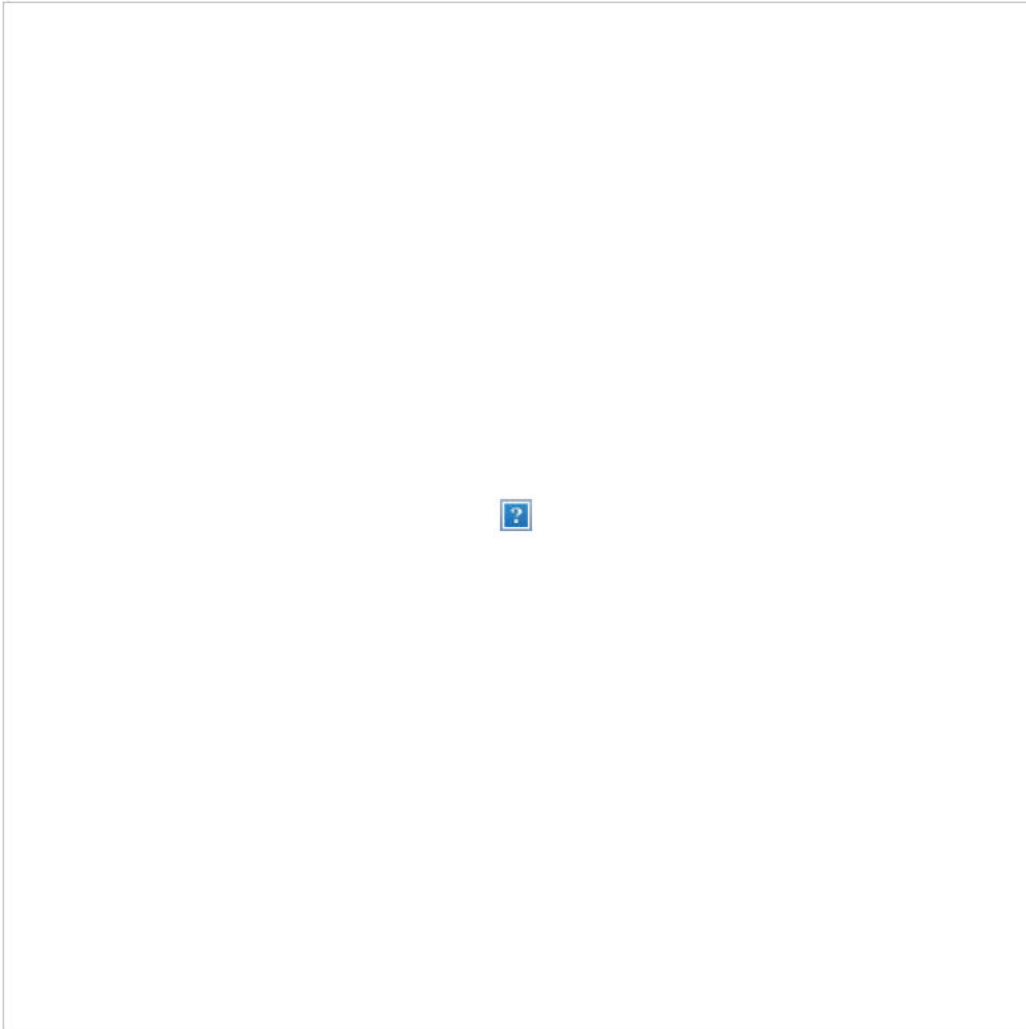
Investing in programs that continue their legacies and create opportunities for the next generation of drag performers to thrive help us to celebrate San Francisco and this community. Those who want to apply to be the City's first Drag Laureate should apply by January 16, 2023 [here](#).

---

## **Muni Service and Safety**

As our City bounces back from COVID, we have continued the work to bring back transit service. A lot of our lines are back, and we continue to add more. Just last week we announced we are restoring express service by bringing back the 1X California during commute hours and partnering with Golden Gate Transit to support riders who are still waiting for the 30X to return. As we hire

and train more transit operators, we will restore more lines and more service. And while we do this work to restore service, we are focused on making sure Muni is clean and safe for our riders. The good news is that we were already increasing security on Muni and safety across our system and are taking additional steps in response to recent incidents. [Read more about what we are doing to make Muni safer here.](#)



*Mayor Breed stopped by the Transport Workers Union member lunch last month.*

---

## Moving Housing Forward

One setback on election night was the failure of Prop D. With Prop D we had a real opportunity to build housing faster, but the measure put forward to block Prop D confused enough voters and led to its failure.

But we aren't giving up. We need to continue to fight for changes at the state and local levels, so we can deliver the housing we need to address the challenges our City faces. We are working on putting forward a Housing Element that will set our path to building 82,000 new homes over the next 8

years.

We are continuing to move forward innovative projects like Hope SF, which is transforming our public housing across San Francisco. As part of that, we just broke ground on 157 new affordable homes on Potrero, which will also include a childcare center. We are also pushing forward innovative solutions, like transforming restoring the obsolete 107-year-old Potrero Bus Yard with a state-of-the-art bus storage facility and adding new housing on top -- up to 575 affordable rental units for low- and moderate-income tenants.

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## Stay Updated

Be sure to [subscribe to this newsletter](#) to receive future updates about the Homelessness Recovery Plan and our healthy streets efforts.

### Connect with Mayor Breed



(415) 554-6141

[mayorlondonbreed@sfgov.org](mailto:mayorlondonbreed@sfgov.org)

For general City services, call 3-1-1

photos in header courtesy of Drew Altizer Photography and [@The415Guy](#)

City & County of San Francisco, Office of the Mayor | 1 Dr. Carlton B. Goodlett Place, Room 200, San Francisco, CA 94102

[Unsubscribe nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)

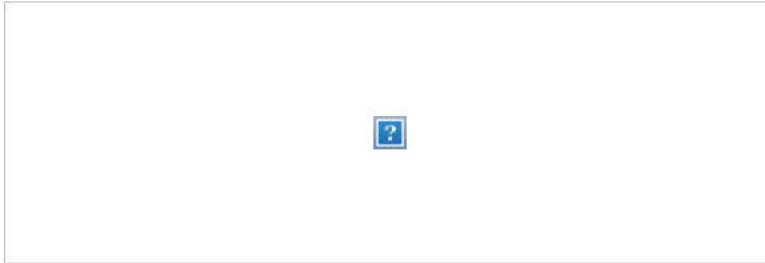
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**From:** [The San Francisco Office of Financial Empowerment](#)  
**To:** [Yee, Andrea \(TTX\)](#)  
**Subject:** Office of Financial Empowerment Newsletter  
**Date:** Wednesday, November 30, 2022 1:55:12 PM



From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.



As we track the frustrating news of the Biden Administration's student debt cancellation program being locked up due to court orders, we are heartened to relay the recent announcement that repayments for Federal student loans have been paused through June 30, 2023. This extension of the payment pause will give the US Supreme Court time to rule on the program's legality. More than 23 million student borrowers have already applied for debt forgiveness and now must wait for legal challenges to be resolved before receiving potential relief. Among them, millions have already been notified that their student loan debt has been approved for discharge pending the Court's appeal. If you are affected by this issue, we encourage you to [sign up here](#) for the Department of Education's email alerts to be notified of the latest details.



The Family Wealth Series is a program of the San Francisco Assessor's Office that connects underserved communities to resources and experts to strengthen homeownership across neighborhoods. OFE's Smart Money Coaching financial coaches are partnering to promote a valuable resource available to San Franciscans to help them understand and access low- and no-cost estate planning services through the [Family Wealth Series](#).

Many low-income families face barriers to accessing estate planning, which is a critical tool for preserving hard earned assets and building foundations for intergenerational wealth. This lack of access exacerbates the already pervasive racial wealth gap. The Assessor's Office points to recent data from a [CNBC report](#) that more than 70% of Black Americans do not have a will.



The Family Wealth Series offers educational workshops and low- and no-cost estate planning services to San Francisco families. The goal of this work is to lower barriers and connect all San Franciscans, regardless of household income, with the resources they need to make the right financial choices to build a life of safety and security for themselves and their families.

If you are interested in signing up for upcoming workshops, [visit this link](#) to see the schedule. If you would like to inquire about your eligibility to receive a low- or no-cost estate plan, contact (510) 271-8443 x300 or [inquiries@heraca.org](mailto:inquiries@heraca.org).



Treasurer Cisneros welcomes Assessor Torres to convening of OFE staff and Smart Money Coaching financial coaches to share estate planning resources for their clients.



This month, San Francisco launched its latest GI pilot. The [Guaranteed Income for Transgender People \(G.I.F.T.\)](#) program will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat the poverty our most impacted community members face.

The [Transgender District](#) and [Lyon-Martin Community Health Services](#), in partnership with the Mayor's Office of Housing and Community Development, the Office of Transgender Initiatives, and the Office of the Treasurer, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for eighteen (18) months.

The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of

Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.

The Office of the Treasurer will support funds disbursement to the recipients and OFE's Smart Money Coaching program will offer free one-on-one financial coaching for all recipients.



**Raising Smart Money Kids, December 6, 2022**

The financial skill building webinar series continues! Join us for our final installment of 2022, *Raising Smart Money Kids*, to strengthen your knowledge to teach children good money management skills. [Register now](#) for this webinar which will be held Tuesday, December 6th, 3-4pm.



Earlier this month, the San Francisco Department of Children, Youth, and Their Families (DCYF) published a profile on College Savings Accounts available to local children. DCYF's recent [Community Needs Assessment](#) yielded a goal of "a San Francisco where all youth are ready for college, work, and a productive adulthood." DCYF's recent publication provides a round-up of the three programs available to San Francisco youth and their families that are helping to move the dial on this goal: Kindergarten to College, CaKIDS, and the ScholarShare 529 Savings Account Program. [Read more.](#)

Also this month, Kindergarten to College and California's new CaKIDS program were highlighted in a recent Stateline article. Check out the article for a broad look at what's happening across the country with college savings accounts like K2C and how they are making an impact to create access and equity for students and families who otherwise are unlikely to save for college. This includes students like K2C participant Thailyah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)

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San Francisco, CA | 94102 US

This email was sent to [andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org).

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**From:** [The San Francisco Office of Financial Empowerment](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** Office of Financial Empowerment Newsletter  
**Date:** Wednesday, November 30, 2022 1:56:35 PM



From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.



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San Francisco, CA | 94102 US

This email was sent to [nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org).

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [JM Jaffe](#); [Aria Said](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: Connecting LMHS, Trans District and Office of Financial Empowerment!  
**Date:** Wednesday, August 10, 2022 2:40:52 PM

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Thank you, both! I just sent an invite. Please let me know if Microsoft Teams is not your preferred platform and I can add a link to Zoom instead.

Looking forward to connecting!

Best,  
Nicole

---

**From:** JM Jaffe <jjaffe@lyon-martin.org>  
**Sent:** Wednesday, August 10, 2022 1:33 PM  
**To:** Aria Said <aria@transgenderdistrictsf.com>  
**Cc:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Yee, Andrea (TTX) <andrea.yee@sfgov.org>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

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ok great, that works for me too

---

## J. M. Jaffe | Executive Director

(Pronouns: they/them/theirs)

### Lyon-Martin Community Health

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)





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**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Sent:** Wednesday, August 10, 2022 1:12 PM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

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Yes, I can do August 22nd. From 1:30pm to 2pm.

Aria Sa'id | President & Chief Strategist  
The Transgender District  
1067 Market Street  
Suite 2001  
San Francisco CA, 94103  
p: (415) 713.9492  
e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
<http://transgenderdistrictsf.com>



On Wed, Aug 10, 2022 at 1:07 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

Aria, do any of these times work better for you than others? I can make any of them work.

Thanks,

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 11:52 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: Connecting LMHS, Trans District and Office of Financial Empowerment!

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Hello again,

Thanks for your patience while we compared calendars on our end. Here are some options for a 30 minute intro to Office of Financial Empowerment and discussion about potential partnership with Smart Money Coaching. Looking forward to touching base.

- Thursday, 9/18, 3:00 – 3:30 pm
- Friday, 9/19, 2:30 – 3:00 pm
- Monday, 8/22, 1:30 – 2:00 pm

Regarding the spotlight in our newsletter, it would be very high level. We'd love to highlight your GI pilot during Transgender History Month. The "interview" would

essentially consist of answering the questions below (2-4 sentences). I'm definitely open if you have edits you'd like to these questions as well. I added an optional question in case we proceed with a partnership around financial coaching for your pilot as well. I'm trying to put together a draft by Wednesday, August 24<sup>th</sup>. Let me know if you're interested in it, we'd love to highlight your great work. Thanks!

**Partner Highlight: Lion-Martin Health Services and the Transgender District initiate GI pilot for Trans Community**

1. Tell us about the guaranteed income pilot that you are launching for transgender community members in SF.
2. Why did you decide that guaranteed income was the right type of intervention to meet community need?
3. *OPTIONAL: Why did you feel it was important to offer financial coaching to pilot participants?*

Best,

Nicole

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 8:54 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

Thanks, Pau- moving you to Bcc.

JM, pleased to make your acquaintance. Aria, great to reconnect.

I'm adding our Financial Capability Program Manager Andrea Yee to the conversation, who oversees Smart Money Coaching. We will look at our calendars and send over a few

options.

I'll send the interview questions for the spotlight too. More to come, thanks!

Best,

Nicole

Nicole J. Agbayani

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City & County of San Francisco

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**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

**Sent:** Monday, August 8, 2022 11:52 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Connecting LMHS, Trans District and Office of Financial Empowerment!

Hi JM and Aria-

Happy Monday!

I wanted to send a quick message to introduce you to Nicole Agbayani, the Director of the Office of Financial Empowerment, which is under the Treasurer and Tax Collector's Office.

Nicole – JM Jaffe is the Executive Director of Lyon-Martin Health Services, and Aria Sa'id is the President of The Transgender District, the two organizations that will be running the trans guaranteed income pilot program.

Nicole reached out to ask some questions about the trans guaranteed income pilot program, as she'd like to feature it in the OFE's August newsletter as part of Trans History Month. So if you have capacity/are interested, it would be great to feature your program in their

newsletter. ☺

I also wanted to connect you to Nicole anyway, because as I mentioned in a previous email, the Smart Money Coaching program (offered by the Office of Financial Empowerment) could be a resource that you offer to the program's participants in terms of financial coaching. If you're interested in chatting more about this possibility, I'm happy to schedule a meeting for us four to connect about it.

Thanks for all you do, and wishing you a wonderful week ahead!  
Pau

**Pau Crego, MPH (He, Him, His)**

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: Protected Personal Contact Information | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
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**From:** [Crego, Pau \(ADM\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** RE: Hello again :) from OFE!  
**Date:** Monday, August 8, 2022 11:42:19 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

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Hi Nicole-

Thanks for reaching out, and so sorry to hear you had COVID!

My office isn't at City Hall, but in general I'm in person Tuesdays through Thursdays, except this week I'm out this afternoon and tomorrow. I'd be happy to find a time to grab coffee – let's try to find a time in August, because I'm going on vacation Sept 6<sup>th</sup>-20<sup>th</sup>.

In terms of the guaranteed income program, OTI isn't implementing it, we're just supporting Lyon-Martin Health Services and The Transgender District with implementation. So I'm going to send an email introduction so you can ask them and also to help make the connection in case they'd like to take you up on Smart Money Coaching services – I don't know if it has been fully decided that they will use Smart Money Coaching for financial coaching, so I'd suggest we try to set up a meeting to explain what Smart Money Coaching can offer and how it could benefit the program.

I'll be out the rest of today and tomorrow, but will send a quick intro email right now to get the ball rolling!

Thanks again and talk soon,  
Pau

**Pau Crego, MPH** (He, Him, His)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Monday, August 8, 2022 6:49 AM  
**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Subject:** RE: Hello again :) from OFE!

Hi Pau,

Hope you are well! I wanted to pick back up this thread to see if we can find a time to put coffee on the calendar. Sorry for the delay in response, I got hit with a nasty bout of COVID after coming back from vacation and have been out of commission for awhile. Please remind me your days at City Hall and hopefully we can land on a good time to catch up.

I also wanted to see if you have interest and capacity to be highlighted for a brief interview in the August edition of OFE's newsletter? We are really excited to offer Smart Money Coaching services to the upcoming GI pilot you have and would love to highlight the work in this issue during Transgender History Month. The interview would be providing brief responses to a couple of questions (drafted some ideas below, but I'm super open if you want to propose alternatives) and sending over an image if you'd like us to include one. Let me know if you're interested, I'm trying to put a draft together by August 19. Thanks so much!

Best,  
Nicole

**Partner Highlight: Office of Transgender Initiatives**

1. Tell us about the guaranteed income pilot that you are launching for transgender community members in SF.
2. Why did you feel it was important to offer financial coaching to pilot participants?

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Thursday, May 26, 2022 3:37 PM  
**To:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** RE: Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Thank you! I'll reach back out then. Happy PRIDE!!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 3:21 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Hi Nicole-

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I'll share these sessions with our community partners. Thanks for letting us know,  
Pau

**Pau Crego, MPH** (he, him, his)  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
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**From:** Agbayani, Nicole (TTX)

**Sent:** jueves, mayo 26, 2022 3:17 PM  
**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Hi Pau!

Hope you are well! I wanted to drop a line from the Office of Financial Empowerment. I'm feeling more settled in and excited about the great team and all of the exciting work the Office is undertaking. How are you doing with the transition to Director at the Office of Transgender Initiatives? Once things settle, would love to grab coffee.

One of the programs of OFE is [Smart Money Coaching](#), a free one-on-one financial coaching program we offer to anyone age 18+ who lives, works, or receives services in San Francisco. I wanted to share with you that Smart Money Coaching is getting ready to host a free three-part financial skill building webinar series with the San Francisco Public Library in June. The series includes the Psychology of Spending, Saving with a Purpose, and Understanding Credit, and will be hosted by two of our Smart Money Coaches.

I'm attaching the flyer here in case it is of interest for the community. I've also added Andrea Yee, our Financial Capability Program Manager, who oversees the Smart Money Coaching program. Please feel free to share this web series widely and let us know if you have any questions. Thanks so much!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

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**From:** [Crego, Pau \(ADM\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)  
**Date:** Thursday, May 26, 2022 3:21:04 PM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

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Pau

**Pau Crego, MPH** (he, him, his)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: Protected Personal Contact Information | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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**Sent:** jueves, mayo 26, 2022 3:17 PM  
**To:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>  
**Subject:** Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Hi Pau!

Hope you are well! I wanted to drop a line from the Office of Financial Empowerment. I'm feeling more settled in and excited about the great team and all of the exciting work the Office is undertaking. How are you doing with the transition to Director at the Office of Transgender Initiatives? Once things settle, would love to grab coffee.

One of the programs of OFE is [Smart Money Coaching](#), a free one-on-one financial coaching program we offer to anyone age 18+ who lives, works, or receives services in San Francisco. I wanted to share with you that Smart Money Coaching is getting ready to host a free three-part financial skill building webinar series with the San Francisco Public Library in June. The series includes the Psychology of Spending, Saving with a Purpose, and Understanding Credit, and will be hosted by two of our Smart Money Coaches.

I'm attaching the flyer here in case it is of interest for the community. I've also added Andrea Yee, our Financial Capability Program Manager, who oversees the Smart Money Coaching program. Please feel free to share this web series widely and let us know if you have any questions. Thanks so much!

Best,

Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Aria Said](#)  
**To:** [JM Jaffe](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Tuesday, January 10, 2023 9:52:14 AM  
**Attachments:** [Outlook-xijoxlqc.png](#)

---

Yes. 11:30am next Wednesday is great!

[Aria Sa'id | President & Chief Strategist](#)

[The Transgender District](#)

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Tue, Jan 10, 2023 at 9:33 AM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I could do 11:30am on Wednesday if that works for you Aria?

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Monday, January 9, 2023 4:31 PM

**To:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis

<[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano

<[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi everyone,

Should we aim to meet next week instead? I'm available during the following windows:

- Wed 1/18, 10:30a-1:30p
- Thurs 1/19, 10a-1pm

If these times don't work, feel free to share your availability.

Thank you,  
Andrea



**Andrea Yee**  
**Financial Capability Program Manager**  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 4:07 PM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hi- we can't do Fridays!

Aria Sa'id | President & Chief Strategist

The Transgender District

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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**Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!**

Aria Sa'id | **President & Chief Strategist**

**The Transgender District**

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p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:  
Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

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Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, December 13, 2022 10:20 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi JM, Aubrey, and Inga,

Congratulations on your launch of GIFT! It's so exciting to see this go live!

A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.
- The LGBT Center mentioned that another part of their in-house services is workforce development, and that if clients are interested, they'd be happy to work with folks interested in pursuing employment. However, if clients do become employed during the course of the pilot, would that jeopardize their GI stipends?
- I've also been supporting the development of an FAQ resource for participants and program staff about the prepaid card. This is a US Bank product, and so we've been working with the team at US Bank to finalize a tailored FAQ. We will keep you posted when the deliverable is ready to share.

Best,

Andrea

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:28 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Sounds great, JM! Looking forward to it

Thank you!

Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Sent:** Thursday, August 25, 2022 11:20 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Andrea,

For the pilot we will have 55 participants enrolled to receive \$1200/month for 18 months. We are hoping to launch the application in October with enrollments happening on a rolling basis.

We are most definitely interested in doing an outreach session with the LGBT center so they understand the eligibility requirements and referral process, and so we know how to refer into their programs! We are still in our Town Halls phase but once we shift to our Outreach phase, we will definitely reach out to arrange a meeting time.

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)



**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103  
Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:14 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hello JM, Inga, and Aubrey,

It was great to meet you on Monday! I'm looking forward to collaborating with you all as you move forward with your GI pilot. A few follow-up questions:

- How many participants will be a part of your pilot?
- How much is the monthly GI amount? And for what duration will the payments be distributed?
- When will the pilot begin and when will the first disbursements be distributed?

Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

---

## Microsoft Teams meeting

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**From:** [Jennifer Valles](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Antonio Chacon](#); [Bobby Wiseman](#)  
**Subject:** RE: Meeting  
**Date:** Wednesday, August 24, 2022 12:41:48 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image005.png](#)

---

Thank you so much, Andrea! Much appreciated. Looking forward to connecting tomorrow!

**Jennifer Valles | Director of Programs**

San Francisco LGBT Community Center  
p. 415.865.5693 | e. [jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)

**SFLGBT CENTER**

1800 Market Street, San Francisco, CA 94102  
[www.sfcenter.org/programs](http://www.sfcenter.org/programs)

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 11:02 AM  
**To:** Jennifer Valles <[jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)>; Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>; Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>  
**Subject:** Re: Meeting

Hi Jennifer,

Thanks for letting me know! I just moved the invite to tomorrow at 10am. Hopefully that still works for you both!

Looking forward to it,  
Andrea

---

**From:** Jennifer Valles <[jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)>  
**Sent:** Wednesday, August 24, 2022 10:57 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>; Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>  
**Subject:** RE: Meeting

Good morning, Andrea!

I just received a mandatory meeting notice from one of our funders for this exact time. Is it possible you have availability any of the other times Antonio offered? My apologies for needing to reschedule ; it's very rare that I'm sent a one-off mandatory meeting!

**Jennifer Valles | Director of Programs**

San Francisco LGBT Community Center  
p. 415.865.5693 | e. [jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)

## SF LGBT CENTER

1800 Market Street, San Francisco, CA 94102  
[www.sfcenter.org/programs](http://www.sfcenter.org/programs)

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 4:58 PM  
**To:** Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>; Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>  
**Cc:** Jennifer Valles <[jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)>  
**Subject:** Re: Meeting

Thanks for getting back to me so quickly, Antonio, and for coordinating.

I can meet Tuesday, August 30th at 2pm and will go ahead and send you and Jennifer an invite now.

Looking forward to planning with you both!

Andrea

### **Andrea Yee**

#### *Financial Capability Program Manager*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

---

**From:** Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>  
**Sent:** Tuesday, August 23, 2022 11:55 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>

**Cc:** Jennifer Valles <[jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)>

**Subject:** Re: Meeting

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Hi Andrea,

Here are the available times Jennifer and I have for our GI income pilot program discussion:

Wednesday, August 24th; 3-4 pm

Thursday, August 25th; 10-11 am, 11-12 pm

Monday, August 29th; 2-3 pm

Tuesday, August 30th; 2-3 pm

Kind Regards,



**Antonio J. Chacón**

**Financial Coach**

*(pronouns: he, him, el)*

**SFLGBTCENTER**

1800 Market Street, San Francisco, CA 94102

p. 415.865.5645 [antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)

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---

**From:** Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>

**Sent:** Tuesday, August 23, 2022 10:19 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>

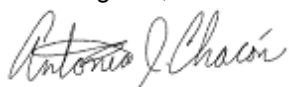
**Cc:** Jennifer Valles <[jenniferv@sfcenter.org](mailto:jenniferv@sfcenter.org)>

**Subject:** Re: Meeting

Good morning Andrea,

Thank you for your message. I am very excited and pleased to learn more and participate in the GI pilot program. Bobby is out of the office and will return on September 1st, however I am going to ask Jennifer Valles, Director of Programs at the Center, to join us in Bobby's place. I have CC'd Jennifer on this email and will coordinate some dates and times this and next week to send to you. I'll get back to you shortly with some proposed times.

Kind Regards,



**Antonio J. Chacón**

**Financial Coach**

*(pronouns: he, him, el)*

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p. 415.865.5645 [antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Monday, August 22, 2022 3:45 PM

**To:** Bobby Wiseman <[bobbyw@sfcenter.org](mailto:bobbyw@sfcenter.org)>; Antonio Chacon <[antonioc@sfcenter.org](mailto:antonioc@sfcenter.org)>

**Subject:** Meeting

Hi Bobby and Antonio,

I know we weren't able to meet August 8, but are you able to meet sometime this or next week?

I'm coming from a call with the Lyon-Martin Health Services and the Transgender District, as they are starting up a Guaranteed Income pilot and they are interested in pairing the GI payments with Smart Money Coaching. I would like to be able to refer their clients to SMC through the LGBT Center, so I would like to talk with you both about the best way to set this up.

Please let me know when you'd be available to meet.

Thank you,  
Andrea

**Andrea Yee**

*Financial Capability Program Manager*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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**⚠ Caution: This email came from outside the organization. Please be wary of phishing attempts, and do not click links or open attachments from senders you are unsure of.**



**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Karina Galvan-Torres](#)  
**Cc:** [Aqil Algere](#)  
**Subject:** Re: Office of Financial Empowerment Newsletter  
**Date:** Friday, December 2, 2022 3:03:06 PM

---

Yes, the coaching will be under the LGBT Center, but those interested in applying for G.I.F.T. can do so through the website [here](#).

---

**From:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>  
**Sent:** Friday, December 2, 2022 2:58 PM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Cc:** Aqil Algere <[aalgere@balancepro.org](mailto:aalgere@balancepro.org)>  
**Subject:** RE: Office of Financial Empowerment Newsletter

G.I.F.T. and SMC for participants. Is that being offered through the LGBT Center? Is it possible for us to refer one of our clients that might be eligible?

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Friday, December 2, 2022 2:49 PM  
**To:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>  
**Cc:** Aqil Algere <[aalgere@balancepro.org](mailto:aalgere@balancepro.org)>  
**Subject:** Re: Office of Financial Empowerment Newsletter

Hi Karina,

Sorry the message was a bit cut off. What part are you curious about?

Thanks,  
Andrea

---

**From:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>  
**Sent:** Friday, December 2, 2022 2:41 PM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Cc:** Aqil Algere <[aalgere@balancepro.org](mailto:aalgere@balancepro.org)>  
**Subject:** FW: Office of Financial Empowerment Newsletter

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Andrea, we are curious about this as well!

Thanks!

---

**From:** Howard Feitel Jr <[hfeitel@balancepro.org](mailto:hfeitel@balancepro.org)>  
**Sent:** Wednesday, November 30, 2022 2:08 PM  
**To:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>

**Subject:** RE: Office of Financial Empowerment Newsletter

Does this coaching fall under the SF LGBTQ center?

**From:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>

**Sent:** Wednesday, November 30, 2022 2:04 PM

**To:** SMC Coaches <[smccoaches@balancepro.org](mailto:smccoaches@balancepro.org)>

**Subject:** FW: Office of Financial Empowerment Newsletter

**From:** The San Francisco Office of Financial Empowerment <[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)>

**Sent:** Wednesday, November 30, 2022 1:56 PM

**To:** Karina Galvan-Torres <[kgalvan-torres@balancepro.org](mailto:kgalvan-torres@balancepro.org)>

**Subject:** Office of Financial Empowerment Newsletter

From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.

As we track the frustrating news of the Biden Administration's student debt cancellation program being locked up due to court orders, we are heartened to relay the recent announcement that repayments for Federal student loans have been paused through June 30, 2023. This extension of the payment pause will give the US Supreme Court time to rule on the program's legality. More than 23 million student borrowers have already applied for debt forgiveness and now must wait for legal challenges to be resolved before receiving potential relief. Among them, millions have already been notified that their student loan debt has been approved for discharge pending the Court's appeal. If you are affected by this issue, we encourage you to [sign up here](#) for the Department of Education's email alerts to be notified of the latest

details.

The Family Wealth Series is a program of the San Francisco Assessor's Office that connects underserved communities to resources and experts to strengthen homeownership across neighborhoods. OFE's Smart Money Coaching financial coaches are partnering to promote a valuable resource available to San Franciscans to help them understand and access low- and no-cost estate planning services through the [Family Wealth Series](#).

Many low-income families face barriers to accessing estate planning, which is a critical tool for preserving hard earned assets and building foundations for intergenerational wealth. This lack of access exacerbates the already pervasive racial wealth gap. The Assessor's Office points to recent data from a [CNBC report](#) that more than 70% of Black Americans do not have a will.

The Family Wealth Series offers educational workshops and low- and no-cost estate planning services to San Francisco families. The goal of this work is to lower barriers and connect all San Franciscans, regardless of household income, with the resources they need to make the right financial choices to build a life of safety and security for themselves and their families.

If you are interested in signing up for upcoming workshops, [visit this link](#) to see the schedule. If you would like to inquire about your eligibility to receive a low- or no-cost estate plan, contact (510) 271-8443 x300 or [inquiries@heraca.org](mailto:inquiries@heraca.org).

Treasurer Cisneros welcomes Assessor Torres to convening of OFE staff and Smart Money Coaching financial coaches to share estate planning resources for their clients.

This month, San Francisco launched its latest GI pilot. The [Guaranteed Income for Transgender People \(G.I.E.T.\)](#) program will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat the poverty our most impacted community members face.

The [Transgender District](#) and [Lyon-Martin Community Health Services](#), in partnership with the Mayor's Office of Housing and Community Development, the Office of Transgender Initiatives, and the Office of the Treasurer, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for eighteen (18) months.

The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.

The Office of the Treasurer will support funds disbursement to the recipients and OFE's Smart Money Coaching program will offer free one-on-one financial coaching for all recipients.

---

### **Raising Smart Money Kids, December 6, 2022**

The financial skill building webinar series continues! Join us for our final installment of 2022, *Raising Smart Money Kids*, to strengthen your knowledge to teach children good money management skills. [Register now](#) for this webinar which will be held Tuesday, December 6th, 3-4pm.

---

Earlier this month, the San Francisco Department of Children, Youth, and Their Families (DCYF) published a profile on College Savings Accounts available to local children. DCYF's recent [Community Needs Assessment](#) yielded a goal of "a San Francisco where all youth are ready for college, work, and a productive adulthood." DCYF's recent publication provides a round-up of the three programs available to San Francisco youth and their families that are helping to move the dial on this goal: Kindergarten to College, CalKIDS, and the ScholarShare 529 Savings Account Program. [Read more.](#)

Also this month, Kindergarten to College and California's new CalKIDS program were highlighted in a recent Stateline article. Check out the article for a broad look at what's happening across the country with college savings accounts like K2C and how they are making an impact to create access and equity for students and families who otherwise are unlikely to save for college. This includes students like K2C participant Thailayah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)

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San Francisco, CA | 94102 US

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [JM Jaffe](#); [Aubrey Davis](#); [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** Resource for SMC client  
**Date:** Monday, August 22, 2022 3:36:59 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Hi JM, Inga, and Aubrey,

Thanks again for your time to connect today! Andrea will work with you directly to get information on the logistics of the GI pilot clientele. I hope we'll be able to connect many participants with Smart Money Coaching.

Following up on my question during our meeting, please let me know if there are workforce resources that we can pass along to one of our coaches who is working with a transgender client right now. The client has faced a lot of discrimination in hiring and their financial coach would appreciate any resources or ideas that you have that provide support for transgender jobseekers. We will forward them to the coach.

Thanks in advance for your insights.

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [José Cisneros](#)  
**To:** [Yee, Andrea \(TTX\)](#)  
**Subject:** TTX News You Can Use  
**Date:** Wednesday, June 29, 2022 9:28:44 AM

---

# TTX News You Can Use

Colleagues-

June is Pride month and we recognized and celebrated Juneteenth as a long-awaited national holiday. Pride unofficially began when transgender women of color led patrons of the Compton Cafeteria and the Stonewall Inn to stand up against police harassment and brutality. Let's show our Pride by continuing to fight in solidarity with the Black, Asian, and transgender communities, united against racism and transphobia.



## OFE Partnering with Office of Transgender Initiatives on Guaranteed Income

The Office of Financial Empowerment is partnering with the [Office of Transgender Initiatives](#) and the [Mayor's Office of Housing and Community Development](#) to support a guaranteed income program for San Francisco's transgender community this coming Fall. The program will provide direct cash payments to a cohort of low-income transgender San Franciscans. In addition to sharing the [learnings](#) of other guaranteed income pilots, OFE will offer Smart Money Coaching services to all program participants. OFE has seen very positive financial outcomes when pairing guaranteed income resources with financial coaching in several other pilot programs across the City, and looks forward to producing those same fantastic outcomes for the transgender community very soon!

## TTX Earns Praise at Board of Supervisors Hearing

The City's budget process is in full swing with the Board of Supervisors hearing budget presentations from City departments. During a recent Board of Supervisor budget hearing, TTX earned unanimous praise from Supervisors for our professionalism and dedication to City residents and taxpayers. View the [TTX presentation](#), where we shared accomplishments from the previous year and a proposal for the upcoming years.

## FJP Launches Museums for All Campaign

To celebrate the one year anniversary of the [San Francisco Museums for All](#) program becoming [permanent and year-round](#), The Financial Justice Project has launched a communications campaign to promote the program. San



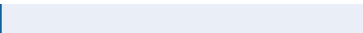
## Flash Awards

Consider nominating someone to receive a Flash Award for their great contributions, effort, and overall performance. Awards are made monthly.

[Submit a nomination](#)



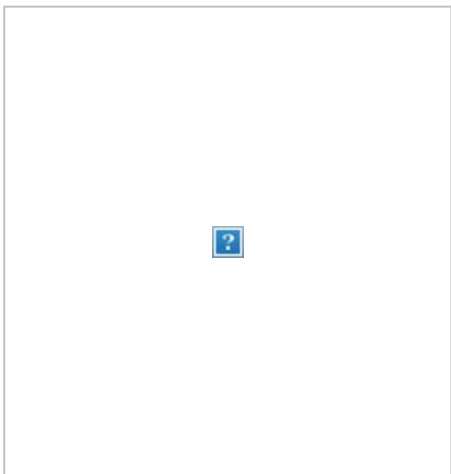
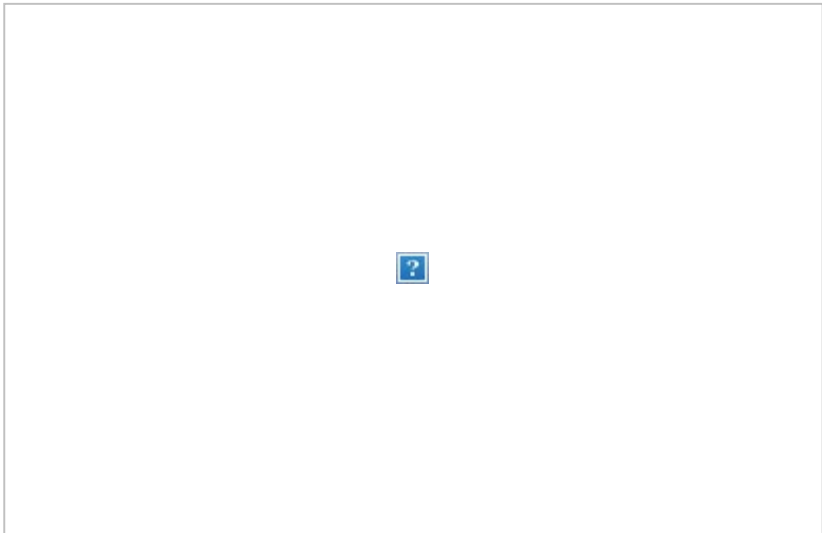
Francisco Museums for All was launched in Summer 2020 and allows for the 225,000+ San Franciscans who receive Medi-Cal or CalFresh to receive up to four free or \$3 tickets to 20+ San Francisco museums and cultural institutions, like SFMOMA, the Exploratorium, and the Academy of Sciences. The communications campaign will leverage direct mail, digital advertising, and The Financial Justice Project's relationships with community-based organizations to ensure that every San Franciscan has access to our City's world-class cultural resources. Visit the San Francisco Museums for All program's [website](#) to learn more and check out coverage of the program in [NBC Bay Area](#) and [SFGate](#).



---

### TTX Contingent Celebrates Pride

Pride was back in-person after the pandemic hiatus and TTX staff joined the Treasurer in our Pride Parade contingent. Together they marched in our City's Pride Parade on a sunny Sunday, June 26. Everyone had a memorable experience representing a City which stands so strong for equity, fairness, and respect for all.



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**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** TTX News You Can Use  
**Date:** Wednesday, June 29, 2022 9:28:44 AM

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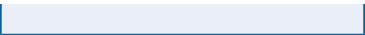


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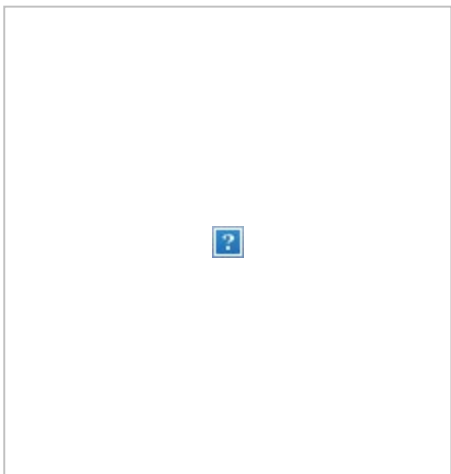
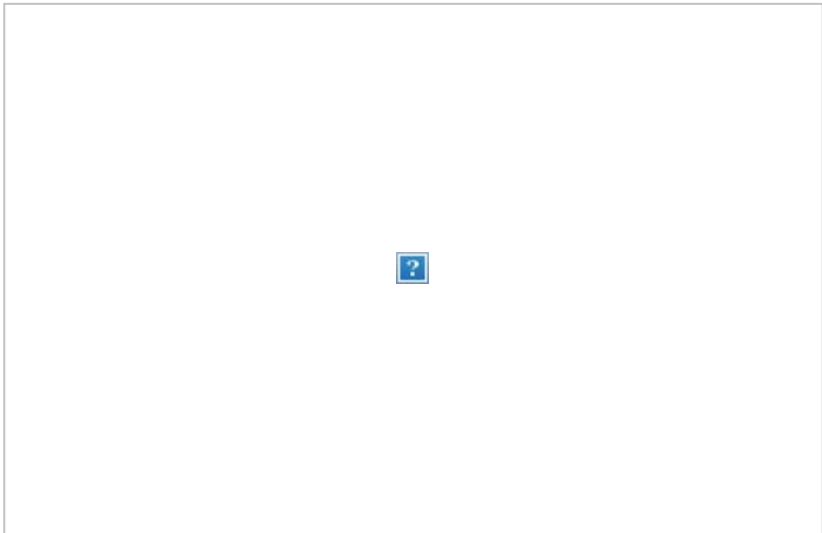
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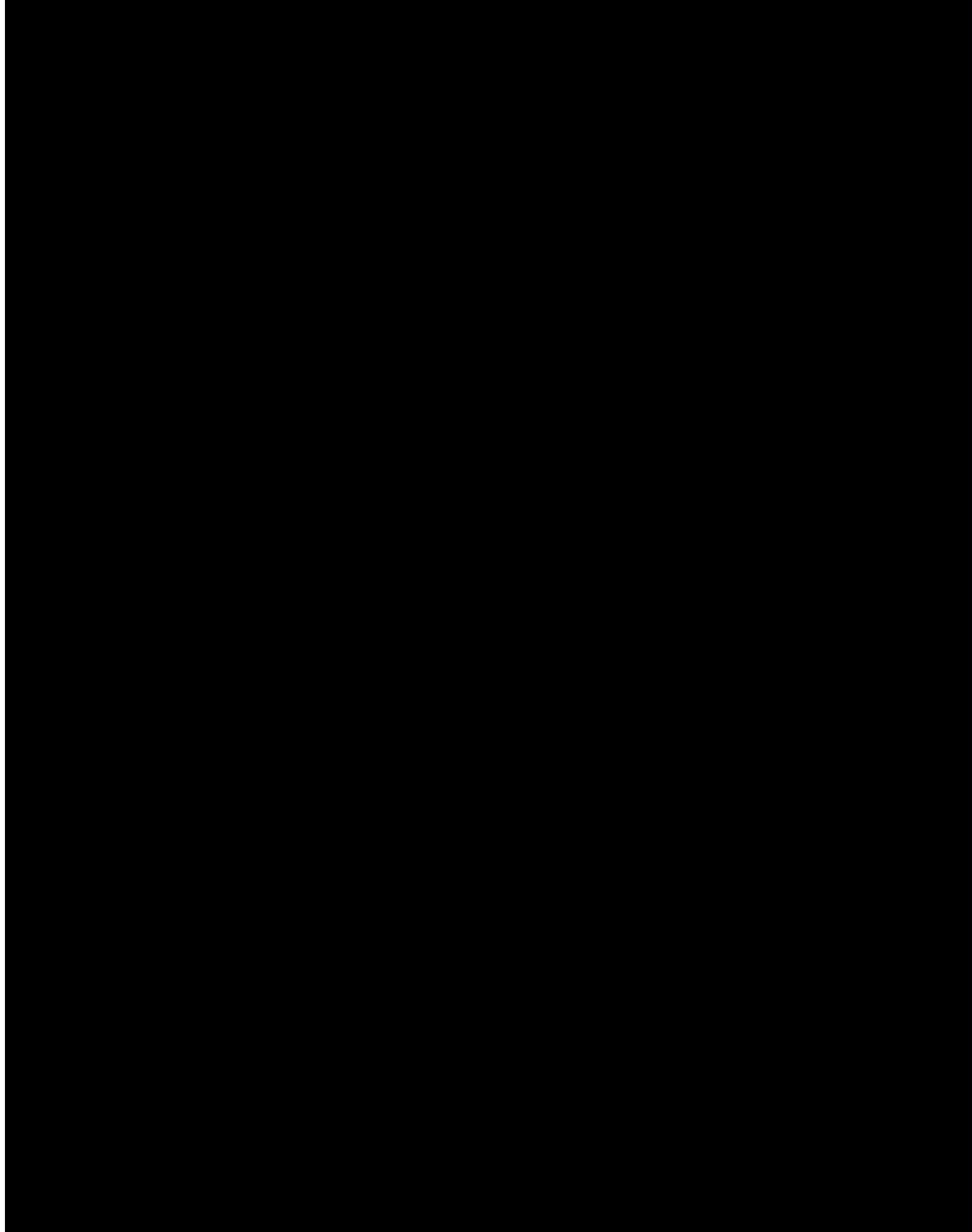
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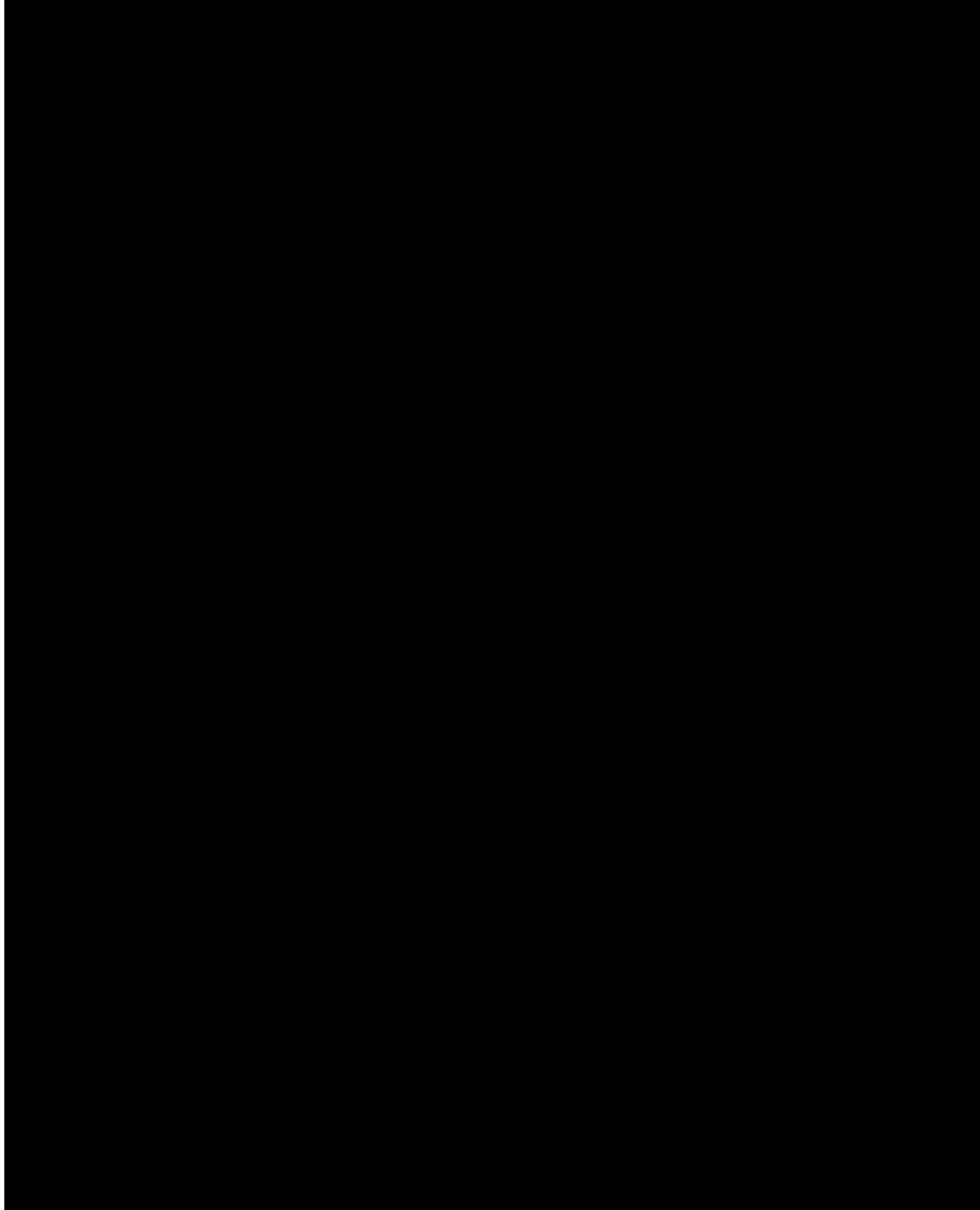
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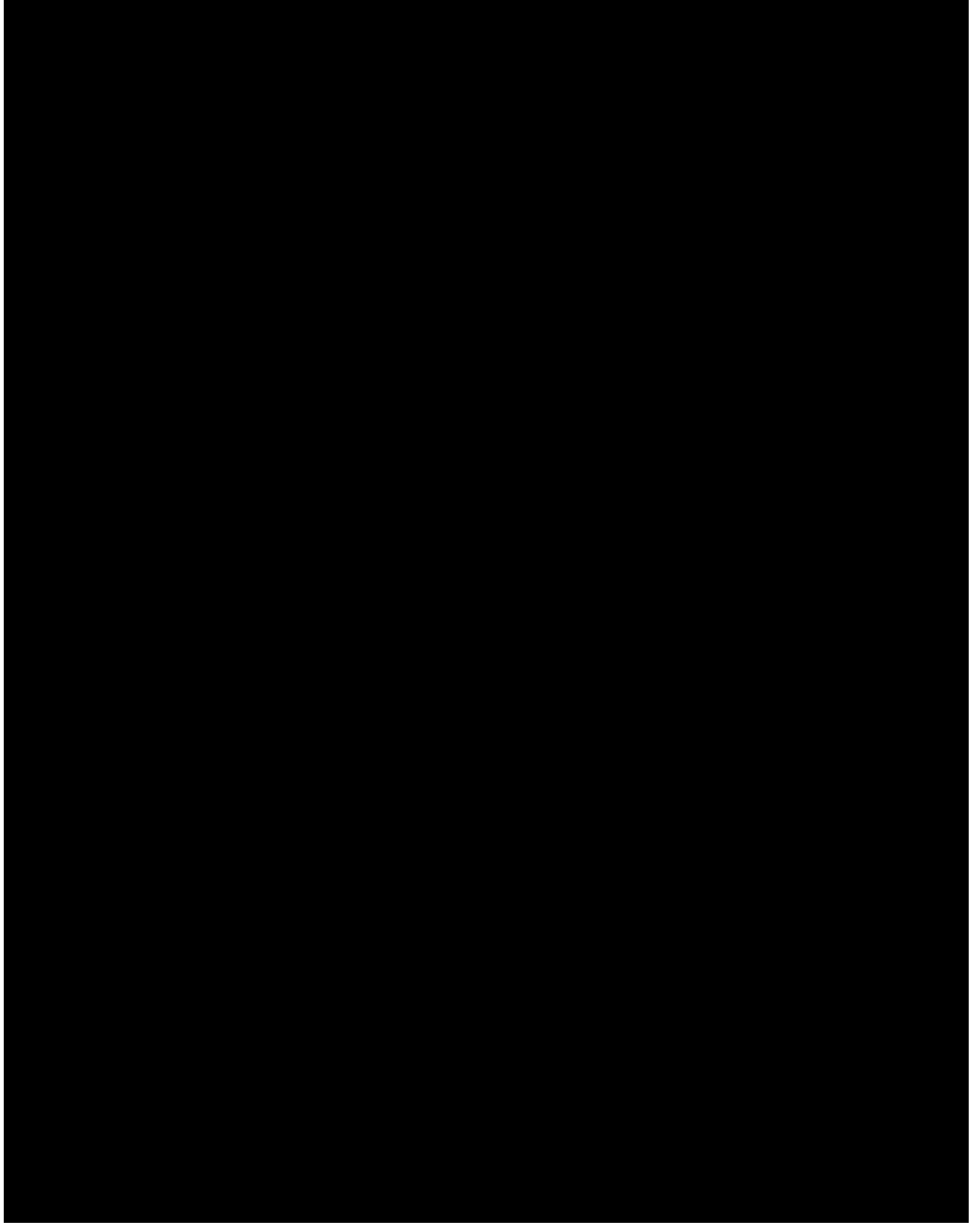


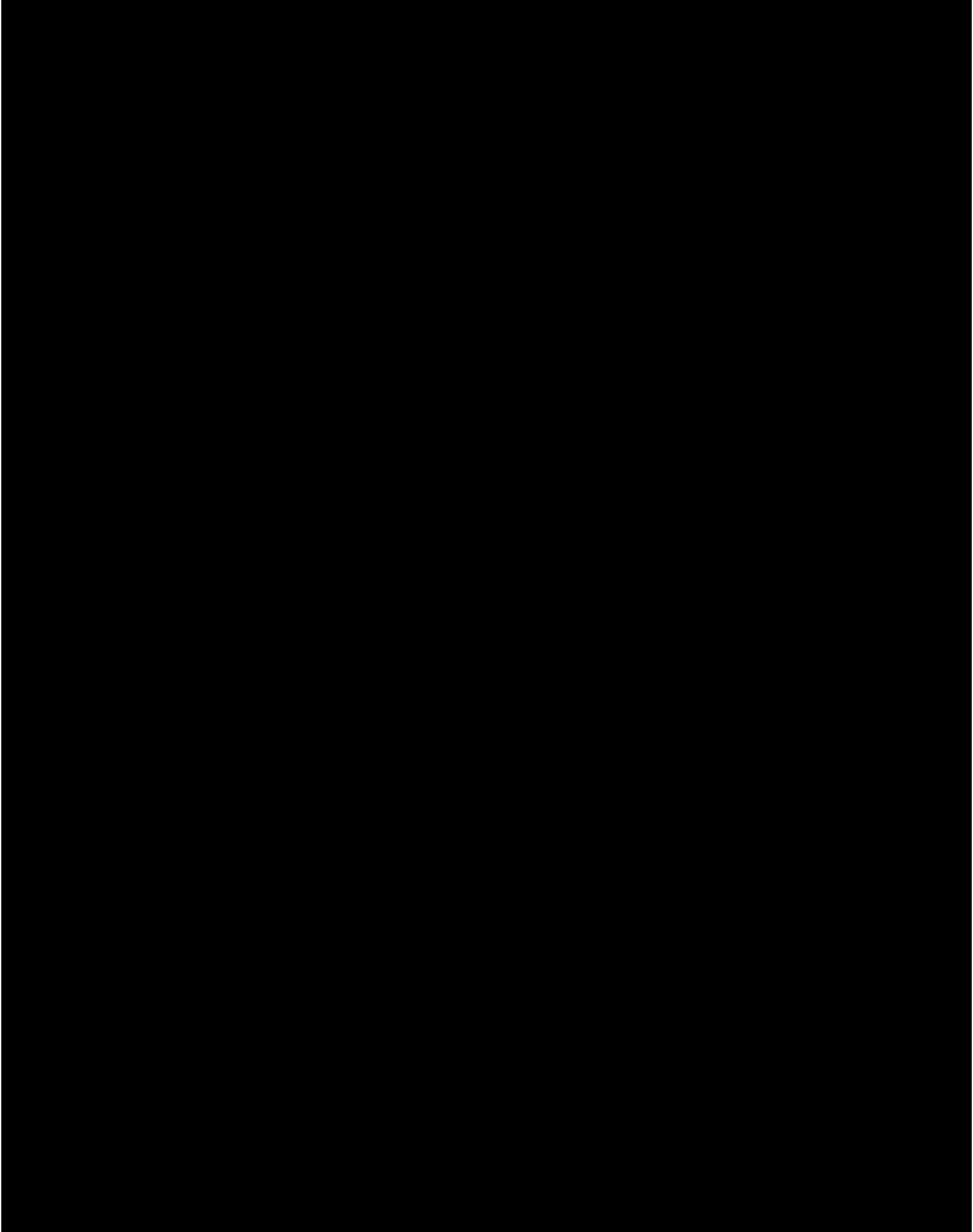




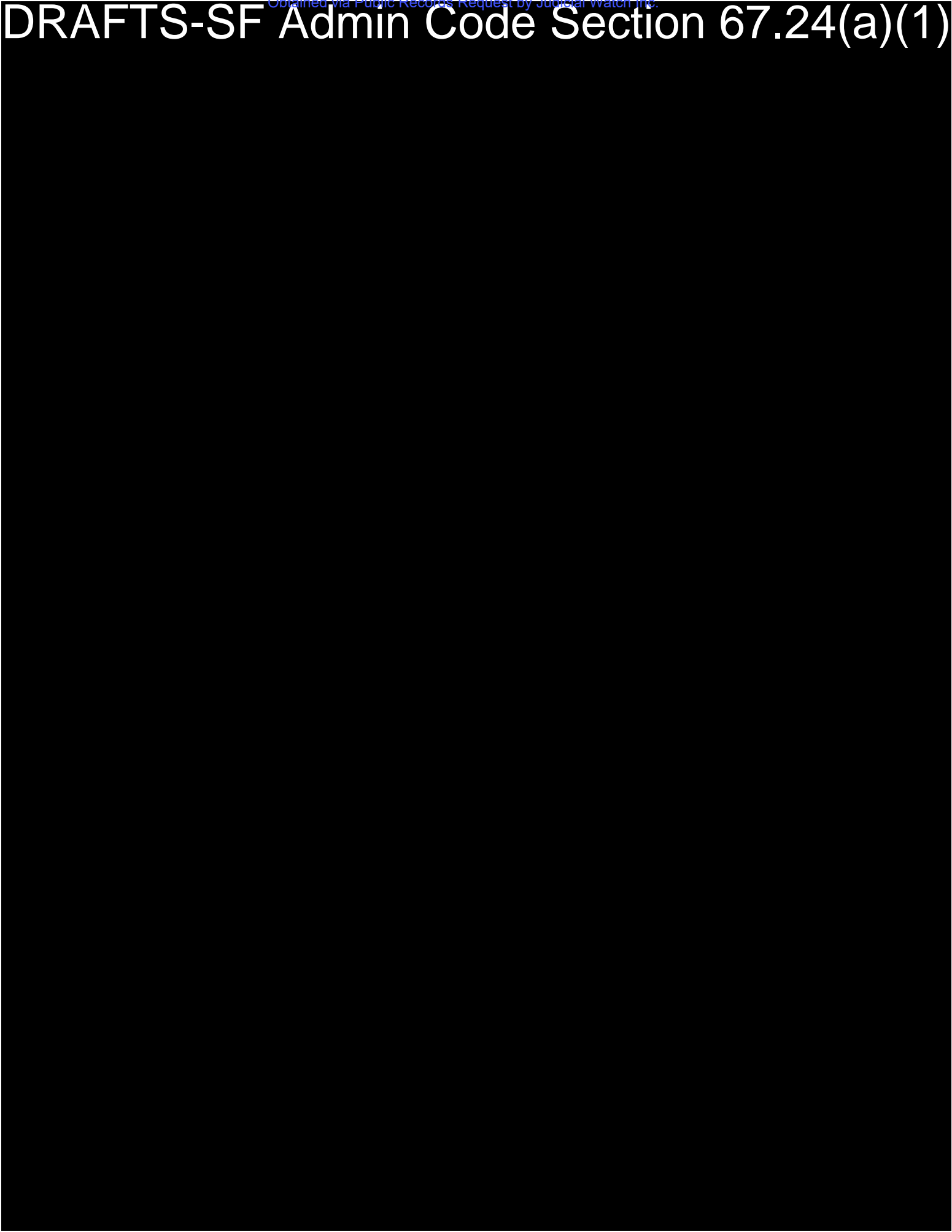








# DRAFTS-SF Admin Code Section 67.24(a)(1)



# DRAFTS-SF Admin Code Section 67.24(a)(1)

Obtained via Public Records Request by Judicial Watch, Inc.

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Yee, Andrea \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 29, 2022 1:46:57 PM  
**Attachments:** [image001.png](#)  
[US Bank RC FAQ materials.zip](#)  
[ReliaCard FAQ - Additional Questions.docx](#)  
[image002.png](#)

---

Hi Tajel,

Apologies, I should have plugged an update in on this thread.

US Bank actually provided us with their native RC FAQs and Andrea has adapted an SF-specific supplement which their marketing team is reviewing right now. Both are attached. At the end of the day, it's all the same information that is included in our original draft. We'll share once the US Bank marketing team is able to give a greenlight for our SF-specific supplement.

Best,  
Nicole

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, November 29, 2022 1:31 PM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients

Hi,

Sorry for the long delay.

This is very helpful.

Carmen, let us also hand this out when we work with departments on the onboarding process, so they understand the product and can maybe answer the excel questionnaire with a bit more ease.

Thank you.

Tajel

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - "when you use the card in person you may be asked to verify your id. If you don't have id that matches the name on the card, you could be turned away."

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 15, 2022 4:21:07 PM  
**Attachments:** [image002.png](#)

---

Hi Amanda,

Nicole and I discussed and I made further adjustments. How does the following sound?

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

[REDACTED]

[REDACTED]

[REDACTED]

Thanks,  
Andrea

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[REDACTED]

---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

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See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole



**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

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[www.sfofe.org](http://www.sfofe.org)

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 4:37:46 PM  
**Attachments:** [image003.png](#)  
[ReliaCard FAQ - Additional Questions.docx](#)

---

Hi Amanda,

I took a look and separated out the items not addressed by the US Bank docs, which come out to nine questions. I've isolated them in the attached document.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, November 17, 2022 3:13 PM  
**To:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks Gretchen – these look great! Let us take a look and see if there are any items that we covered in ours that aren't in these (ie specific information we crafted for the trans community) we can discuss the best way for us to provide that info to case managers without mucking up your audit needs.

**Amanda Kahn Fried** Policy and Communications  
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p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I

know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager

Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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U.S. BANCORP made the following annotations

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legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.

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-----

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 4:51:23 PM  
**Attachments:** [image002.png](#)

---

OK thanks, Carmen – I adapted the language to include your phrasing below. Will see what Gretchen says.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:46 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I'm not sure if we need instruct the cardholder to close the current card, they just need to contact USB to request replacement card be reissued with new name. But you can send it to Gretchen and see if she'll approve. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:41 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

OK thanks, Carmen. Please confirm response to Gretchen below, or let me know if you'd like to chime in directly to assert these procedures or happy to send the draft below.

---

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**



**DRAFTS-SF Admin Code Section 67.24(a)(1)**

[Redacted]

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:17 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

The instruction should be for the cardholder to contact USB to request a new card be reissued, not the administrator of your guaranteed income program.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:10 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your responses, Carmen and Amanda. Apologies to belabor this, I just want to make sure I'm fully understanding directions for clients and case managers.

Here would be the client-facing FAQ:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[Redacted]

[Redacted]

Thanks for clarifying for me!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:56 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: San Francisco ReliaCard FAQ

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number

from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 1:56 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson,

Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, December 1, 2022 12:12 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco



p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, November 17, 2022 2:30 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining

pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, November 17, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

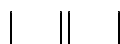
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
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of San Francisco  
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e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, November 17, 2022 11:37 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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-----

**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 1:51:01 PM  
**Attachments:** [image003.png](#)

---

Hi Amanda, Nicole, and Carmen,

This looks fine to me, except the low resolution of the included Fee Schedule makes it difficult to read. Did you have any other feedback?

Best,  
Andrea

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, January 6, 2023 1:33 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Please see the final version of the customized FAQ document. If you wouldn't mind reviewing my changes for accuracy. Let me know if you have any questions.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Anderson, Gretchen R  
**Sent:** Friday, January 6, 2023 10:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ



That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 6:51 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

Thank you,

-Gretchen

### **Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached

out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 11:20 AM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)

**Sent:** Wednesday, December 7, 2022 2:41 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate

that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Friday, November 18, 2022 10:34 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing.

Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)



<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)

<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)



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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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-----

**From:** [Anderson, Gretchen R](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 1:34:40 PM  
**Attachments:** [image002.png](#)  
[image003.png](#)  
[ReliaCard FAQ\\_Final\\_1.6.23.docx](#)

---

Good afternoon. Please see the final version of the customized FAQ document. If you wouldn't mind reviewing my changes for accuracy. Let me know if you have any questions.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Friday, January 6, 2023 10:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 6:51 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Wednesday, December 7, 2022 1:00 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, December 6, 2022 8:21 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, December 1, 2022 12:47 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, December 1, 2022 12:12 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson,

Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
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p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager

Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, November 17, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

---



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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco’s transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team’s review.

I’m looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**  
**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
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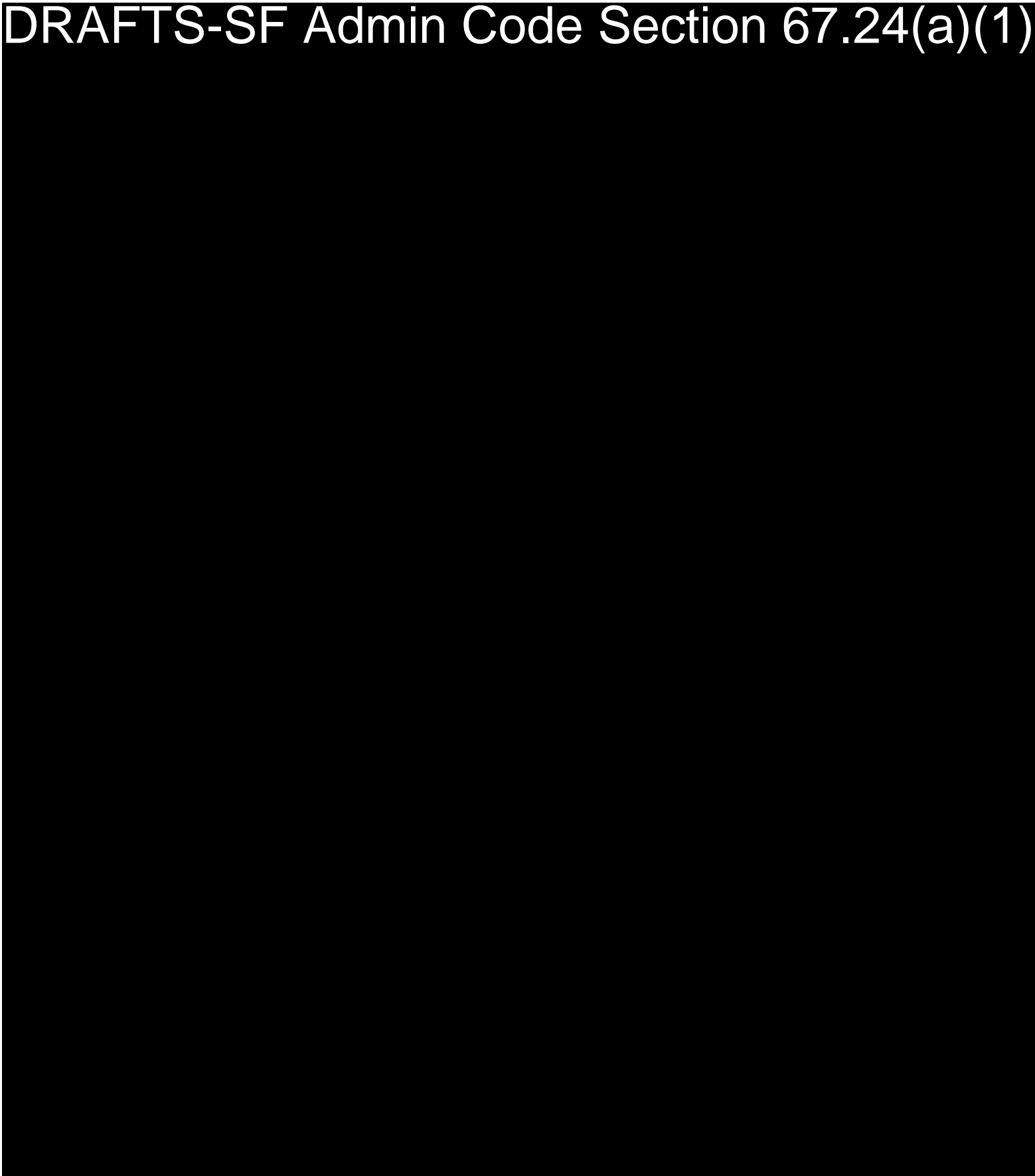
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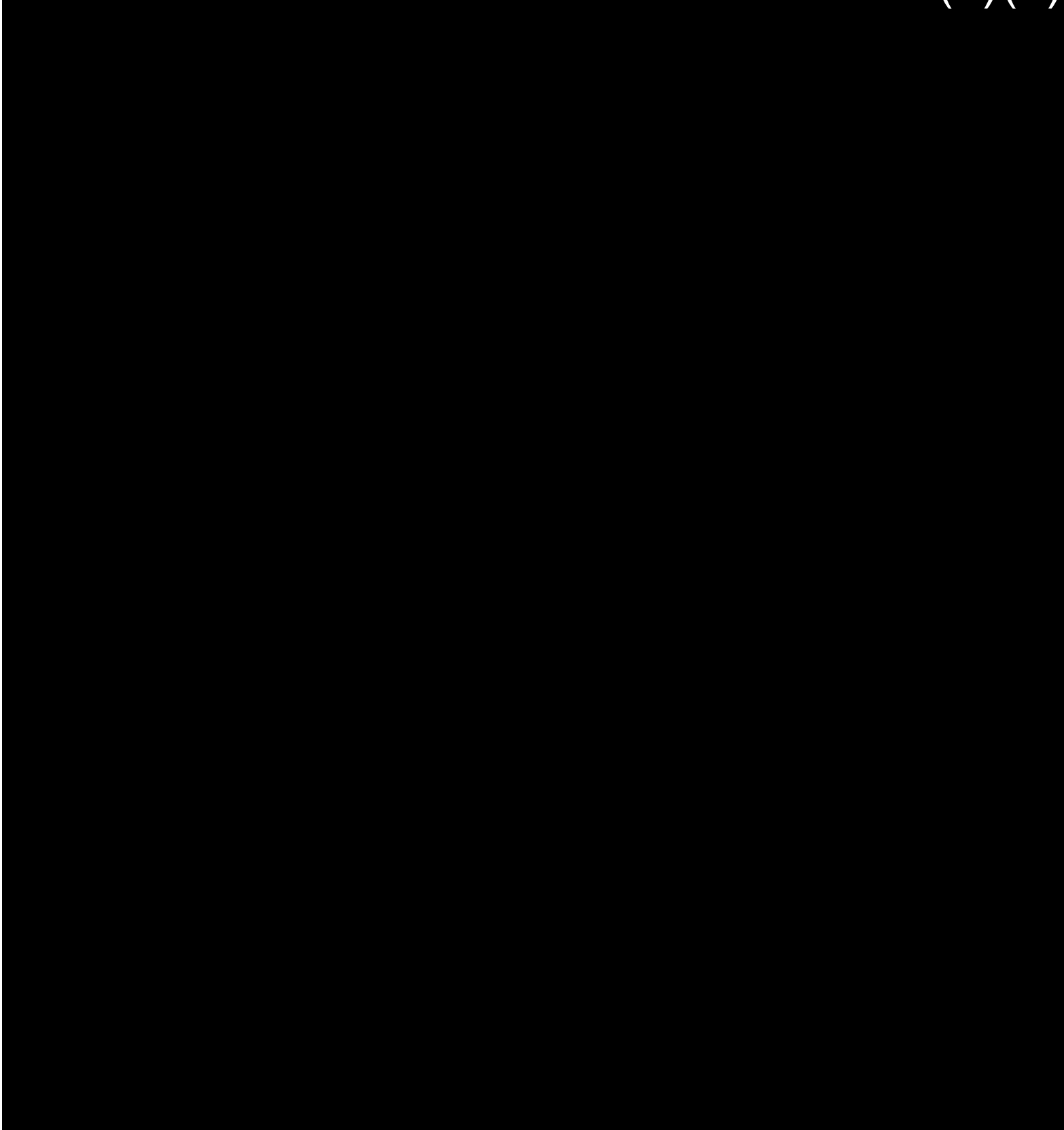
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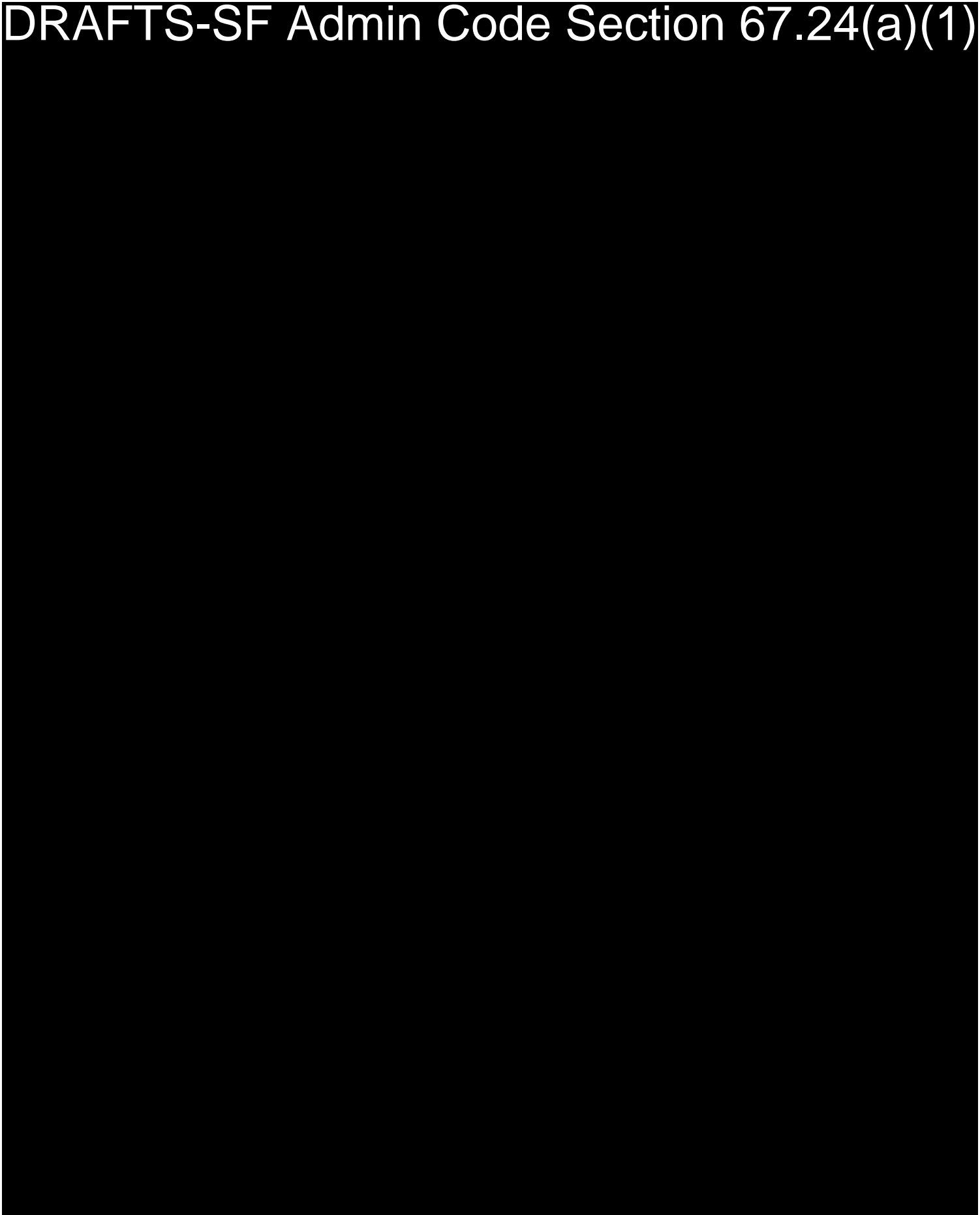
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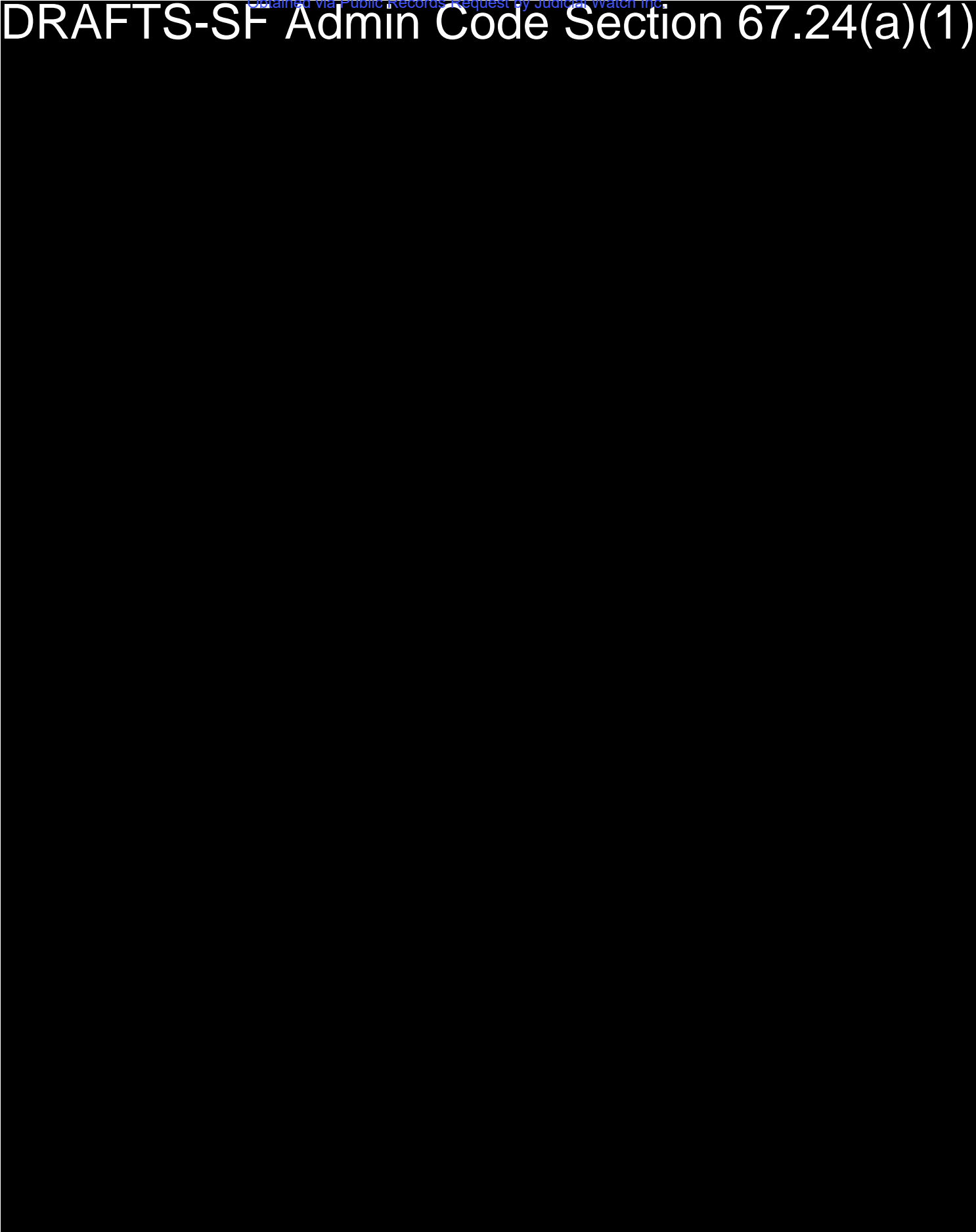


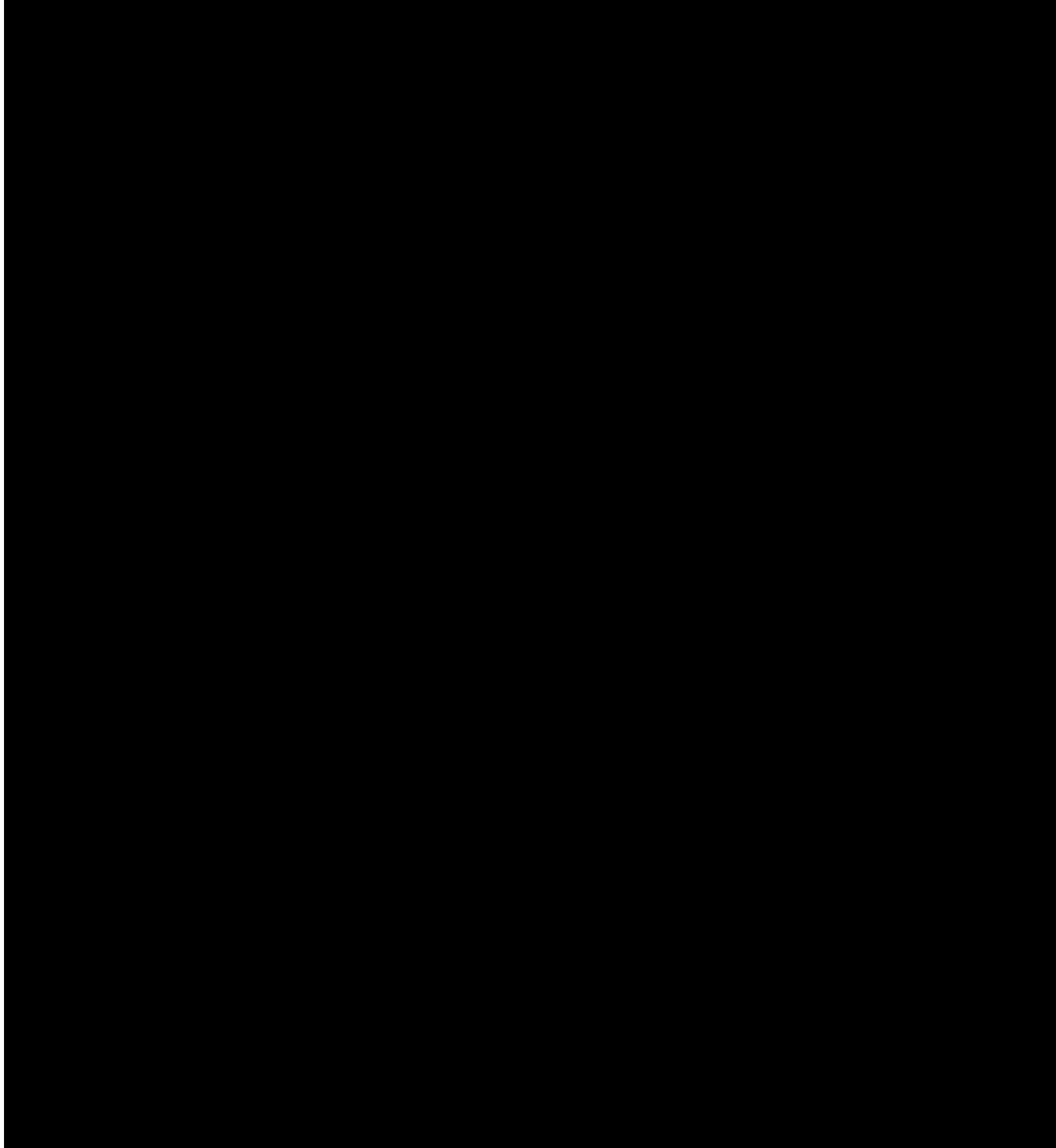
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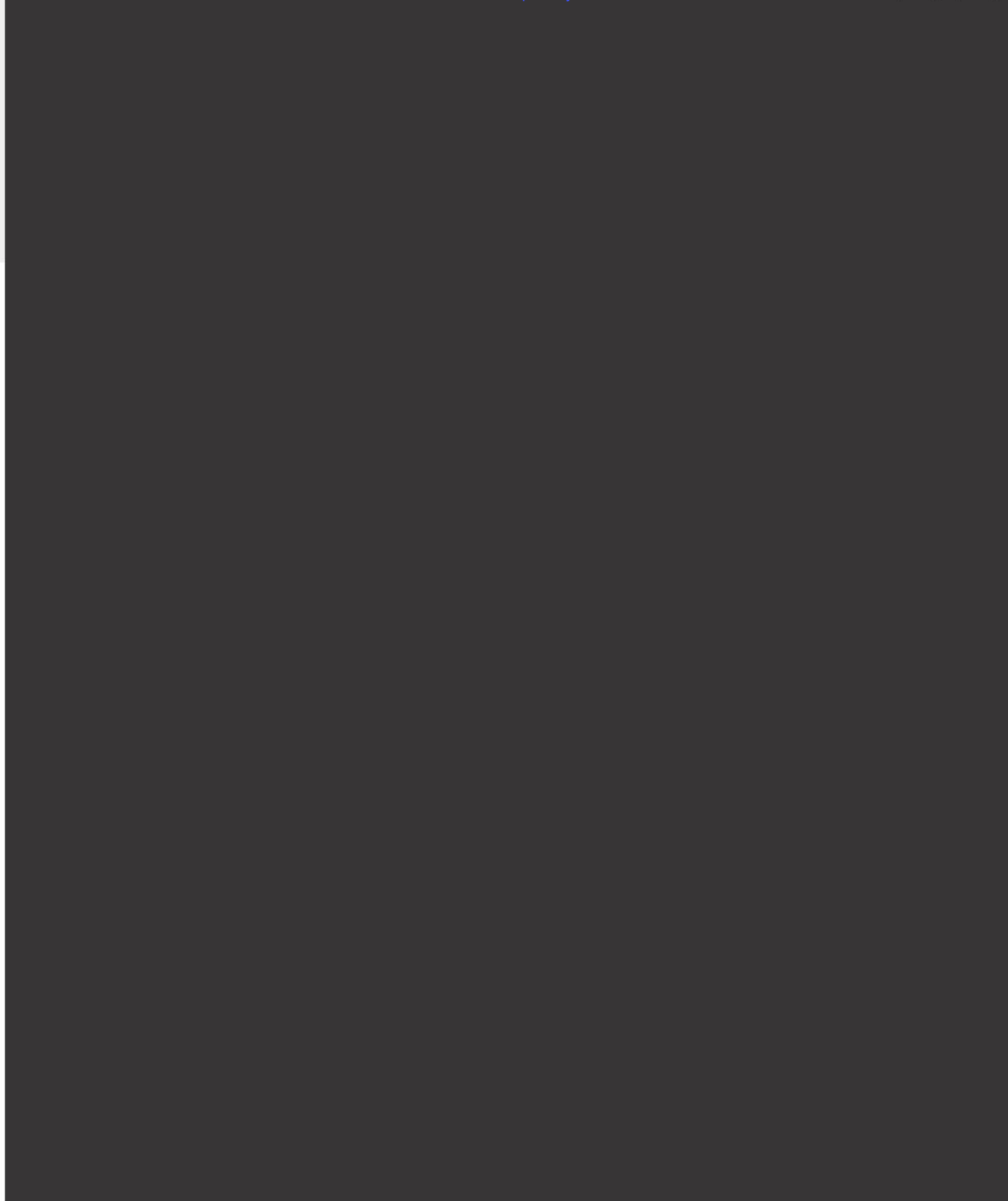
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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 12:01:00 PM  
**Attachments:** [image001.png](#)  
[ReliaCard FAQ Final.docx](#)  
[image003.png](#)

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Hi Carmen,

Hope you are well, nice to be in the meeting with you yesterday with JPM. I wanted to share with you this thread with Gretchen about the timing of the Trans GI program and our progress connecting with her Marketing Team on the FAQ. The final draft developed by SF that they will review is attached. Moving forward, I'll Cc you on the communications too so that you have these updates. Apologies for not initially doing so.

Best,  
Nicole

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 11:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
**e:** [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

If you do not wish to receive this type of communication from U.S. Bank Sales in the future, please reply to this email and you will be removed from any future emails.

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.  
-----



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** FW: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 17, 2022 2:07:45 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

FYI

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Monday, October 17, 2022 1:55 PM  
**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Nick,

I've forwarded the card summary and US Bank customer support number for card holders to call to request/report lost card to Amanda. She will be creating a FAQ. The only other action item was to ask USB about name change. Here's their response: If they issue a card to user and the user uses the card, but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card? **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[REDACTED]

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Sent:** Thursday, October 13, 2022 3:51 PM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?
2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?
3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?
5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?

7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
  8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
  9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
  10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
  11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
  12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
  13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on the waitlist to receive the funds for the remainder of the 18-month period?
  14. Will participants have online access to their transactions? Like if they need a statement, etc.,
- Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103

[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

---

Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:28 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:15 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

|

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: DRAFT -- CFE City Update  
**Date:** Friday, September 9, 2022 2:44:00 PM  
**Attachments:** [CFE Coalition City Update Sept 22 \(1\).pdf](#)  
[image001.png](#)  
[image002.png](#)

---

Hi Amanda, Thanks for your feedback, see v2 attached. Definitely a lot more exciting! Let me know if anything else sticks out to you before I share with José. Thank you!

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Friday, September 9, 2022 12:07 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** DRAFT -- CFE City Update

Hi Amanda,

Please find attached the draft CFE City Update. A few quick things to run by you at our check-in before I send the draft out to you and José. Thanks!

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Shah, Tajel](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 29, 2022 1:31:26 PM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Hi,

Sorry for the long delay.

This is very helpful.

Carmen, let us also hand this out when we work with departments on the onboarding process, so they understand the product and can maybe answer the excel questionnaire with a bit more ease.

Thank you.

Tajel

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Monday, November 14, 2022 10:12:00 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Thanks, nice work on it

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

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Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 15, 2022 4:48:30 PM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Thank you!

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, November 15, 2022 4:21 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda,

Nicole and I discussed and I made further adjustments. How does the following sound?

**DRAFTS-SF Admin Code Section 67.24(a)(1)**




Thanks,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Monday, November 14, 2022 10:05:00 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Thanks very much! You can feel free to share directly with Amanda and the group.

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:05 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Fw: DRAFT -- ReliaCard FAQ for GI recipients

Hi Nicole,

I went ahead and made the suggested change to the FAQ.

Let me know if you have any other changes.

Thanks,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up

for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Yee, Andrea \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 29, 2022 1:46:00 PM  
**Attachments:** [image001.png](#)  
[US Bank RC FAQ materials.zip](#)  
[ReliaCard FAQ - Additional Questions.docx](#)  
[image002.png](#)

---

Hi Tajel,

Apologies, I should have plugged an update in on this thread.

US Bank actually provided us with their native RC FAQs and Andrea has adapted an SF-specific supplement which their marketing team is reviewing right now. Both are attached. At the end of the day, it's all the same information that is included in our original draft. We'll share once the US Bank marketing team is able to give a greenlight for our SF-specific supplement.

Best,  
Nicole

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, November 29, 2022 1:31 PM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients

Hi,

Sorry for the long delay.

This is very helpful.

Carmen, let us also hand this out when we work with departments on the onboarding process, so they understand the product and can maybe answer the excel questionnaire with a bit more ease.

Thank you.

Tajel

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

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[www.sfofe.org](http://www.sfofe.org)

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 10:01:00 AM  
**Attachments:** [image002.png](#)  
[image004.png](#)

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Thanks, Gretchen!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, January 6, 2023 8:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 6:51 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card



and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

## DRAFTS-SF Admin Code Section 67.24(a)(1)

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**  
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Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, January 5, 2023 1:56 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office

will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
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**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, December 1, 2022 12:47 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
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p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, November 17, 2022 2:30 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>



**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, November 17, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

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-----

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 4:51:00 PM  
**Attachments:** [image002.png](#)

---

OK thanks, Carmen – I adapted the language to include your phrasing below. Will see what Gretchen says.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:46 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I'm not sure if we need instruct the cardholder to close the current card, they just need to contact USB to request replacement card be reissued with new name. But you can send it to Gretchen and see if she'll approve. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:41 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

OK thanks, Carmen. Please confirm response to Gretchen below, or let me know if you'd like to chime in directly to assert these procedures or happy to send the draft below.

---

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

## DRAFTS-SF Admin Code Section 67.24(a)(1)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:17 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

The instruction should be for the cardholder to contact USB to request a new card be reissued, not the administrator of your guaranteed income program.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:10 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your responses, Carmen and Amanda. Apologies to belabor this, I just want to make sure I'm fully understanding directions for clients and case managers.

Here would be the client-facing FAQ:

## DRAFTS-SF Admin Code Section 67.24(a)(1)

For case managers/program administrators, they should reach out to TTX to close the current card, start a new card with the appropriate name, and transfer any balance?

Thanks for clarifying for me!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:56 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: San Francisco ReliaCard FAQ

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

**DRAFTS-SF Admin Code Section 67.24(a)(1)**



# DRAFTS-SF Admin Code Section 67.24(a)(1)

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number

from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 1:56 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson,

Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, December 6, 2022 8:21 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, December 1, 2022 12:12 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco



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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, November 17, 2022 2:30 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining



pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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-----

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 4:46:17 PM  
**Attachments:** [image003.png](#)

---

Hi Nicole,

I'm not sure if we need instruct the cardholder to close the current card, they just need to contact USB to request replacement card be reissued with new name. But you can send it to Gretchen and see if she'll approve. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:41 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

OK thanks, Carmen. Please confirm response to Gretchen below, or let me know if you'd like to chime in directly to assert these procedures or happy to send the draft below.

---

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:17 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

The instruction should be for the cardholder to contact USB to request a new card be reissued, not the administrator of your guaranteed income program.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 4:10 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your responses, Carmen and Amanda. Apologies to belabor this, I just want to make sure I'm fully understanding directions for clients and case managers.

Here would be the client-facing FAQ:

## DRAFTS-SF Admin Code Section 67.24(a)(1)

For case managers/program administrators, they should reach out to TTX to close the current card, start a new card with the appropriate name, and transfer any balance?

Thanks for clarifying for me!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** Re: San Francisco ReliaCard FAQ

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX)



<[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 4:14 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 1:53 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached

out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 11:20 AM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)

**Sent:** Wednesday, December 7, 2022 2:41 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate

that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Friday, November 18, 2022 10:34 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

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**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

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Please let me know if you have any concerns.

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Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

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+Carmen, Bekah & Charline

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Thank you,

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Hi Gretchen,

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I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Larson, Rebekah L](#); [Botelho, Charline M](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, November 18, 2022 8:39:33 AM  
**Attachments:** [ReliaCard FAQ - Additional Questions.docx](#)  
[image001.png](#)  
[image003.png](#)

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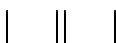
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-----

**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 1:51:03 PM  
**Attachments:** [image003.png](#)

---

Hi Amanda, Nicole, and Carmen,

This looks fine to me, except the low resolution of the included Fee Schedule makes it difficult to read. Did you have any other feedback?

Best,  
Andrea

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, January 6, 2023 1:33 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Please see the final version of the customized FAQ document. If you wouldn't mind reviewing my changes for accuracy. Let me know if you have any questions.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Friday, January 6, 2023 10:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 6:51 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 2:54 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached

out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 11:20 AM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)

**Sent:** Wednesday, December 7, 2022 2:41 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate



that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Friday, November 18, 2022 10:34 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing.

Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)

<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

If you do not wish to receive this type of communication from U.S. Bank Sales in the future, please reply to this email and you will be removed from any future emails.

---

**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)

<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)



Follow us:



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

U.S. BANCORP made the following annotations

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-----

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 17, 2022 2:07:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Thanks!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, October 17, 2022 2:08 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

FYI

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 17, 2022 1:55 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Nick,

I've forwarded the card summary and US Bank customer support number for card holders to call to request/report lost card to Amanda. She will be creating a FAQ. The only other action item was to ask USB about name change. Here's their response: If they issue a card to user and the user uses the card, but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card? **DRAFTS-SF Admin Code Section 67.24(a)(1)**

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:51 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?
2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?
3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?

5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
  6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?
  7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
  8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
  9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
  10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
  11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
  12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
  13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on the waitlist to receive the funds for the remainder of the 18-month period?
  14. Will participants have online access to their transactions? Like if they need a statement, etc.,
- Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,

Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.



Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>  
<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Barnes, Bill \(BOS\)](#)  
**Subject:** FW: guaranteed income guidance memo  
**Date:** Wednesday, May 25, 2022 2:00:00 PM  
**Attachments:** [guaranteed income memo 2022-05.pdf](#)  
[image003.png](#)

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FYI

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**From:** Ogwuegbu, Chiamaka (MYR) <chiamaka.ogwuegbu@sfgov.org>  
**Sent:** Tuesday, May 24, 2022 2:34 PM  
**To:** Davis, Sheryl (HRC) <sheryl.davis@sfgov.org>; Cisneros, Jose (TTX) <jose.cisneros@sfgov.org>; Rhorer, Trent (HSA) <Trent.Rhorer@sfgov.org>; Colfax, Grant (DPH) <grant.colfax@sfdph.org>; Kate Sofis (ECN) <kate.sofis@sfgov.org>; Remington, Ralph (ART) <ralph.remington@sfgov.org>; Crego, Pau (ADM) <pau.crego@sfgov.org>; McSpadden, Shireen (HOM) <shireen.mcspadden@sfgov.org>; Ellis, Kimberly (WOM) <kimberly.n.ellis@sfgov.org>; Boudin, Chesa (DAT) <chesa@sfgov.org>; Su, Maria (CHF) <maria.su@dcyf.org>  
**Cc:** Power, Andres (MYR) <andres.power@sfgov.org>; Ruiz-Cornejo, Victor (MYR) <victor.ruiz-cornejo@sfgov.org>; Mariano, Eileen (MYR) <eileen.f.mariano@sfgov.org>; Sawyer, Amy (MYR) <amy.sawyer@sfgov.org>; Chicuata, Brittini (HRC) <brittini.chicuata@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Smith, Susie (HSA) <susie.smith@sfgov.org>; Malawa, Zea (DPH) <zea.malawa@sfdph.org>; Patil, Sneha (DPH) <sneha.patil@sfdph.org>; Arce, Joshua (ECN) <joshua.arce@sfgov.org>; Lee, Joanne (ART) <joanne.lee1@sfgov.org>; Barcaglioni, Julieta (HOM) <julieta.barcaglioni@sfgov.org>; Hansell, Elise (WOM) <elise.hansell@sfgov.org>; Anderson, Tara (DAT) <tara.anderson@sfgov.org>  
**Subject:** guaranteed income guidance memo

Hi colleagues, I hope today has been kind to you.

I'm sharing the attached memo on guaranteed income programs with you because I've either been in conversation with your staff (copied) about your department's efforts, or due to general relevance to your department's work.

Please call me if you have any questions.

Thank you!



**Chiamaka Ogwuegbu** | Racial Equity Policy Advisor  
Office of Mayor London N. Breed  
City and County of San Francisco

OFFICE OF THE MAYOR  
SAN FRANCISCO



LONDON N. BREED  
MAYOR

**TO:** Human Rights Commission; Office of the Treasurer & Tax Collector; Human Services Agency; Department of Public Health; Office of Economic & Workforce Development; Arts Commission; Office of Transgender Initiatives; Department of Homelessness & Supportive Housing; Department on the Status of Women; District Attorney's Office; Department of Children, Youth, and Their Families  
**FROM:** Chiamaka Ogwuegbu  
**CC:** Andres Power, Victor Ruiz-Cornejo, Eileen Mariano, Amy Sawyer  
**DATE:** May 24, 2022  
**RE:** Guaranteed Income Programs

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**Summary:**

- The Mayor's Office will be leading citywide coordination of Guaranteed Income (GI) programs, and partnering with departments to transition from pilots to a larger scale program.
- Defining characteristics of GI, criteria for future programs, and departmental roles in program development are detailed below.
- San Francisco will be prioritizing GI investments that center racial and social equity, support and stabilize key life transitions, address gaps in the social safety net, address the root causes of income instability, center dignity and autonomy for participants, and that are co-designed with community members.

**Purpose and forthcoming coordination efforts:**

This memo ensures clarity across City departments on what constitutes a GI program, establishes expectations for departmental GI program proposals, and establishes departmental roles in GI program development.

The Mayor's Office will be taking an active role in departmental coordination on GI, as well as in program development, to ensure citywide consistency in approach and execution. Departments should be in communication with Mayor's Office staff from the beginning stages of program development.

In the coming months, the Mayor's Office will begin convening relevant departments at a regular cadence to facilitate interdepartmental communication on GI efforts, as well as to build out a larger citywide GI program that moves San Francisco beyond pilots.

**Basic administrative characteristics of Guaranteed Income in San Francisco:**

- Direct cash assistance: GI programs provide direct, recurring, time-limited cash assistance to individuals and households.
- Unrestricted use: GI recipients can use funds however is most appropriate to meet their needs.
- Targeted eligibility: Our GI programs focus on specific populations, rather than providing benefits universally.
- Public benefit protection: Our GI programs work with benefits administrators to protect crucial public benefits.

- May not require the City to withhold or report income tax: Departments should work with the City Attorney's Office and the Treasurer and Tax Collector to determine if the GI program payments qualify for the general welfare exemption, and if so, the City is not required to withhold federal or state income tax or report the payments as income.
- NOT payment for labor: Our GI programs are distinct from a traditional job by not providing payment in exchange for labor.

**Priorities for new and expanded Guaranteed Income programs:**

San Francisco's approach to GI focuses on investments that set up recipients for long-term economic mobility and wellbeing, with an emphasis on communities that face the worst racial and social disparities, as well as the most barriers to accessing traditional public assistance.

Departmental GI program proposals should be responsive to as many of the criteria below as possible:

1. Prioritize racial and social equity: Focus on low-income populations that face the most acute disparities in life outcomes, such as racial groups and their intersections with gender, age, ability, and other demographics.
2. Support and stabilize key transitions: Target key life transition points where an infusion of income can propel recipients to future income stability and better life outcomes. Examples include pregnancy, early childhood development, transition age youth, post-incarceration re-entry, and immigration, among others.
3. Address gaps in the social safety net: Leverage GI's flexibility to help meet the basic needs of people who face significant barriers to accessing traditional public benefits.
4. Address the root causes of income instability: Design GI programs that partner with our existing root cause investments in education, employment, housing, and public health to make them more accessible and more likely to result in lasting positive outcomes for participants. Alternatively, pair GI programs with new root cause investments, and/or link recipients to wraparound programs and services to support their long-term wellbeing.
5. Center dignity and autonomy: Respect participants' knowledge of their individual needs and ability to make the best decisions for their own wellbeing.
6. Co-design with community: Partner with community members from the proposed program's focus population to ensure that program design truly meets the needs of the people that it's designed to serve.

**Departmental roles for Guaranteed Income program development and administration:**

	<b>Strategic Framework</b>	<b>Funding</b>	<b>Program Design</b>	<b>Protecting Benefits &amp; Income</b>	<b>Payments</b>	<b>Program Evaluation</b>
<b>MYR</b>	Set strategic priorities for GI expansion.	Allocate General Fund dollars, advocate for external funds, facilitate departmental coordination.	Approve program design.			
<b>HRC</b>	Advise on strategic priorities for GI expansion.		Advise on program design, ensuring it centers dignity and justice for participants and meaningfully engages community.			Provide direction to departments on program evaluation, focusing on qualitative evaluation design.
<b>TTX</b>			Advise on program design and integrating financial capability services like coaching, bank accounts, etc.	Advise on benefits impacts and protection options.	Facilitate payments.	Provide data about participant spending (if City is doing payments).
<b>HSA</b>			Advise on program design, particularly for programs supporting SFHSA clients.  Collaborate on design for pilots funded by CA	Advise on CalFresh, CalWORKS, CAAP, and Medi-Cal benefits impacts and protection options. Coordinate relevant		Provide direction to departments on program evaluation, focusing on quantitative evaluation design. Facilitate connections



			Department of Social Services or US Health & Human Services Agency.	departments and waiver requests for those programs.  Lead efforts to build tools and templates for benefit waivers for the above programs.		with external evaluators.
<b>DPH</b>			Advise on program design, particularly public health intersections with the equity and key life transition focus.			Advise on program evaluation.
<b>OEWD</b>			Advise on program design, focusing on economic mobility and offboarding components.			Advise on program evaluation.
<b>CON</b>					Approve relevant financial policies, perform audits.	
<b>CAT</b>			Legal review of program design.	Advise on the City's tax withholding and reporting obligations, if any.		

<b>All Depts</b>		Identify, advocate for, and apply for new external funding opportunities as appropriate.	Develop and collaborate on program design.	Advise on benefits impacts as applicable.		Lead evaluation for their respective programs, collaborating with contracted/external evaluation partners as needed.
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Marquez Perez, Deirel \(MYR\)](#)  
**Subject:** FW: guaranteed income guidance memo  
**Date:** Tuesday, July 5, 2022 10:08:00 AM  
**Attachments:** [guaranteed income memo 2022-05.pdf](#)  
[image003.png](#)

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**From:** Ogwuegbu, Chiamaka (MYR) <chiamaka.ogwuegbu@sfgov.org>

**Sent:** Tuesday, May 24, 2022 2:34 PM

**To:** Davis, Sheryl (HRC) <sheryl.davis@sfgov.org>; Cisneros, Jose (TTX) <jose.cisneros@sfgov.org>; Rhorer, Trent (HSA) <Trent.Rhorer@sfgov.org>; Colfax, Grant (DPH) <grant.colfax@sfdph.org>; Kate Sofis (ECN) <kate.sofis@sfgov.org>; Remington, Ralph (ART) <ralph.remington@sfgov.org>; Crego, Pau (ADM) <pau.crego@sfgov.org>; McSpadden, Shireen (HOM) <shireen.mcspadden@sfgov.org>; Ellis, Kimberly (WOM) <kimberly.n.ellis@sfgov.org>; Boudin, Chesa (DAT) <chesa@sfgov.org>; Su, Maria (CHF) <maria.su@dcyf.org>

**Cc:** Power, Andres (MYR) <andres.power@sfgov.org>; Ruiz-Cornejo, Victor (MYR) <victor.ruiz-cornejo@sfgov.org>; Mariano, Eileen (MYR) <eileen.f.mariano@sfgov.org>; Sawyer, Amy (MYR) <amy.sawyer@sfgov.org>; Chicuata, Brittini (HRC) <brittini.chicuata@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Smith, Susie (HSA) <susie.smith@sfgov.org>; Malawa, Zea (DPH) <zea.malawa@sfdph.org>; Patil, Sneha (DPH) <sneha.patil@sfdph.org>; Arce, Joshua (ECN) <joshua.arce@sfgov.org>; Lee, Joanne (ART) <joanne.lee1@sfgov.org>; Barcaglioni, Julieta (HOM) <julieta.barcaglioni@sfgov.org>; Hansell, Elise (WOM) <elise.hansell@sfgov.org>; Anderson, Tara (DAT) <tara.anderson@sfgov.org>

**Subject:** guaranteed income guidance memo

Hi colleagues, I hope today has been kind to you.

I'm sharing the attached memo on guaranteed income programs with you because I've either been in conversation with your staff (copied) about your department's efforts, or due to general relevance to your department's work.

Please call me if you have any questions.

Thank you!



**Chiamaka Ogwuegbu** | Racial Equity Policy Advisor  
Office of Mayor London N. Breed  
City and County of San Francisco

OFFICE OF THE MAYOR  
SAN FRANCISCO



LONDON N. BREED  
MAYOR

**TO:** Human Rights Commission; Office of the Treasurer & Tax Collector; Human Services Agency; Department of Public Health; Office of Economic & Workforce Development; Arts Commission; Office of Transgender Initiatives; Department of Homelessness & Supportive Housing; Department on the Status of Women; District Attorney's Office; Department of Children, Youth, and Their Families  
**FROM:** Chiamaka Ogwuegbu  
**CC:** Andres Power, Victor Ruiz-Cornejo, Eileen Mariano, Amy Sawyer  
**DATE:** May 24, 2022  
**RE:** Guaranteed Income Programs

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**Summary:**

- The Mayor's Office will be leading citywide coordination of Guaranteed Income (GI) programs, and partnering with departments to transition from pilots to a larger scale program.
- Defining characteristics of GI, criteria for future programs, and departmental roles in program development are detailed below.
- San Francisco will be prioritizing GI investments that center racial and social equity, support and stabilize key life transitions, address gaps in the social safety net, address the root causes of income instability, center dignity and autonomy for participants, and that are co-designed with community members.

**Purpose and forthcoming coordination efforts:**

This memo ensures clarity across City departments on what constitutes a GI program, establishes expectations for departmental GI program proposals, and establishes departmental roles in GI program development.

The Mayor's Office will be taking an active role in departmental coordination on GI, as well as in program development, to ensure citywide consistency in approach and execution. Departments should be in communication with Mayor's Office staff from the beginning stages of program development.

In the coming months, the Mayor's Office will begin convening relevant departments at a regular cadence to facilitate interdepartmental communication on GI efforts, as well as to build out a larger citywide GI program that moves San Francisco beyond pilots.

**Basic administrative characteristics of Guaranteed Income in San Francisco:**

- Direct cash assistance: GI programs provide direct, recurring, time-limited cash assistance to individuals and households.
- Unrestricted use: GI recipients can use funds however is most appropriate to meet their needs.
- Targeted eligibility: Our GI programs focus on specific populations, rather than providing benefits universally.
- Public benefit protection: Our GI programs work with benefits administrators to protect crucial public benefits.

- May not require the City to withhold or report income tax: Departments should work with the City Attorney's Office and the Treasurer and Tax Collector to determine if the GI program payments qualify for the general welfare exemption, and if so, the City is not required to withhold federal or state income tax or report the payments as income.
- NOT payment for labor: Our GI programs are distinct from a traditional job by not providing payment in exchange for labor.

**Priorities for new and expanded Guaranteed Income programs:**

San Francisco's approach to GI focuses on investments that set up recipients for long-term economic mobility and wellbeing, with an emphasis on communities that face the worst racial and social disparities, as well as the most barriers to accessing traditional public assistance.

Departmental GI program proposals should be responsive to as many of the criteria below as possible:

1. Prioritize racial and social equity: Focus on low-income populations that face the most acute disparities in life outcomes, such as racial groups and their intersections with gender, age, ability, and other demographics.
2. Support and stabilize key transitions: Target key life transition points where an infusion of income can propel recipients to future income stability and better life outcomes. Examples include pregnancy, early childhood development, transition age youth, post-incarceration re-entry, and immigration, among others.
3. Address gaps in the social safety net: Leverage GI's flexibility to help meet the basic needs of people who face significant barriers to accessing traditional public benefits.
4. Address the root causes of income instability: Design GI programs that partner with our existing root cause investments in education, employment, housing, and public health to make them more accessible and more likely to result in lasting positive outcomes for participants. Alternatively, pair GI programs with new root cause investments, and/or link recipients to wraparound programs and services to support their long-term wellbeing.
5. Center dignity and autonomy: Respect participants' knowledge of their individual needs and ability to make the best decisions for their own wellbeing.
6. Co-design with community: Partner with community members from the proposed program's focus population to ensure that program design truly meets the needs of the people that it's designed to serve.

**Departmental roles for Guaranteed Income program development and administration:**

	<b>Strategic Framework</b>	<b>Funding</b>	<b>Program Design</b>	<b>Protecting Benefits &amp; Income</b>	<b>Payments</b>	<b>Program Evaluation</b>
<b>MYR</b>	Set strategic priorities for GI expansion.	Allocate General Fund dollars, advocate for external funds, facilitate departmental coordination.	Approve program design.			
<b>HRC</b>	Advise on strategic priorities for GI expansion.		Advise on program design, ensuring it centers dignity and justice for participants and meaningfully engages community.			Provide direction to departments on program evaluation, focusing on qualitative evaluation design.
<b>TTX</b>			Advise on program design and integrating financial capability services like coaching, bank accounts, etc.	Advise on benefits impacts and protection options.	Facilitate payments.	Provide data about participant spending (if City is doing payments).
<b>HSA</b>			Advise on program design, particularly for programs supporting SFHSA clients.  Collaborate on design for pilots funded by CA	Advise on CalFresh, CalWORKS, CAAP, and Medi-Cal benefits impacts and protection options. Coordinate relevant		Provide direction to departments on program evaluation, focusing on quantitative evaluation design. Facilitate connections

			Department of Social Services or US Health & Human Services Agency.	departments and waiver requests for those programs.  Lead efforts to build tools and templates for benefit waivers for the above programs.		with external evaluators.
<b>DPH</b>			Advise on program design, particularly public health intersections with the equity and key life transition focus.			Advise on program evaluation.
<b>OEWD</b>			Advise on program design, focusing on economic mobility and offboarding components.			Advise on program evaluation.
<b>CON</b>					Approve relevant financial policies, perform audits.	
<b>CAT</b>			Legal review of program design.	Advise on the City's tax withholding and reporting obligations, if any.		

<b>All Depts</b>		Identify, advocate for, and apply for new external funding opportunities as appropriate.	Develop and collaborate on program design.	Advise on benefits impacts as applicable.		Lead evaluation for their respective programs, collaborating with contracted/external evaluation partners as needed.
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** FW: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 2:38:00 PM  
**Attachments:** [Guaranteed Income Resolution.doc](#)

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FYI

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**From:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Hey Amanda:

We're introducing the attached resolution in support of Guaranteed Income today based on feedback from constituents at our Budget Town Hall meeting. We'll refer it to a Committee

Let me know when you have a chance to discuss.

**BILL BARNES** *(he/him/his)*

Chief of Staff  
Supervisor Ahsha Safai  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102

415.554.7896 (direct)  
415.554.6975 (main line)

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**From:** Amanda Fried <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, April 12, 2022 11:52 AM  
**To:** BOS-Legislative Aides <[bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org)>  
**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," said **Jim Pugh, founder of the Universal Income Project and Advisory Group member**. "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** "I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty."

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

"As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage," said **Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member**. "Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility."

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of

critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group's emphasis on the importance of changing narratives around poverty and public assistance from scarcity and "deservedness" to abundance and dignity.

"I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together," said **Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member**. "This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco."

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor's Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit: <https://sftreasurer.org/community/guaranteed-income>.

###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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FILE NO.

RESOLUTION NO.

1 [Adopting the recommendations of the Guaranteed Income Advisory Group and establishing a  
2 City policy in support of Guaranteed Income.]

3 **Resolution adopting the recommendations of the Guaranteed Income Advisory Group**  
4 **report entitled “From Pilots to Policy Change,” and establishing a City policy in**  
5 **support of Guaranteed Income.**

6  
7 WHEREAS, The Board of Supervisors established the Guaranteed Income Advisory  
8 Group through Ordinance 269-20 to study Guaranteed Income, also known as Universal  
9 Basic Income, an income-distribution program that provides individuals with a fixed amount of  
10 money each month to cover basic living expenses; and

11 WHEREAS, The Guaranteed Income Advisory Group consists of eleven voting  
12 members from diverse backgrounds with lived experiences and professional qualifications to  
13 study various Guaranteed Income programs; and

14 WHEREAS, The Guaranteed Income Advisory Group was charged with exploring  
15 different paths to economic security, modeled on the principles of Guaranteed Income; and

16 WHEREAS, The Guaranteed Income Advisory Group reviewed best practices in the  
17 administration and delivery of Guaranteed Income programs including local pilot programs in  
18 the City and County of San Francisco; and

19 WHEREAS, The Guaranteed Income Advisory Group was required to produce a final  
20 report to the Board of Supervisors and Mayor summarizing its research, findings and  
21 recommendations; and

22 WHEREAS, The Office of the Treasurer-Tax Collector provided staff support and policy  
23 expertise to the Guaranteed Income Advisory Group; and

24 WHEREAS, The final report, entitled “From Pilots to Policy Change: Recommendations  
25 from San Francisco’s Guaranteed Income Advisory Group,” was released in April 2022, and is

1 on file with the Clerk of the Board of Supervisors in File No. \_\_\_\_\_, which is hereby declared  
2 to be a part of this resolution as if set forth fully herein; and

3 WHEREAS, The report includes three categories of critical and actionable  
4 recommendations:

- 5 • Coordinate and align pilots and policies through a centralized guaranteed  
6 income unit,
- 7 • Center community voices in the planning, implementation, and evaluation of  
8 Guaranteed Income work, and
- 9 • Think big: pursue structural, sustainable, and scalable reforms and strategies;  
10 and

11 WHEREAS, The Board of Supervisors thanks each member of the Guaranteed Income  
12 Advisory Group for their hard work through a pandemic to produce meaningful  
13 recommendations for concrete action; now, therefore, be it

14 RESOLVED, That the Board of Supervisors adopts each of the eight recommendations  
15 included in the final report; and, be it

16 FURTHER RESOLVED, That the City and County of San Francisco establishes as City  
17 policy its support for Guaranteed Income for all; and, be it

18 FURTHER RESOLVED, That the Board of Supervisors requests the City Attorney to  
19 draft legislation to implement the three recommendations that require legislative changes:  
20 establishing a centralized staff function for Guaranteed Income, creating a working group to  
21 coordinate citywide Guaranteed Income pilots and policy, and pursuing reforms that will  
22 increase access to public benefits.

23  
24  
25

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#)  
**Subject:** New project: Prepaid card FAQ for GI program recipients  
**Date:** Monday, October 17, 2022 2:12:47 PM  
**Attachments:** [FW Transgender Basic Income - prepaid cards policy.msg](#)  
[image001.png](#)  
[RE ReliaCard Customer number.msg](#)  
[ReliaCard Summary and Fees.msg](#)  
[RE US Bank Prepaid Card.msg](#)  
[image003.png](#)

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Hi Andrea,

Looking forward to sharing more with you about the new project for this Fall, which will be to lead the creation of a prepaid card FAQ for guaranteed income program recipients. The intent is to create this tool for the trans GI project in collaboration with the coaching staff at the LGBT Center, but it would also be something we would hope could be evergreen and shared with future GI program recipients as well. The timeline is to have a final deliverable complete by early December, so operationally this means having the final content drafted before Thanksgiving.

Attached to this email are emails including background on the project. Let's talk more about it at our check-in. Thanks!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

## Yee, Andrea (TTX)

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**From:** Fried, Amanda (TTX)  
**Sent:** Monday, October 17, 2022 2:08 PM  
**To:** Agbayani, Nicole (TTX)  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

FYI

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**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Monday, October 17, 2022 1:55 PM  
**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Nick,

I've forwarded the card summary and US Bank customer support number for card holders to call to request/report lost card to Amanda. She will be creating a FAQ. The only other action item was to ask USB about name change. Here's their response: If they issue a card to user and the user uses the card, but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card?

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:51 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?
2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?



3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?
5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?
7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on the waitlist to receive the funds for the remainder of the 18-month period?
14. Will participants have online access to their transactions? Like if they need a statement, etc.,

Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

**Please Note: I am working remotely most days. The best way to reach me is by E-mail.**

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, October 3, 2022 2:06 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>;

Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Tuesday, September 27, 2022 2:59 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, September 8, 2022 12:32 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of "package store", or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we're ready for a kickoff meeting.

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development

1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 11:31 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey

Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there’s no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it’s been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103

[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 9:12 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**





Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Attorney-Client Privilege**



Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON)

<[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Subject:** RE: ReliaCard Customer number  
**Date:** Friday, October 14, 2022 7:48:45 AM

---

Hi Amanda,

Here's US Bank's customer support number for ReliaCards: 855-282-6161. You mentioned you wanted to include in the FAQ document for MYR. Cardholders will need to contact US Bank customer support to request a replacement card if they lost it or if they have any questions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Ho, Carmen (TTX)  
**Sent:** Thursday, October 13, 2022 3:54 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Subject:** ReliaCard Summary and Fees

Hi Amanda,

Per your request, attached is ReliaCard Summary and Fees. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Subject:** ReliaCard Summary and Fees  
**Date:** Thursday, October 13, 2022 3:54:31 PM  
**Attachments:** [ReliaCard Feature and Fees.xlsx](#)

---

Hi Amanda,

Per your request, attached is ReliaCard Summary and Fees. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

<b>Card Type</b>	<b>ReliaCard (Core)</b>
<b>Description</b>	Reloadable card used for repetitive payments
<b>Reloadable? Yes/No</b>	Yes
<b>Cash/ATM Access? Yes/No</b>	Yes
<b>CCSF Purchase Card Fees</b>	\$0/card
<b>Cardholder Fees? Yes/No</b>	Yes
<b>Card Minimum and Maximum Limit</b>	No minimum \$20,000 maximum/day \$40,000 maximum/card
<b>Mail Delivery</b>	Direct mail to recipients Bulk mail to organization
<b>Can Add Restriction for Type of Store Usage? ie Bars, Casinos, Package stores (Beer, Wine, Alcohol), Cigar stores, etc... Yes/No</b>	Yes, standard restrictions (see list)
<b>Personal Information Required? Yes/No</b>	Yes, name, address and DOB. SSN is optional.
<b>Estimate Card Delivery After Order is Placed</b>	Direct mail: 7 - 10 business days Expedited Card Replacement options for additional fee to cardholder upon request
<b>US bank Implementation Timeline</b>	6 - 12 weeks subject to change
<b>Card replacement fee</b>	Free for first request/card, \$5/card subsequent request
<b>Card activation</b>	Cardholders can activate the cards via QR Code, mobile app or online at <a href="http://usbankreliacard.com">usbankreliacard.com</a>
<b>International Use</b>	Yes
<b>Non-CCSF Loads Available</b>	No

<b>RELIACARD</b>	<b>Fee</b>
Monthly Account Maintenance Fee	\$0.00
<b>Point of Sale Fees</b>	
VISA Signature-Based POS Transactions	\$0.00
Interlink PIN-Based POS Transactions	\$0.00
Cash Back with Purchase at Participating Interlink Merchants	\$0.00
<b>Cash Withdrawal Fees</b>	
Withdrawals at U.S. Bank and MoneyPass-branded ATMs	\$0.00
Withdrawals at non-U.S. Bank and non-MoneyPass-branded ATMs (ATM owner may levy a fee to the cardholder)	\$2.00
Withdrawals at any International ATM	\$3.00
Teller-Based Cash Withdrawals (at any VISA bank, not limited to U.S. Bank)	\$0.00
<b>Customer Service and Miscellaneous Fees</b>	
Customer Service – Live Rep, Online & Automated Phone Access (unlimited)	\$0.00
Paper Statement Fees (if requested)	\$0.00
Monthly Inactivity Fee (Following 90 days of inactivity)	\$2.00
ATM Balance Inquiries– U.S. Bank and MoneyPass ATMs	\$0.00
ATM Balance Inquiries -- Non -U.S. Bank and MoneyPass ATMs	\$1.00
ATM Balance Inquiry – At any International ATM	\$2.00
ATM Withdrawal Declines – At Any ATM Terminal	\$0.00
Non-Emergency Card Replacement	\$5.00
Expedited Card Replacement	\$15.00
Non-personalized Card Replacement provided by your funder	\$0.00
E-Mail Alert and Zero Balance and Negative Balance Text Message Alert*	\$0.00
Text Message Alerts*-- Address Change, Funds Added and Low Balance	\$0.00
Mobile Banking Transactions* -- Balance Inquiry and Mini-Statement	\$0.00
*Standard messaging charges may apply through cardholder's mobile carrier and message frequency depends on account settings.	
Bill Pay Request	\$0.00
International transactions are subject to 3% foreign transaction fee	



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#)  
**Subject:** RE: US Bank Prepaid Card  
**Date:** Thursday, October 13, 2022 3:45:14 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Some additional questions we should contemplate- and a request to have this translated into Spanish, Cantonese and tagalog. My notes are below each question just to get us started:

**What happens if a participant loses a card?**

DRAFTS-SF Admin Code Section 67.24(a)(1)

[REDACTED]

**Is customer service available in multiple languages?**

DRAFTS-SF Admin Code Section 67.24(a)(1)

**What happens at end of 18 months of program?**

DRAFTS-SF Admin Code Section 67.24(a)(1)

**How will spending be tracked?**

DRAFTS-SF Admin Code Section 67.24(a)(1)

[REDACTED]

**Online access to accounts?**

**What happens if a participant is incarcerated?**

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:23 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: US Bank Prepaid Card

Sounds good, thanks for sharing. I'll share with Andrea and look out for Carmen's email. We are still planning to service through LGBT Center/MOHCD.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:21 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** US Bank Prepaid Card

Carmen Ho from banking is going to send over some information about the US Bank prepaid card that MOHCD will use for the trans pilot. I offered to have us take a look at the product, and provide a

client facing document to explain how to use the card. I think this could be a good project for Andrea – with input from whichever coaches are going to assist these clients.

Some questions that have come up:

1. How can I use this to pay my rent?
2. Should I use my legal / dead name, or my chosen name? What if I want to change the name I put on my card?
3. What happens if I lose the card?

The pilot won't start until January so we should have enough time.



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

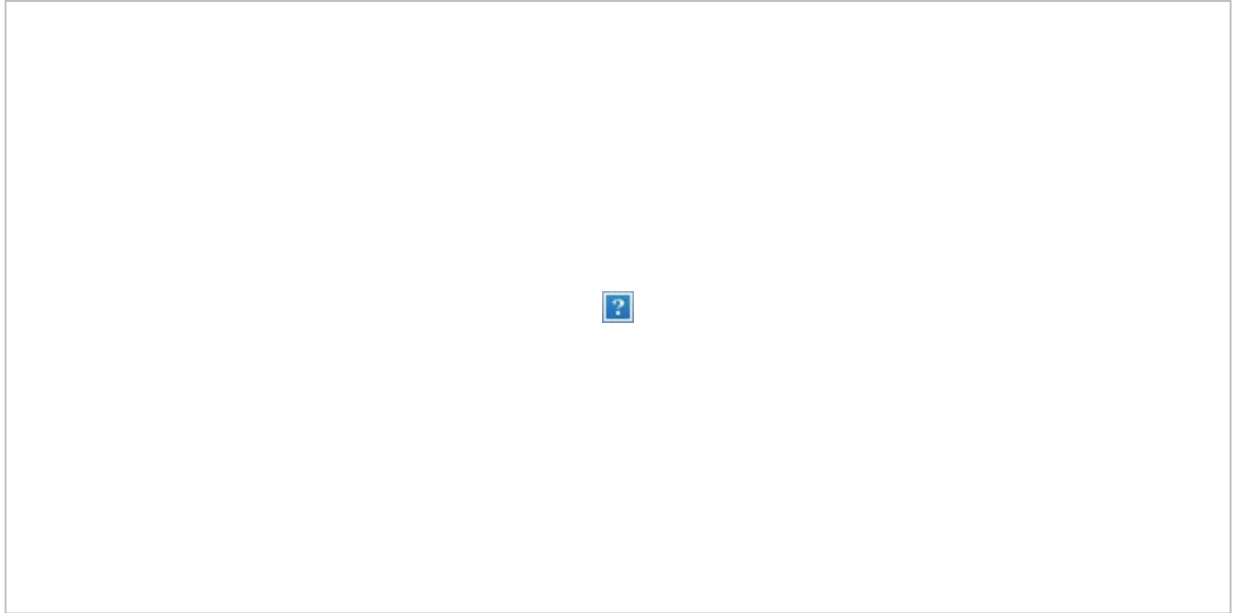
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [SF City Administrator Carmen Chu](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** December 2022 Newsletter  
**Date:** Thursday, December 8, 2022 11:24:05 AM

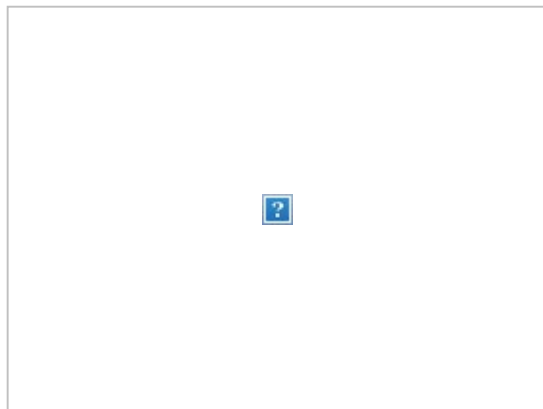
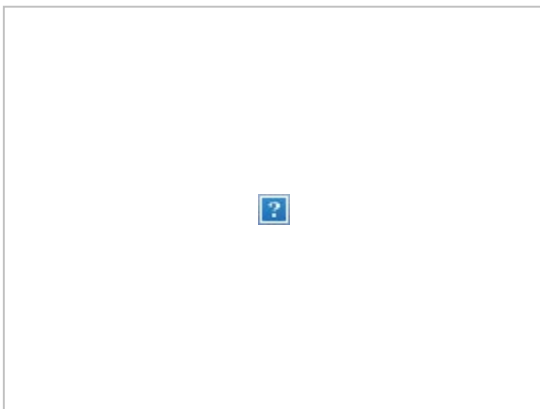
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## DECEMBER 2022 NEWSLETTER

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### **Celebrate the holidays in San Francisco!**

Happy holidays! San Francisco is aglow with colorful events and activations this holiday season! Support arts and businesses in your neighborhood by celebrating locally and shopping small! Find family friendly celebrations and neighborhood specific shopping ideas on the Shop Dine SF [holiday guide](#).

## News from City Hall

### San Francisco Launches Guaranteed Income Program for the Trans Community

San Francisco just launched a new guaranteed income program to help address financial insecurity in the transgender community. The [Guaranteed Income for Trans People \(G.I.F.T.\)](#) pilot program will provide 55 low-income transgender San Franciscans with income and wrap-around services, including gender affirming health care, mental health services, and financial coaching. The program, administered by Lyon-Martin Community Health Services and The Transgender District, builds on the City's efforts to advance economic recovery and build a more just City, especially for our most vulnerable residents. [Applications for G.I.F.T. will be accepted until December 15.](#)



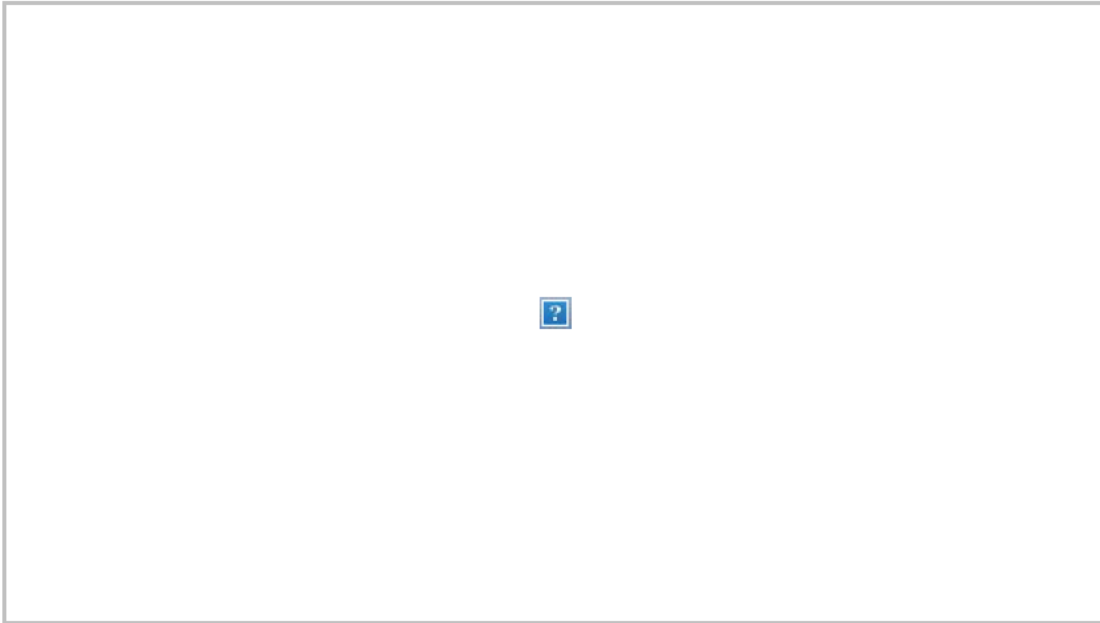
### Street Cleaning Ramps Up Ahead of the Holidays

San Francisco Public Works is ramping up efforts to create a cleaner, more welcoming environment for residents, merchants, and visitors during the holiday season. Now through the

end of the year, Public Works street cleaning crews are performing deep cleaning, such as power washing and sweeping sidewalks and flushing down the streets, in more than a dozen vital neighborhood commercial corridors every week. The coordinated deep cleaning blitz, part of Public Works' CleanCorridorsSF operation, creates noticeable street cleanliness



improvements to help our neighborhoods thrive.



City Administrator Carmen Chu speaks at the community celebration for the brand new Rose Pak Chinatown Station, part of the Central Subway.

## **Take the Central Subway to Chinatown, Union Square, Moscone, and CalTrain**

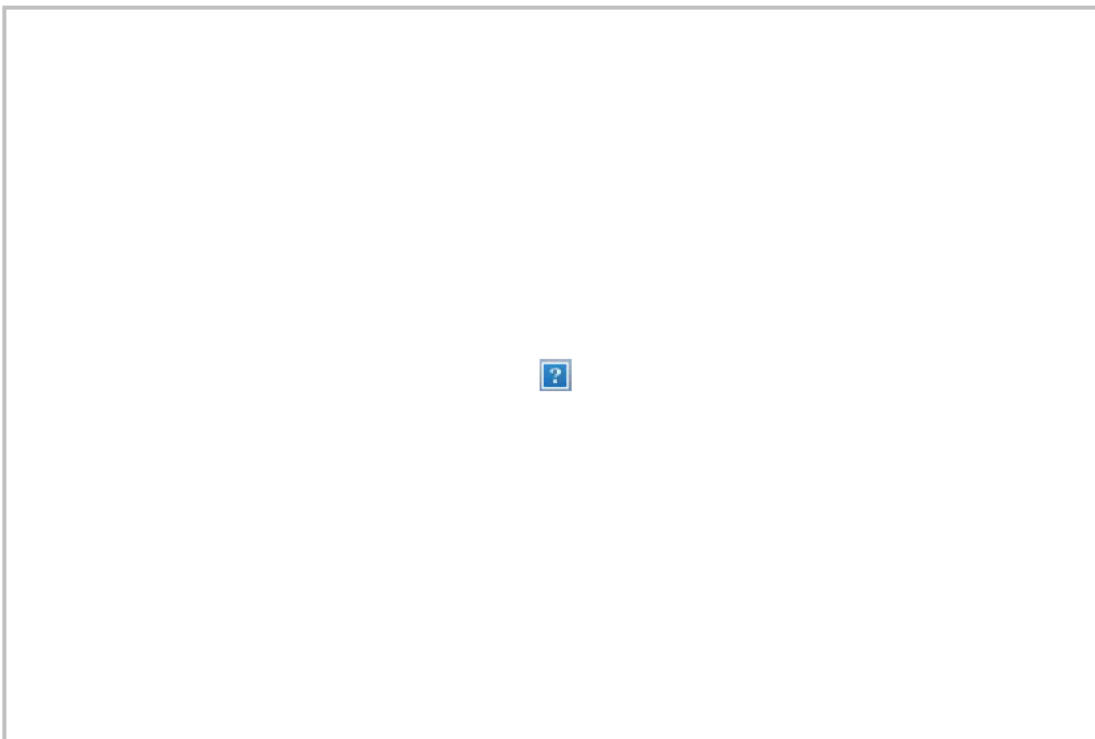
The Central Subway is now open for special weekend shuttle service! Board at one of four brand new stations in Chinatown, Union Square, Yerba Buena/Moscone, and 4th and Brannon (near the CalTrain Station).



The special weekend service is fare free until January 1, 2023. Beginning in January, service will increase to seven days a week and extend from Sunnydale to Chinatown.

---

**Resources for Small Businesses**



Mayor London N. Breed, City Administrator Carmen Chu, Supervisor Myrna Melgar, Small Business Commission President Sharky Laguana, and Public Works staff celebrate the launch of the graffiti abatement pilot program.

## San Francisco Launches Graffiti Abatement Program

San Francisco just launched a new [courtesy graffiti abatement program](#) to support storefronts and other private properties affected by graffiti and improve our neighborhood commercial corridors. Professional crews will wipe out graffiti at no cost to affected property and business owners. To request a courtesy abatement, submit a request through the [311 Customer Service Center](#).

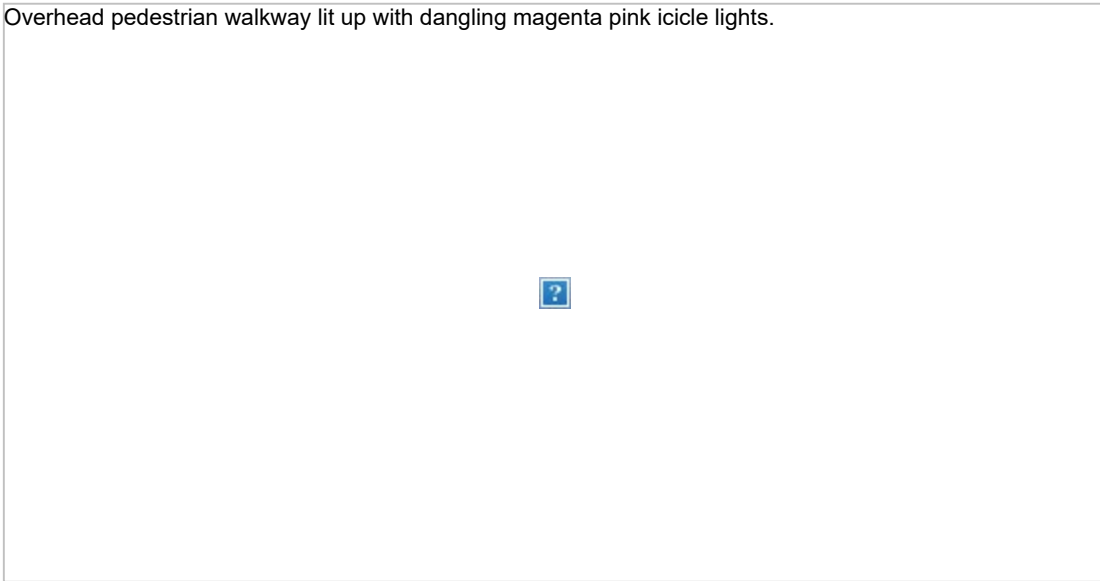
## Moscone Center Draws Visitors to San Francisco

The City-owned Moscone Center welcomes visitors from across the globe to San Francisco, invigorating our local economy. The Moscone Center was [recently named](#) the host site for the 2023 Asia-Pacific Economic Cooperation Leaders' Summit, an event expected to draw thousands of attendees from around the world, with an estimated total economic impact of \$36.5 million.

Take a look at upcoming conventions taking place at the Moscone Center:

- December 6 – 9: [Chemical and Biological Defense Science & Technology Conference](#)
- January 5 – 8: [Modern Language Association Annual Convention](#)
- January 19 – 21: [Gastrointestinal Cancers Symposium](#)
- January 19 – 24: [Society of Critical Care Medicine's Critical Care Congress](#)
- January 27 – February 2: [SPIE-Photonics West](#)
- February 6 – 11: [Society for Maternal-Fetal Medicine Annual Pregnancy Meeting](#)
- February 16 – 18: [Genitourinary Cancers Symposium](#)
- March 7 – 8: [TrailblazersDX 2023](#)
- March 20 – 24: [Game Developers Conference](#)

Overhead pedestrian walkway lit up with dangling magenta pink icicle lights.



*Point Cloud*, an immersive art installation at the City-owned Moscone Center, lights up the pedestrian bridge over Howard Street.

## Important Update for Food-Based Businesses Using 3rd Party Delivery Apps

The rules for 3rd party delivery services have recently changed, impacting the delivery fees businesses pay. Beginning on January 31, 2023, 3rd party delivery services (DoorDash, UberEats, GrubHub, Caviar, etc.) must offer businesses a contract option with a maximum delivery fee of no

more than 15%. Businesses are strongly encouraged to proactively opt into a new contract on or before January 30, 2023 to take advantage of the 15% fee option. Otherwise, fees may revert to higher rates on January 31, 2023. [Learn more from the Office of Economic and Workforce Development.](#)

## Learn about San Francisco Labor Laws

The [Office of Labor Standards Enforcement](#) recently released new guidance on the [Health Care Accountability Ordinance \(HCAO\) minimum standards](#). The law requires most City contractors and tenants (such as those with the Port of San Francisco or SFO) to offer a compliant health plan to covered employees, or otherwise make payments directly to the Department of Public Health or covered employees. [Review the new guidance, effective January 1, 2023.](#)

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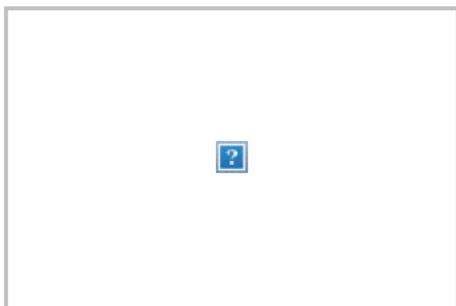
## Milestones

### San Francisco Wins Digital Cities Award

San Francisco earned a [Digital Cities Award](#) from the Center for Digital Government for leading efforts to strengthen cybersecurity, enhance digital equity, and plan for the future of technology. In a national survey of local governments' use of technology, San Francisco ranked among the top 5 cities with over 500,000 residents. In particular, the award recognizes San Francisco's work to close the digital divide by delivering [free high-speed internet to residents of affordable housing](#), establish an [Office of Cybersecurity](#), pioneer the use of data through the City's [Open Data Portal](#), and make City services accessible online on the recently redesigned [SF.gov](#).







## Committee on Information Technology Approves City Surveillance Policies

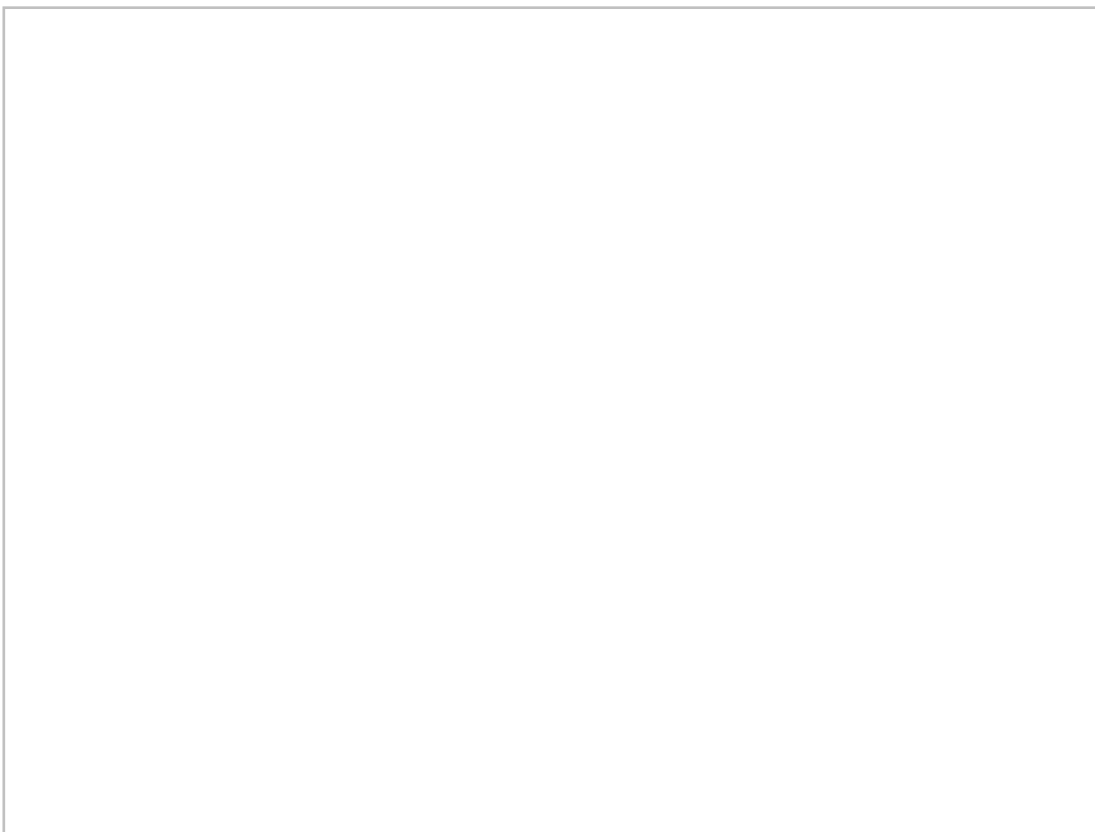
The [Committee on Information Technology \(COIT\)](#) makes decisions regarding the future of San

Francisco's technology. By developing strategic plans, reviewing department privacy and surveillance policies, and supporting planning, budget, and oversight of all City technology, COIT helps to ensure that the City is making smart investments in technology and using innovative solutions to help San Francisco stay safe and thrive.

COIT carefully evaluated and made recommendations on 13 surveillance technology policies on topics such as automatic license plate readers and security cameras. The policies were recently approved by the Board of Supervisors and signed by the Mayor. [Learn more about the policies here](#) and [here](#).

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**Learn More About Your Government -  
Spotlight on Digital Services**



The Digital Services team and staff from across City departments celebrate the launch of new department websites on SF.gov.

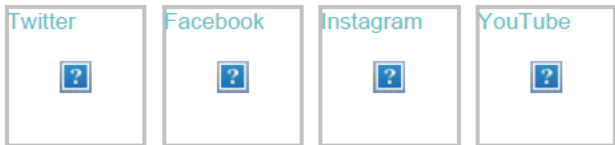
## **Designing Public Services with Equity and Accessibility in Mind**

[San Francisco Digital Services](#) works with City departments to make public services easier to use and accessible by all online. Since the office was created in 2016, Digital Services has launched [SF.gov](#), the centralized City website, and redesigned critical services related to affordable housing, economic recovery, permitting, and more.

This year, Digital Services moved more than 80 department websites and thousands of individual webpages onto SF.gov, helping San Franciscans quickly get connected to information and services. SF.gov meets the [Digital Accessibility and Inclusion Standard](#), the Citywide standard for equitable web content and digital service delivery. This means that vital information is written to a fifth-grade reading level and is human-translated into Chinese, Spanish, and Filipino.

During the pandemic, Digital Services built the [COVID-19 resources](#) on SF.gov, serving over 1 million users per month. Their work to rapidly transition key City services, such as building permits and grant applications, allowed operations to continue with limited interruption. The real time [COVID-19 vaccine finder](#) continues to help as many people get vaccinated as possible.

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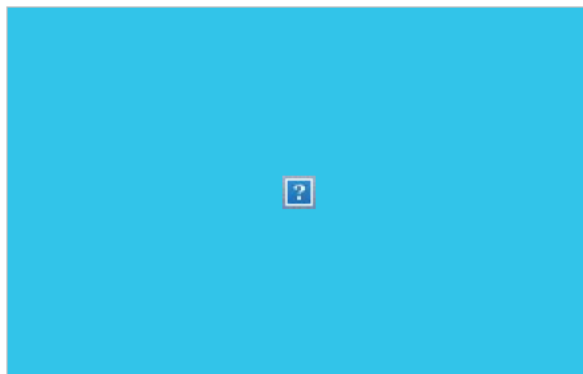
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1 Dr Carlton B Goodlett Pl  
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**From:** [Department on the Status of Women](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** DOSW December Newsletter  
**Date:** Wednesday, December 21, 2022 12:01:58 PM



[ D E C E M B E R ] • [ 2 1 S T ] • [ 2 0 2 2 ]

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## San Francisco Department on the Status of Women

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### DECEMBER 2022 NEWSLETTER

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#### Message from the Director

Dear Community,

Today's Winter Solstice marks the shortest day of the year, and as the holiday season is in full swing, we will soon prepare for the transition to the warmth and brightness of the Spring season that is to come.

Here at the Department on the Status of Women, we too are preparing for the next phase of our transition and evolution – rebuilding ourselves to serve 3 primary roles: the **City's Watch Dog and Accountability Partner** on all issues related to gender equality; **Chief Advocate** for equal employment opportunities, leadership development and budgetary funding; and finally, **Master Convener** that brings together partners inside and outside the City to move the needle of progress forward and help San Francisco transform into a fully gender equitable City.

In the first few months of the New Year, we'll be rolling out some exciting events and programming, including the launch of the **Bay Area Abortion Rights Coalition**, the Department's first **State of the Status of Women Address**, our **Inaugural Women's Policy Summit** and our **Political Makeup Conversation Series**.

Closing out 2022 and looking to all the hope and possibility that the New Year has to offer, we remain grateful for the challenges and successes of the past 12 months, excited for the future and motivated to continue the fight for gender equality for all women, girls and nonbinary people in San Francisco.

We are also grateful for you...for the love and support you pour into our work, into each other and into our collective communities.

From the DOSW team to you and yours – may this holiday season be joyful, safe and restorative. A thousand blessings to all and cheers to a happy, healthy and prosperous 2023!

All my best,



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## Latest News

### California Future of Abortion Council Releases Update to Historic Report

The California Future of Abortion Council (CA FAB Council), comprised of elected leaders and more than 40 organizations across California, released an update to its historic report, highlighting new policy recommendations state leaders and lawmakers can pursue to continue to increase access to safe, equitable, and affordable abortion care during the 2023-2024 legislative session.

Read the full update [here](#).

Abortion remains safe, legal and accessible in California, whether or not you live in the state.

Find information on accessing abortion & reproductive health here: [abortion.ca.gov](http://abortion.ca.gov)

### SF Guaranteed Income for Trans People (GIFT) Program

Last week, Mayor London N. Breed announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide 55 low-income transgender San Franciscans with \$1,200 each month, up to 18 months, to help address financial insecurity within trans communities. In addition to temporary income, the program will provide wrap-around direct services including gender affirming medical and mental health care, case management, specialty care services and financial coaching.

Read the full press release [here](#).

---

## Upcoming Events

### CCSWG & Local Commission Convening: Blueprint for Women's Economic Recovery

*Date: Thursday, January 19 | 11:00 AM - 1:00 PM*

The California Commission on the Status of Women and Girls will be hosting a Zoom briefing to discuss the findings and policy recommendations of the California Blueprint for Women's Pandemic Economic Recovery.

The Blueprint is designed as a foundational document that explores the unique economic impact the pandemic had on California women using specific state-level metrics such as Unemployment Insurance, debt levels, and CalFresh Benefits with comparisons to national data and explores opportunities to chart new paths based on what they learned from the impacts of federal and state support programs over the past two years.

Join CCSWG staff for a Zoom briefing on the findings and breakout session opportunity to engage with local commissioners from across California to discuss a comprehensive reimagining of the California economy that is inclusive of gender as a significant element of recovery.

[Register here.](#)

---

## Commission Meetings

At the regular December meeting on Tuesday, December 13, the Commission heard from Freedom Forward about their work preventing the commercial sexual exploitation of youth in San Francisco. The Commission also voted to approve two sole source grant waiver requests to Freedom Forward and the African American Art and Culture Center.

Commission meetings are in-person, with the option to tune in remotely. Please check our website below for instructions on how to participate.

Join us for our next meeting in January 2023.

[Commission Meeting Information](#)

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## SF SOL Collaborative

In collaboration with community partners, the Department is developing a set of trauma-informed services for youth who have experienced or are vulnerable to commercial sexual exploitation (CSE) called SF SOL (Safety, Opportunity, and Lifelong Relationships).

*For updates on SF SOL's programming, events and services, subscribe to their newsletter and mailing list [here](#).*

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## Resources

### SF Covid Vaccinations and Boosters

Vaccinations are available for children ages 6 months and older. For adults and youth, vaccines have proven to be highly effective at preventing severe illness. Find vaccines for youth on the [SF.gov vaccine finder](#) by selecting your child's age range in the Filters section, or contact your child's healthcare provider.

*Learn more about vaccines for young children (ages 6 months to 4 years) [here](#).*

Vaccines and boosters are free for people who live, work or learn in San Francisco, as are any rides on BART, Muni, Lyft and Uber to get to your vaccine appointment. The City has partnered with health care providers to operate vaccine sites. Open to everyone 16 and older.

*You can get more information about the vaccine or booster [here](#). Find out about how and where to get your vaccination/booster [here](#).*

### Free Diapers to All Families on Public Benefits

The San Francisco Diaper Bank is the nation's first city-funded program that provides diapers to low-income families on public benefits. Ninety five percent of the families served by the San Francisco Diaper

Bank identify as Black, Indigenous and people of color, and 48% speak a language other than English at home.

Free diapers are available to Medi-Cal, CalFresh, and CalWORKs households.

Click [here](#) to learn more.

### **First Year Free - Small Business Relief Through Treasurer & Tax Collector Office**

First Year Free offers relief to qualifying new businesses and new locations of existing businesses by waiving their initial registration, initial license first-year permit and other applicable fees. The program is available to qualified new businesses and existing businesses with new locations who commence business between November 1, 2021 and October 31, 2022.

TTX is currently enrolling qualifying businesses in the program. Departments with fees covered by First Year Free will waive those fees and bill TTX. TTX will provide more information and verification tools to all impacted departments and business owners will be instructed to alert departments about their inclusion in the program.

Register as a new business [here](#).

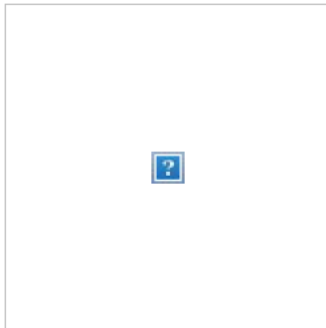
If you interact with small businesses or people who are planning to start a new business, please let them know about First Year Free and direct them to the [program webpage](#) for the latest information. TTX welcomes ideas about how to publicize the program (for example, through merchant groups, neighborhood listservs, etc.).

If you have any questions about the program or outreach ideas, feel free to reach out to Molly Cohen ([molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)) at TTX.

### **San Francisco Smart Money Coaching Program**

The Office of Financial Empowerment's Smart Money Coaching provides free, confidential, one-on-one financial guidance. The program is available to anyone living, working, or receiving services in San Francisco, regardless of citizenship status. Coaches are available fluent in Spanish, Cantonese, and Mandarin, with additional translation services as requested.

Schedule a free appointment with a financial coach [here](#).



Issue No.

022

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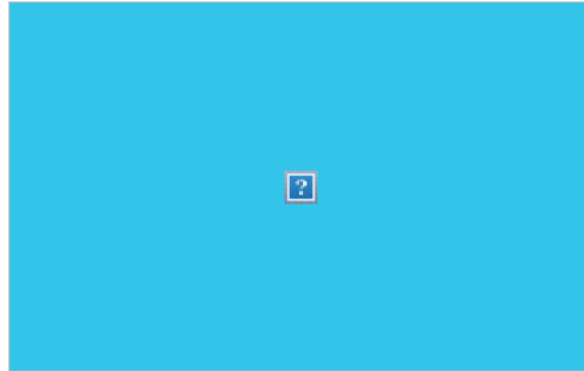
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SAN FRANCISCO, CA | 94102-6033 US

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**From:** [Department on the Status of Women](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** DOSW November Newsletter  
**Date:** Wednesday, November 30, 2022 4:15:28 PM



[ N O V E M B E R ] • [ 3 0 T H ] • [ 2 0 2 2 ]

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## San Francisco Department on the Status of Women

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### NOVEMBER 2022 NEWSLETTER

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#### Message from the Director

Dear Community,

Today is my two-year anniversary with the San Francisco Department on the Status of Women, and I gotta say, I'm just as excited today as I was when I began this journey; and, we're just getting started!

As we round off the Thanksgiving season and a month that brought us an historic mid-term election cycle (way to go youth voters!), the UN's annual COP27 conference to address climate change (I say we move to monthly meetings), and even a Twitter takeover, our entire team is reflecting on both our ever-changing world and the many blessings that 2022 has bestowed upon us.

Reorganized and reimaged to meet this post-Roe era, today's Department on the Status of Women is grateful to have a fully staffed agency that is working every day to achieve gender equality across all indexes in the City and County of San Francisco.

As we look to better understand the experiences of all women in the workforce and in society, we intend to use both gender and racial equity lenses, as well as other intersectional frameworks in our research and analyses, to advance bold ideas and sustainable solutions and empower women, girls and nonbinary people with the education, tools and resources they need to thrive every day of the year.

Cheers to a holiday season full of health, joy and love!

All my best,



---

## Latest News

### **California Abortion Access: New Reproductive Health Care Online Hub**

California launched a new resource for those seeking reproductive health care, including abortion. The online resource is not only for California residents, but also for those outside of the state who are seeking reproductive health care.

You can find trusted and accurate information about how to access abortion services in California, including how to find a provider and how to pay for the services.

Abortion remains safe, legal and accessible in California, whether or not you live in the state.

*Find information on accessing abortion & reproductive health here: [abortion.ca.gov](https://abortion.ca.gov)*

### **2022 U.S. Trans Survey (USTS)**

The US Trans Survey — live through November 21, 2022 — is conducted by the National Center for Transgender Equality, the nation's leading social justice advocacy organization winning life-saving change for transgender people, in partnership with the National Black Trans Advocacy Coalition, the TransLatin@ Coalition, and the National Queer Asian Pacific Islander Alliance. The survey is conducted by a team of well-respected researchers, guided by a prestigious scientific advisory council who are experts in trans research.

The survey is open to people of all trans identities (binary and nonbinary), ages 16 and older, living in the United States and U.S. territories, regardless of citizenship/immigration status. Participation in the survey is voluntary and anonymous. Your response will be kept confidential and will not be used to identify you. The time required to take the survey may vary, but make sure to set aside at least 60 minutes to complete it. The survey is available in English and Spanish. The survey is open to people of all trans identities (binary and nonbinary), ages 16 and older, living in the United States and U.S. territories, regardless of citizenship status.

*If you are interested in taking the survey, visit [ustranssurvey.org](https://ustranssurvey.org).*

### **SF Guaranteed Income for Trans People (GIFT) Program**

Last week, Mayor London N. Breed announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide 55 low-income transgender San Franciscans with \$1,200 each month, up to 18 months, to help address financial insecurity within trans communities. In addition to temporary income, the program will provide wrap-around direct services including gender affirming medical and mental health care, case management, specialty care services and financial coaching.

*Read the full press release [here](#).*

### **Office of Transgender Initiatives is Hiring a Manager of Community Engagement**

The SF Office of Transgender Initiatives (OTI) is hiring for a Manager of Community Engagement (1842 Management Assistant). The new Manager of Community Engagement will be responsible for community

engagement efforts and events for OTI. The position will manage OTI's Transgender Advisory Committee (TAC), develop and implement the office's community engagement efforts, and organize key annual events in collaboration with community and City and County stakeholders.

Apply [here](#). Deadline for applications is Friday, December 9th 2022.

In the coming weeks, OTI will also be posting a Manager of Communications (1842 Management Assistant) role. Please stay tuned for that as well!

For questions about the application process, please contact OTI's Executive Director Pau Crego at [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org).

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## Commission Meetings

At the Commission on the Status of Women's regular meeting on Wednesday, October 26, the Commission heard from The Department of Disability and Aging Services about their work, including the services they offer and demographic research on gaps in services for older people and adults with disabilities.

At the regular November meeting on Wednesday, November 9, the Commission heard from The Office of Transgender Initiatives about the work of their office, including programming and policy recommendations, that advances equity for transgender, gender nonconforming and LGBTQ people in San Francisco.

Commission meetings are in-person, with the option to tune in remotely. Please check our website below for instructions on how to participate.

Join us for our next meeting on Tuesday, December 13 at 5:00 pm in Room 408 of City Hall.

[Commission Meeting Information](#)

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## SF SOL Collaborative

In collaboration with community partners, the Department is developing a set of trauma-informed services for youth who have experienced or are vulnerable to commercial sexual exploitation (CSE) called SF SOL (Safety, Opportunity, and Lifelong Relationships).

For updates on SF SOL's programming, events and services, subscribe to their newsletter and mailing list [here](#).

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## Resources

### SF Covid Vaccinations and Boosters

Vaccinations are available for children ages 6 months and older. For adults and youth, vaccines have proven to be highly effective at preventing severe illness. Find vaccines for youth on the [SF.gov vaccine finder](#) by selecting your child's age range in the Filters section, or contact your child's healthcare provider.

Learn more about vaccines for young children (ages 6 months to 4 years) [here](#).

Vaccines and boosters are free for people who live, work or learn in San Francisco, as are any rides on BART, Muni, Lyft and Uber to get to your vaccine appointment. The City has partnered with health care providers to operate vaccine sites. Open to everyone 16 and older.

*You can get more information about the vaccine or booster [here](#). Find out about how and where to get your vaccination/booster [here](#).*

## **Free Diapers to All Families on Public Benefits**

The San Francisco Diaper Bank is the nation's first city-funded program that provides diapers to low-income families on public benefits. Ninety five percent of the families served by the San Francisco Diaper Bank identify as Black, Indigenous and people of color, and 48% speak a language other than English at home.

Free diapers are available to Medi-Cal, CalFresh, and CalWORKs households.

*Click [here](#) to learn more.*

## **First Year Free - Small Business Relief Through Treasurer & Tax Collector Office**

First Year Free offers relief to qualifying new businesses and new locations of existing businesses by waiving their initial registration, initial license first-year permit and other applicable fees. The program is available to qualified new businesses and existing businesses with new locations who commence business between November 1, 2021 and October 31, 2022.

TTX is currently enrolling qualifying businesses in the program. Departments with fees covered by First Year Free will waive those fees and bill TTX. TTX will provide more information and verification tools to all impacted departments and business owners will be instructed to alert departments about their inclusion in the program.

*Register as a new business [here](#).*

If you interact with small businesses or people who are planning to start a new business, please let them know about First Year Free and direct them to the [program webpage](#) for the latest information. TTX welcomes ideas about how to publicize the program (for example, through merchant groups, neighborhood listservs, etc.).

*If you have any questions about the program or outreach ideas, feel free to reach out to Molly Cohen ([molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)) at TTX.*

## **San Francisco Smart Money Coaching Program**

The Office of Financial Empowerment's Smart Money Coaching provides free, confidential, one-on-one financial guidance. The program is available to anyone living, working, or receiving services in San Francisco, regardless of citizenship status. Coaches are available fluent in Spanish, Cantonese, and Mandarin, with additional translation services as requested.

*Schedule a free appointment with a financial coach [here](#).*

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Issue No.

**021**

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This email was sent to amanda.fried@sfgov.org.  
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Townsell, Nicole \(TTX\)](#); [Manke, Eric \(TTX\)](#)  
**Subject:** FW: Cash is King  
**Date:** Monday, August 9, 2021 12:17:00 PM

---

Can we make this information more explicit on our website / social?  
<https://covidbanking.joinbankon.org/index.html>

---

**From:** Cisneros, Jose (TTX) <jose.cisneros@sfgov.org>  
**Sent:** Monday, August 9, 2021 12:12 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Cash is King

Jonathan Mintz just sent this text:

I see you all are doing outreach on child tax credit. If your team needs any info on the IRS portal where folks can newly enter bank/credit union accounts, or the national Bank On account opening page let me know. IRS/Treasury Dept has been great at making these direct connections as has FDIC.

Sounds like a good suggestion. Can we add the bank account portal links to our outreach?

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 6, 2021 1:15 PM  
**To:** TTX-Senior Management <[TTXSeniorManagement@sfgov.org](mailto:TTXSeniorManagement@sfgov.org)>  
**Subject:** Fwd: Cash is King

FYI- thought the team did a great job on this newsletter, wanted to see if you all get them? We are working on our lists...

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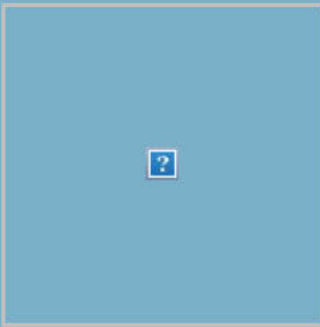
**From:** San Francisco Office of Financial Empowerment <[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)>  
**Sent:** Friday, August 6, 2021 1:01:35 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Cash is King



# Cash is King

Greetings to all –we are so excited to bring news of new and innovative initiatives that will help secure economic security for San Franciscans, Californians, and Americans around the country. In 2020, governments scrambled to provide support with expanded unemployment insurance, access to sick leave, and emergency cash relief. In 2021, we're seeing these emergency supports become formalized in federal and state policy and budgets. SFOFE is proud to both advocate for these policies on the federal, state, and local levels and to publicize and implement them once they are enacted, including:

## \$1.9 Billion State CalKIDS Expansion



movement and to support the program.

Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state's 529 college savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide

[Learn More](#)

## Federal Child Tax Credit Payments

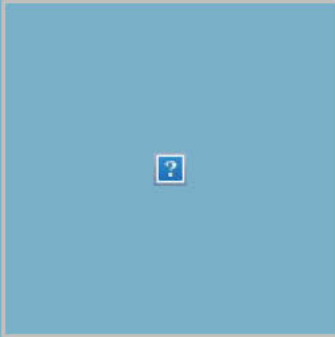


check out our [flyer](#) on our website or [schedule](#) an appointment with Smart Money Coaching!

The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS's non-filer tool should have the money deposited automatically to their bank accounts. Families that haven't filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you qualify,

[Schedule an Appointment](#)

## Golden State Stimulus



Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

## San Francisco Guaranteed Income Advisory Group



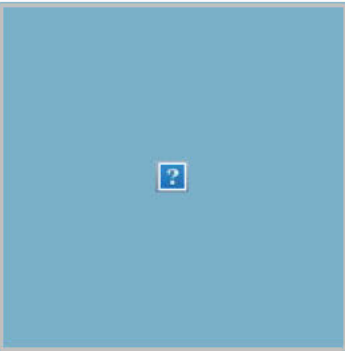
Based on an [ordinance](#) passed by the Board of Supervisors, OFE has been organizing and staffing a [Guaranteed Income Advisory Group](#) to advise the Board of Supervisors, the Mayor, and relevant City departments on issues related to Guaranteed Income. This group includes experts in the field of guaranteed income, people with lived experience of poverty in San Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting “Beyond cash – Considering Longer-Term (and Radical) Solutions” on **Friday, August 13 at 1 pm.**

[Learn More](#)

## Supporting Local Cash Transfers

OFE and the Treasurer’s Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT](#) program, the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender](#)





**Individuals.** OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help San Francisco stay on the cutting edge of guaranteed income programming.

## The Office of Financial Empowerment is Now Hiring for Our New Director!

The Office of Financial Empowerment is now hiring for our new Director! Are you are a visionary leader who is unafraid to tackle the systemic racism of our financial system? Do you have experience managing economic security programs? If so, apply today to be our next Director. Full job description posted [here](#).

[Apply Here](#)



San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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**From:** [Cohen, Molly \(TTX\)](#) on behalf of [Cheu, Brian \(MYR\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Shah, Tajel](#); [Pagoulatos, Nickolas \(MYR\)](#); [Stroud, Pierre \(MYR\)](#)  
**Cc:** [Cohen, Molly \(TTX\)](#)  
**Subject:** FW: Connecting up around universal basic income program at MOHCD

---

-----Original Appointment-----

From: Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
Sent: Monday, July 26, 2021 9:44 AM  
To: Cheu, Brian (MYR); Shah, Tajel; Pagoulatos, Nickolas (MYR); Stroud, Pierre (MYR)  
Cc: Cohen, Molly (TTX)  
Subject: Connecting up around universal basic income program at MOHCD  
When: Friday, July 30, 2021 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).  
Where: Zoom info below

Brian Cheu is inviting you to a scheduled Zoom meeting.

Topic: My Meeting

Time: Jul 30, 2021 02:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/82499150296?pwd=ckNZMjEwSWZrcU85SUtwV05uYnRFdz09>

Meeting ID: 824 9915 0296

Passcode: 656931

One tap mobile

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Dial by your location

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+1 346 248 7799 US (Houston)

+1 646 876 9923 US (New York)

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

Meeting ID: 824 9915 0296

Passcode: 656931

Find your local number: <https://us02web.zoom.us/j/82499150296>

---

From: Shah, Tajel  
Sent: Thursday, July 22, 2021 12:48 PM  
To: Cheu, Brian (MYR) <brian.cheu@sfgov.org <mailto:brian.cheu@sfgov.org> >  
Cc: Cohen, Molly (TTX) <molly.cohen@sfgov.org <mailto:molly.cohen@sfgov.org> >  
Subject: RE: Connecting up around universal basic income program at MOHCD

Adding Molly

Hi Brian,

We can definitely chat. To be clear, TTX cannot cut checks for the program. Rather, we can work with you to provide prepaid debt cards or reloadable credit cards.

Either direction that you proceed, sub-contracting to a CBO to provide the funds (no longer really supported via CON) or via the citywide banking contract for prepaid or reloadable cards, TTX and CON will work with you to pull it all together.

I will definitely join your call with Molly, so I can share the most recent effort that we have with H.S.A releasing \$5 million via the citywide banking contract to direct beneficiaries.

Have a great weekend.

Tajel

From: Cheu, Brian (MYR) <brian.cheu@sfgov.org <mailto:brian.cheu@sfgov.org> >  
Sent: Thursday, July 22, 2021 11:53 AM  
To: Shah, Tajel <tajel.shah@sfgov.org <mailto:tajel.shah@sfgov.org> >  
Subject: Connecting up around universal basic income program at MOHCD

Hi, Tajel. Joanne Lee over at the Arts Commission gave me your name as a good contact since MOHCD was recently given \$1M for 21-22 and an additional \$1M for 22-23 for a UBI program targeting the transgender community. It was my understanding that TTX was willing to cut the checks to the individual recipients of these subsidies, and that MOHCD would carve out perhaps around \$150K or so for a community based organization to partner with that would provide outreach, community engagement, etc. I'd love to chat with the appropriate people in your office to see what that might look like as we start to figure out how to create this program. I'm also in contact with Clair Farley over at OTI, and the folks at Arts since they launched their own program last year and we're trying to learn from them about what worked well and what was challenging. Do you or the appropriate person at Treasurer's have some time to chat about this? Thanks!

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

(415) 701-5584

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#)  
**Subject:** FW: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:40:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Hi Pau – MOHCD has communicated an October start date for payments, so that is what our team has been working towards. We are in frequent communication with Benjamin at MOHCD and will let him know if anything changes about that schedule from our side. And if I am looped in, I will certainly let you know as well!!!



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#)  
**Subject:** FW: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Friday, April 22, 2022 11:20:00 AM

---

Can you share contact info with Abi? Thanks.

---

**From:** RivamonteMesa, Abigail (BOS) <[abigail.rivamontemesa@sfgov.org](mailto:abigail.rivamontemesa@sfgov.org)>  
**Sent:** Monday, April 18, 2022 2:28 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

So appreciate you Amanda!

When you get a moment can you please send me everyone's name and email address please. I know you had some turnover in the group so I want to make sure we email folks past and present.

Thanks,  
Abi

Abigail Rivamonte Mesa, Chief of Staff

Office of Supervisor Matt Haney, District 6

[abigail.rivamontemesa@sfgov.org](mailto:abigail.rivamontemesa@sfgov.org)

For Covid-19 updates | [WWW.SF.GOV](http://WWW.SF.GOV) | Dial 311 | Text COVID19SF to 888-777

I am working mostly from home due to the COVID-19 Stay Safer at Home Order and will be most responsive via email

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, April 14, 2022 5:54 AM  
**To:** RivamonteMesa, Abigail (BOS) <[abigail.rivamontemesa@sfgov.org](mailto:abigail.rivamontemesa@sfgov.org)>  
**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Thanks so much Abi! This is such a thoughtful note at what must be a really insane time for team Haney.

Amanda

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---

**From:** RivamonteMesa, Abigail (BOS) <[abigail.rivamontemesa@sfgov.org](mailto:abigail.rivamontemesa@sfgov.org)>

**Sent:** Wednesday, April 13, 2022 8:33:17 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Thank you so much Amanda for leading this work forward. You have all done an amazing job working on this report and for that we are extremely grateful.

I'll have Supervisor Haney reach out to the task force members to share his appreciation for their work, time, and dedication.

Thank you,  
Abi

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**From:** Amanda Fried <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Tuesday, April 12, 2022 11:52:12 AM

**To:** BOS-Legislative Aides <[bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org)>

**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative

solution to poverty and economic insecurity,” **said Jim Pugh, founder of the Universal Income Project and Advisory Group member.** “As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people’s inherent dignity and that the way out is to simply provide people with the resources they need.”

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** “I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty.”

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

“As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage,” **said Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member.** “Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility.”

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group’s emphasis on the importance of changing narratives around poverty and public assistance from scarcity and “deservedness” to abundance and dignity.

“I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together,” **said Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member.** “This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco.”

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor’s Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit: <https://sftreasurer.org/community/guaranteed-income>.

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Office of the Treasurer & Tax Collector  
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**From:** [Zach Drucker](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** 11.21.22 | SF Tech Community Update  
**Date:** Monday, November 21, 2022 10:21:44 AM

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## COVID-19 REPORT

- San Francisco 7-day test positivity rate: **6.5%**
  - San Francisco 7-day rolling average new cases per day: **11**
  - San Francisco 7-day average case rate per 100,000: **6.8**
  - San Francisco 14-day hospitalization average: **54.1**
- 

## THE LATEST IN TECH DOING GOOD

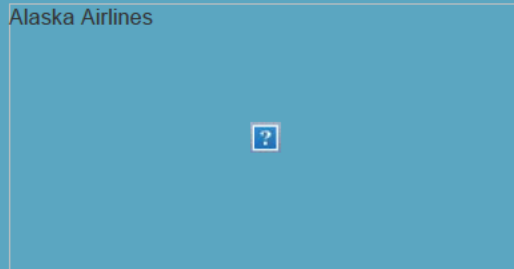
**Microsoft** unveiled [Supply Chain Center](#), a new software that allows its customers to track and tackle supply-chain disruptions by combining data from its own programs and tools from rivals.

**Google** Play expanded its "[Teacher Approved](#)" app review process, allowing more apps to gain entry to the Play Store's "Kids" tab.

**Meta** started working with the National Center for Missing and Exploited Children, academics, parents, and victim advocates to fine-tune teen safety measures and prevent [child exploitative content](#).

Verizon volunteers are helping college-aged women worldwide excel in STEM and develop soft skills through [EQUALS Her Digital Skills](#), a new e-mentorship program.

## Spotlight Impact Story



Alaska Airlines celebrated its annual [Week of CARE](#) with 450 employees volunteering at 25 community projects across 13 cities, including Anchorage, Boise, Fresno, Honolulu, Los Angeles, and Palm Springs. One event was held in San Jose, California, where 17-year-old Bay Area art prodigy Tyler Gordon painted a mural portraying Bay Area figures such as Olympic gold medalist Kristi Yamaguchi and civil rights activist Dolores Huerta.

[Read More](#)

Want to be the next Spotlight Impact Story? Become an [sf.citi](#) member or learn about our sponsorship opportunities.



## SAN FRANCISCO AT A GLANCE

- Mayor Breed announced the launch of the [application](#) for San Francisco's first-ever Drag Laureate program.
- Mayor Breed and the SFMTA announced [transit improvements](#) as part of the economic recovery plan for downtown San Francisco.
- The City launched a [guaranteed income program](#) for the transgender community, providing low-income transgender San



## CALIFORNIA AT A GLANCE

- The California Air Resources Board approved a [\\$2.6 billion](#) investment plan, with 70 percent of the funds directed to disadvantaged and low-income communities.
- California will invest [\\$123 million](#) in CalCompetes grants and tax credits in cutting-edge technologies to foster innovation and create over 6,800 full-time jobs.

- Franciscans \$1,200 each month for up to 18 months.
- For the holiday season, Mayor Breed kicked off the [Safe Shopper Initiative](#) to focus on Union Square and other key tourist areas to support the City's economic recovery.
- As part of his [California Climate Commitment](#), Governor Newsom released the world's first plan to achieve net zero carbon pollution by 2045.

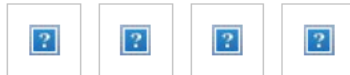
---

## SUPPORT OUR SAN FRANCISCO COMMUNITY

[Swords to Plowshares](#) is a Bay Area-based nonprofit that annually supports nearly 3,000 homeless, low-income, and at-risk veterans. Its mission is to heal the wounds of war, restore dignity, hope, and self-sufficiency to all veterans in need, and prevent and end homelessness and poverty among veterans. Swords to Plowshares addresses this by offering health and wellness services, permanent and transitional housing, and financial security through job training and legal support. **Learn more about the organization and how you can support its mission or get involved [here](#).**

Would you like to be featured in a future *sf.citi* community update? Tell us about your work in San Francisco by emailing [info@sfciti.org](mailto:info@sfciti.org).

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 4:37:48 PM  
**Attachments:** [image003.png](#)  
[ReliaCard FAQ - Additional Questions.docx](#)

---

Hi Amanda,

I took a look and separated out the items not addressed by the US Bank docs, which come out to nine questions. I've isolated them in the attached document.

Thank you,  
Andrea

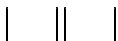
---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, November 17, 2022 3:13 PM  
**To:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks Gretchen – these look great! Let us take a look and see if there are any items that we covered in ours that aren't in these (ie specific information we crafted for the trans community) we can discuss the best way for us to provide that info to case managers without mucking up your audit needs.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I

know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager

Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

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*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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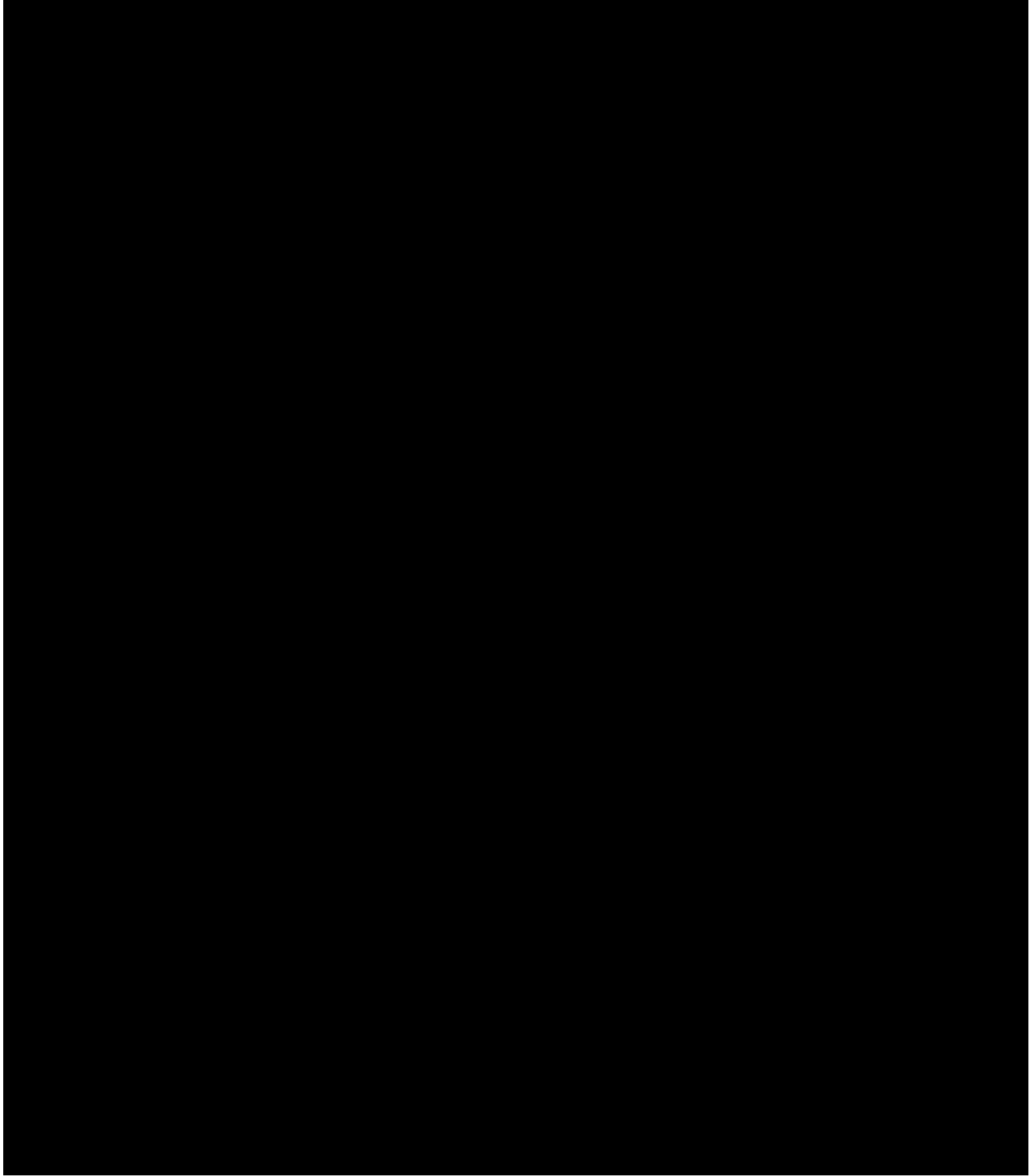
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# DRAFTS-SF Admin Code Section 67.24(a)(1)





**From:** [Inga Langford](#)  
**To:** [Lou, Christine \(HSA\)](#)  
**Cc:** [Agbayani, Nicole \(TTX\)](#); [JM Jaffe](#); [Aubrey Davis](#); [Aria Said](#); [Yee, Andrea \(TTX\)](#)  
**Subject:** Re: CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot  
**Date:** Thursday, August 25, 2022 4:38:38 PM  
**Attachments:** [image002.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[image007.png](#)  
[image008.png](#)  
[TDxFUF fb 1.png](#)  
[TDxFUF ig 1.png](#)  
[mpx vaxpopup 1 \(1\).png](#)

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Absolutely! I will let Aubrey respond with the details about our GI pilot.

It will be great to connect. We are slammed this week counting down to this weekend for our biggest event of the year - Riot Party, on Sunday afternoon. It's FREE!

We also have a Tree Planting event happening on Saturday., and Monkeypox Pop-up tomorrow. See the attached flyers. We would love for you ALL to come to one or all events and invite your friends and colleagues.

Let's calendar something the week after next (our office is closed next week). Definitely looking forward to it and I will circle back that week to be sure.

Kind regards,  
[Inga Langford](#) | Chief of Staff  
she/her/hers  
The Transgender District  
1067 Market Street  
Suite 2001  
San Francisco CA, 94103  
p: (510) 290.9207  
e: [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
[www.transgenderdistrictsf.com](http://www.transgenderdistrictsf.com)  
[Facebook.com/TransgenderDistrictSF](https://Facebook.com/TransgenderDistrictSF)



On Thu, Aug 25, 2022 at 4:29 PM Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)> wrote:

Hi,

Thank you for the connection, Nicole!

JM, Aubra, and Inga, I'm happy to help support! I'm not sure where you might be in the development of this GI pilot, but I would be happy to meet with you when you are ready to discuss the process for requesting CalFresh/CalWORKs income waivers from CDSS. I also recently was connected to Nick Pagoulatos about a GI pilot for the transgender community – would this be the same pilot?

If you have a one-pager or description of your pilot (e.g., target population, GI

amount/cadence, pilot duration), could you please send it along?

Thanks!

Christine

**Christine Lou (she/her/hers)**

Policy & Planning Unit

(415) 557-5234

[www.SFHSA.org](http://www.SFHSA.org)



SAN FRANCISCO  
HUMAN SERVICES AGENCY



---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Monday, August 22, 2022 3:34 PM  
**To:** [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)>  
**Cc:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot

Hi JM, Aubrey, and Inga,

Thanks for your time to connect today and for more information on the Guaranteed Income pilot you are launching soon for the Transgender community.

I'm introducing you to Christine Lou with the SF Human Services Agency (HSA), who I mentioned over our meeting, supports with the process to apply for a waiver for CalFresh and CalWORKs so that GI does not impact CalFresh and CalWORKs eligibility. The City/County (SFHSA) has to be the one to submit the application to CDSS but they need information from you all and there needs to be a strong evaluation with a research partner. The whole application process takes a few months. Hopefully you'll be able to work with Christine to line this up if you anticipate that your pilot participants will be affected.

Christine- JM of Lyon-Martin Health Services and Inga/Aubrey of the Transgender District are managing an upcoming GI pilot program for the Transgender community. We are engaged with potentially providing financial coaching for program participants and got to talking about benefits waivers during our call today.

Thanks in advance for connecting all!

Best,

Nicole



**Nicole J. Agbayani**

*Director*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

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*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

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# MONKEYPOX VACCINE POP-UP

PRIORITIZING TRANS, NONBINARY, GNC, & INTERSEX PEOPLE

**FRIDAY, AUGUST 26, 2022**

**11AM-3PM PST | PIANO FIGHT 144 TAYLOR ST.**

JYNNEOS vaccine will be administered, SUPPLY IS LIMITED.

Must meet San Francisco Department of Public Health eligibility criteria and belong to one of the following priority populations:

- Transgender, nonbinary, gender non-conforming
- Black, Indigenous or a Person of Color
- Current sex worker
- Undocumented
- Living with HIV or another chronic illness
- Experiencing homelessness or marginally housed
- Formerly incarcerated



THE  
TRANSGENDER  
DISTRICT



LYON MARTIN  
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FENDERLOIN COMMUNITY

# TREE PLANTING DAY

SATURDAY, AUGUST 27<sup>TH</sup>

9AM-1PM @ BOEDDEKER PARK

Register to volunteer at [tinyurl.com/PlantWithUs](https://tinyurl.com/PlantWithUs)





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TENDERLOIN COMMUNITY

# TREE PLANTING DAY

SATURDAY, AUGUST 27<sup>TH</sup>

9AM-1PM @ BOEDDEKER PARK



Join the Transgender District and Friends of the Urban Forest, an organization committed to revitalizing San Francisco's urban forest, to celebrate Transgender History Month planting trees!

Register to volunteer at [tinyurl.com/PlantWithUs](https://tinyurl.com/PlantWithUs)



THE  
TRANSGENDER  
DISTRICT



Greening San Francisco



Transgender  
History  
Month

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Rodriguez, Alah \(TTX\)](#); [Salehbhai, Hafiza \(TTX\)](#); [Manke, Eric \(TTX\)](#)  
**Subject:** Fwd: \*\*\* PRESS RELEASE \*\*\* SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY  
**Date:** Wednesday, November 16, 2022 2:58:36 PM  
**Attachments:** [11.16.22 Press Release GIFT Program Launch.pdf](#)

---

Fyi

Nicole J. Agbayani  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City & County of San Francisco

---

**From:** Press Office, Mayor (MYR) <mayorspressoffice@sfgov.org>  
**Sent:** Wednesday, November 16, 2022 9:32:32 AM  
**To:** Press Office, Mayor (MYR) <mayorspressoffice@sfgov.org>  
**Subject:** \*\*\* PRESS RELEASE \*\*\* SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY

**FOR IMMEDIATE RELEASE:**

Wednesday, November 16, 2022

Contact: Mayor's Office of Communications, [mayorspressoffice@sfgov.org](mailto:mayorspressoffice@sfgov.org)

**\*\*\* PRESS RELEASE \*\*\***

**SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY**

*The program, part of a larger City effort to offer temporary income as a way to address poverty and the first focused in transgender communities, is now accepting applications.*

**San Francisco, CA** -- Mayor London N. Breed today announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide low-income transgender San Franciscans with \$1,200 each month, up to 18 months to help address financial insecurity within trans communities.

As part of the City's growing portfolio of guaranteed income programs, GIFT is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery. This pilot program is the first guaranteed income initiative to focus solely on trans people, and will accept applications from November 15 through December 15, 2022.

The GIFT Program will provide 55 eligible trans individuals with temporary income and a range of wrap-around direct services such as gender affirming medical and mental health care, case management and specialty care services, as well as financial coaching.

"Our Guaranteed Income Programs allow us to help our residents when they need it most as part of our City's economic recovery and our commitment to creating a more just city for all," said Mayor London Breed. "We know that our trans communities experience much higher

rates of poverty and discrimination, so this program will target support to lift individuals in this community up. We will keep building on programs like this to provide those in the greatest need with the financial resources and services to help them thrive.”

Transgender communities, experience poverty and economic instability at disproportionate rates. In 2015, when the U.S. Trans Survey was last conducted, 33% of trans Californians were living in poverty, compared to 12% of people in the general population. The percentage among trans people who are also Black, Indigenous and People of Color is even higher.

“Even with our rich history of trans advocacy, we see that trans San Franciscans experience poverty at exponentially higher rates compared to the general population,” said Pau Crego, Executive Director of the San Francisco Office of Transgender Initiatives. “This is especially the case for trans people of color, disabled trans people, trans elders, and other trans communities deeply impacted by discrimination and barriers to education, employment, and economic mobility. While in other parts of the country and the world trans people are targeted by institutions and legislators, in San Francisco, we move towards progress and justice by investing in our most vulnerable residents.”

Lyon-Martin Community Health Services and The Transgender District are leading program design and implementation of this innovative program, with support from the Mayor’s Office of Housing and Community Development (MOHCD), the Office of Transgender Initiatives (OTI), and the Treasurer & Tax Collector (TTX).

“While healthcare often focuses on the downstream effects of marginalization, we know that changing the material realities of trans communities can significantly impact their health for the better – indeed, for trans people, it is a life-or-death situation,” said JM Jaffe, Executive Director of Lyon-Martin Community Health Services. “We hope that our guaranteed income program will be the beginning of a reparative process to change the inequities experienced by our communities, help them survive in a world that is constantly debating their right to exist, and empower them to engage in healthcare services in a meaningful and life-changing way.”

“The GIFT program is a historic program that will build economic stability and self-sufficiency for San Francisco’s most impacted trans residents,” said Aria Sa’id, President of The Transgender District. “By giving low-income trans people the resources to cover the expenses they deem most immediate and important given each person’s unique situation, we are implementing a truly community-centered intervention to combat poverty. The Transgender District is thrilled to partner with Lyon-Martin Community Health Services and the City on this pilot program.”

The City’s guaranteed income programs are an economic model that provide regular, unconditional cash transfers to individuals or households. This differs from other social safety net practices by providing a steady, predictable stream of cash to recipients to spend as they see fit without limitations. The GIFT program is San Francisco’s third guaranteed income program. It follows the Abundant Birth Project and the Guaranteed Income Pilot for Artists.

### **The Abundant Birth Project**

In 2020, the City launched the Abundant Birth Project, which offers basic income for Black and Pacific Islander mothers and pregnant people during and after pregnancy. The Abundant Birth Project is a simple approach to achieving better maternal health and birthing outcomes

by providing pregnant Black and Pacific Islander women a monthly income supplement for the duration of their pregnancy and during the postpartum period as an economic and reproductive health intervention.

Each year, qualifying pregnant parents in San Francisco who are Black or Pacific Islanders receive \$1,000 monthly payments as part of the **Abundant Birth Project** in partnership with Expecting Justice. Their payments apply for their first trimester until two years post-partum.

To date, San Francisco has supported 135 birthing parents with monthly payments; the goal is to enroll 150 by the end of the year.

#### Testimonial from Abundance Birth Project Coach

“Our ABP Mama was very grateful to be receiving our income supplement. Not only has she been able to afford her family's financial needs but she has also been able to prepare for the birth of her second child in ways that differ from her first. Despite having a different support system this round, this Mama has been able to buy essential baby items that she would not have been able to afford on her work income alone (including a stroller and a car seat).

#### The Guaranteed Income Pilot for Artists

In 2021, San Francisco launched a pilot program to offer cash relief to local artists who were disproportionately affected by the COVID-19 pandemic.

The **Guaranteed Income Pilot for Artists**, in partnership with the San Francisco Arts Commission and the Yerba Buena Center for the Arts, currently provides 190 artists who live and work in San Francisco monthly payments of \$1,000 for up to 18 months.

This program is available to San Francisco artists engaged with the community through music, dance, creative writing, visual art, performance art, installation, photography, theater, or film. Teaching artists, arts educators, and culturally-based craft workers and makers are also encouraged to apply.

Stories of artists who have benefited from this program can be found at [this link](#).

People interested in applying for San Francisco's Guaranteed Income Program for Trans People can apply online at [GiftIncome.org](https://www.giftincome.org), by phone (415) 213-1717 or in person at 1735 Mission Street in San Francisco during business hours.

In 2023, the City will launch two additional guaranteed income programs geared towards youth.

###

OFFICE OF THE MAYOR  
SAN FRANCISCO



LONDON N. BREED  
MAYOR

**FOR IMMEDIATE RELEASE:**

Wednesday, November 16, 2022

Contact: Mayor's Office of Communications, [mayorspressoffice@sfgov.org](mailto:mayorspressoffice@sfgov.org)

**\*\*\* PRESS RELEASE \*\*\***

**SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY**

*The program, part of a larger City effort to offer temporary income as a way to address poverty and the first focused in transgender communities, is now accepting applications.*

**San Francisco, CA** -- Mayor London N. Breed today announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide low-income transgender San Franciscans with \$1,200 each month, up to 18 months to help address financial insecurity within trans communities.

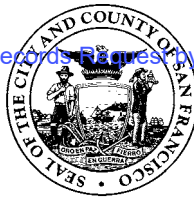
As part of the City's growing portfolio of guaranteed income programs, GIFT is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery. This pilot program is the first guaranteed income initiative to focus solely on trans people, and will accept applications from November 15 through December 15, 2022.

The GIFT Program will provide 55 eligible trans individuals with temporary income and a range of wrap-around direct services such as gender affirming medical and mental health care, case management and specialty care services, as well as financial coaching.

"Our Guaranteed Income Programs allow us to help our residents when they need it most as part of our City's economic recovery and our commitment to creating a more just city for all," said Mayor London Breed. "We know that our trans communities experience much higher rates of poverty and discrimination, so this program will target support to lift individuals in this community up. We will keep building on programs like this to provide those in the greatest need with the financial resources and services to help them thrive."

Transgender communities, experience poverty and economic instability at disproportionate rates. In 2015, when the U.S. Trans Survey was last conducted, 33% of trans Californians were living in poverty, compared to 12% of people in the general population. The percentage among trans people who are also Black, Indigenous and People of Color is even higher.

"Even with our rich history of trans advocacy, we see that trans San Franciscans experience poverty at exponentially higher rates compared to the general population," said Pau Crego, Executive Director of the San Francisco Office of Transgender Initiatives. "This is especially the case for trans people of color, disabled trans people, trans elders, and other trans communities



deeply impacted by discrimination and barriers to education, employment, and economic mobility. While in other parts of the country and the world trans people are targeted by institutions and legislators, in San Francisco, we move towards progress and justice by investing in our most vulnerable residents."

Lyon-Martin Community Health Services and The Transgender District are leading program design and implementation of this innovative program, with support from the Mayor's Office of Housing and Community Development (MOHCD), the Office of Transgender Initiatives (OTI), and the Treasurer & Tax Collector (TTX).

"While healthcare often focuses on the downstream effects of marginalization, we know that changing the material realities of trans communities can significantly impact their health for the better – indeed, for trans people, it is a life-or-death situation," said JM Jaffe, Executive Director of Lyon-Martin Community Health Services. "We hope that our guaranteed income program will be the beginning of a reparative process to change the inequities experienced by our communities, help them survive in a world that is constantly debating their right to exist, and empower them to engage in healthcare services in a meaningful and life-changing way."

"The GIFT program is a historic program that will build economic stability and self-sufficiency for San Francisco's most impacted trans residents," said Aria Sa'id, President of The Transgender District. "By giving low-income trans people the resources to cover the expenses they deem most immediate and important given each person's unique situation, we are implementing a truly community-centered intervention to combat poverty. The Transgender District is thrilled to partner with Lyon-Martin Community Health Services and the City on this pilot program."

The City's guaranteed income programs are an economic model that provide regular, unconditional cash transfers to individuals or households. This differs from other social safety net practices by providing a steady, predictable stream of cash to recipients to spend as they see fit without limitations. The GIFT program is San Francisco's third guaranteed income program. It follows the Abundant Birth Project and the Guaranteed Income Pilot for Artists.

### **The Abundant Birth Project**

In 2020, the City launched the Abundant Birth Project, which offers basic income for Black and Pacific Islander mothers and pregnant people during and after pregnancy. The Abundant Birth Project is a simple approach to achieving better maternal health and birthing outcomes by providing pregnant Black and Pacific Islander women a monthly income supplement for the duration of their pregnancy and during the postpartum period as an economic and reproductive health intervention.

Each year, qualifying pregnant parents in San Francisco who are Black or Pacific Islanders receive \$1,000 monthly payments as part of the **Abundant Birth Project** in partnership with Expecting Justice. Their payments apply for their first trimester until two years post-partum.



To date, San Francisco has supported 135 birthing parents with monthly payments; the goal is to enroll 150 by the end of the year.

### Testimonial from Abundance Birth Project Coach

“Our ABP Mama was very grateful to be receiving our income supplement. Not only has she been able to afford her family's financial needs but she has also been able to prepare for the birth of her second child in ways that differ from her first. Despite having a different support system this round, this Mama has been able to buy essential baby items that she would not have been able to afford on her work income alone (including a stroller and a car seat).

### The Guaranteed Income Pilot for Artists

In 2021, San Francisco launched a pilot program to offer cash relief to local artists who were disproportionately affected by the COVID-19 pandemic.

The **Guaranteed Income Pilot for Artists**, in partnership with the San Francisco Arts Commission and the Yerba Buena Center for the Arts, currently provides 190 artists who live and work in San Francisco monthly payments of \$1,000 for up to 18 months.

This program is available to San Francisco artists engaged with the community through music, dance, creative writing, visual art, performance art, installation, photography, theater, or film. Teaching artists, arts educators, and culturally-based craft workers and makers are also encouraged to apply.

Stories of artists who have benefited from this program can be found at [this link](#).

People interested in applying for San Francisco's Guaranteed Income Program for Trans People can apply online at [GiftIncome.org](#), by phone (415) 213-1717 or in person at 1735 Mission Street in San Francisco during business hours.

In 2023, the City will launch two additional guaranteed income programs geared towards youth.

###

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); [JM Jaffe](#); [Aubrey Davis](#); [Lou, Christine \(HSA\)](#)  
**Cc:** [Aria Said](#); [Yee, Andrea \(TTX\)](#)  
**Subject:** CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot  
**Date:** Monday, August 22, 2022 3:33:00 PM  
**Attachments:** [2022-07\\_CalFresh-CalWORKs waiver request template.docx](#)  
[image001.png](#)  
[image002.png](#)

---

Hi JM, Aubrey, and Inga,

Thanks for your time to connect today and for more information on the Guaranteed Income pilot you are launching soon for the Transgender community.

I'm introducing you to Christine Lou with the SF Human Services Agency (HSA), who I mentioned over our meeting, supports with the process to apply for a waiver for CalFresh and CalWORKs so that GI does not impact CalFresh and CalWORKs eligibility. The City/County (SFHSA) has to be the one to submit the application to CDSS but they need information from you all and there needs to be a strong evaluation with a research partner. The whole application process takes a few months. Hopefully you'll be able to work with Christine to line this up if you anticipate that your pilot participants will be affected.

Christine- JM of Lyon-Martin Health Services and Inga/Aubrey of the Transgender District are managing an upcoming GI pilot program for the Transgender community. We are engaged with potentially providing financial coaching for program participants and got to talking about benefits waivers during our call today.

Thanks in advance for connecting all!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*



Dear Director Johnson,

We are writing to request a CalWORKs demonstration waiver and subsequent CalFresh waiver for the [GI Pilot Name], a guaranteed income pilot supporting [GI Pilot target population].

### **Background**

[Please list lead organization and any partners, and cite prior research that supports the current GI Pilot proposal]

### **Pilot Description and Purpose**

[Please include the purpose and description of the pilot, including project timeline and pilot duration, target population and eligibility criteria, number of participants, and amount and cadence of GI payments]

### **Policy to be Waived for Demonstration Project**

For the duration of this pilot, the City and County of San Francisco and Alameda County request that policies set forth in the Manual of Policies and Procedures (MPP) Section 44-IOI(g), Section 44-102.14, and Section 44-315.31 be waived so that the universal basic income funds provided to families in the [GI Pilot Name] are not counted as income for purposes of CalWORKs benefit determination (both eligibility and benefit amount).

In accordance with 7 CFR 273.9(c)(19)(iv), the City of San Francisco requests that the guaranteed income funds provided to participants in the [GI Pilot Name] are not counted as income for purposes of CalFresh benefit determinations and benefit allocations beginning.

### **Funding Sources**

[Please include a description all funding sources (amount and source). In order for GI payments to be excluded for CalFresh purposes, the payments themselves must be at least partially funded by private dollars regardless of the amount or the source of the private funds.]

### **Evaluation of Impact**

[Please specify research partners and include a brief summary of the evaluation plan, including research aims, research questions, evaluation design and methodology, and program outcome measures.]

**Number of recipients receiving CalWORKs or CalFresh**

[Please include an estimate of the number of CalWORKs and CalFresh participants that may be enrolled in the GI pilot. Depending on the target population, SFHSA may be able to assist with this estimate.]

**Duration of Demonstration Project**

[Please specify when GI pilot will begin enrolling participants to the pilot's final disbursement of payments]

**Contact person**

Should you have any questions about this pilot, please do not hesitate to contact Susie Smith, Deputy Director of Policy and Planning at the San Francisco Human Services Agency. Ms. Smith's email address is [susie.smith@sfgov.org](mailto:susie.smith@sfgov.org) and her phone number is 415-307-3291.

DRAFT

**From:** [Amanda Fried](#)  
**To:** [TTX-Managers](#)  
**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, April 12, 2022 11:52:17 AM

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," said **Jim Pugh, founder of the Universal Income Project and Advisory Group member**. "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC,**

**stated:** “I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty.”

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

“As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage,” **said Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member.** “Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility.”

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group’s emphasis on the importance of changing narratives around poverty and public assistance from scarcity and “deservedness” to abundance and dignity.

“I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together,” **said Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member.** “This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco.”

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor’s Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit:

<https://sftreasurer.org/community/guaranteed-income>.

###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Rodriguez, Alah \(TTX\)](#)  
**Subject:** Re: [TEST] Office of Financial Empowerment Newsletter  
**Date:** Wednesday, November 30, 2022 8:34:16 AM

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Sounds great! Thank you!

Nicole J. Agbayani  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City & County of San Francisco

---

**From:** Rodriguez, Alah (TTX) <Alah.Rodriguez@sfgov.org>  
**Sent:** Wednesday, November 30, 2022 8:08:01 AM  
**To:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Subject:** RE: [TEST] Office of Financial Empowerment Newsletter

Will do. Thanks so much! Hoping to make more collaborative in the future, as I get more familiar with the content and overall theme.

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Tuesday, November 29, 2022 4:47 PM  
**To:** Rodriguez, Alah (TTX) <Alah.Rodriguez@sfgov.org>  
**Subject:** RE: [TEST] Office of Financial Empowerment Newsletter

Thank you! This looks fabulous. One last really minor edit in the last sentence is below. Otherwise, good to send! Thank you, nice first OFE newsletter

This includes students like **K2C participant** Thailyah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)

**From:** The San Francisco Office of Financial Empowerment <[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)>  
**Sent:** Tuesday, November 29, 2022 3:20 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** [TEST] Office of Financial Empowerment Newsletter

This is a **preview email**. Here's a note from the person who sent it:

*"Hi Nicole, Here's the latest and greatest. I condensed the header boxes a bit and cleaned up the formatting. Let me know what you think! Alah"*



From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.



As we track the frustrating news of the Biden Administration's student debt cancellation program being locked up due to court orders, we are heartened to relay the recent announcement that repayments for Federal student loans have been paused through June 30, 2023. This extension of the payment pause will give the US Supreme Court time to rule on the program's legality. More than 23 million student borrowers have already applied for debt forgiveness and now must wait for legal challenges to be resolved before receiving potential relief. Among them, millions have already been notified that their student loan debt has been approved for discharge pending the Court's appeal. If you are affected by this issue, we encourage you to [sign up here](#) for the Department of Education's email alerts to be notified of the latest details.



The Family Wealth Series is a program of the San Francisco Assessor's Office that connects underserved communities to resources and experts to strengthen homeownership across neighborhoods. OFE's Smart Money Coaching financial coaches are partnering to promote a valuable resource available to San Franciscans to help them understand and access low- and no-cost estate planning services through the [Family Wealth Series](#).

Many low-income families face barriers to accessing estate planning, which is a critical tool for preserving hard earned assets and building foundations for intergenerational wealth. This lack of access exacerbates the already pervasive

racial wealth gap. The Assessor's Office points to recent data from a [CNBC report](#) that more than 70% of Black Americans do not have a will.

The Family Wealth Series offers educational workshops and low- and no-cost estate planning services to San Francisco families. The goal of this work is to lower barriers and connect all San Franciscans, regardless of household income, with the resources they need to make the right financial choices to build a life of safety and security for themselves and their families.

If you are interested in signing up for upcoming workshops, [visit this link](#) to see the schedule. If you would like to inquire about your eligibility to receive a low- or no-cost estate plan, contact (510) 271-8443 x300 or [inquiries@heraca.org](mailto:inquiries@heraca.org).



Treasurer Cisneros welcomes Assessor Torres to convening of OFE staff and Smart Money Coaching financial coaches to share estate planning resources for their clients.



This month, San Francisco launched its latest GI pilot. The [Guaranteed Income for Transgender People \(G.I.F.T.\)](#) program will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat the poverty our most impacted community members face.



The [Transgender District](#) and [Lyon-Martin Community Health Services](#), in partnership with the Mayor's Office of Housing and Community Development, the Office of Transgender Initiatives, and the Office of the Treasurer, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for eighteen (18) months.

The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.

The Office of the Treasurer will support funds disbursement to the recipients and OFE's Smart Money Coaching program will offer free one-on-one financial coaching for all recipients.



#### **Raising Smart Money Kids, December 6, 2022**

The financial skill building webinar series continues! Join us for our final installment of 2022, *Raising Smart Money Kids*, to strengthen your knowledge to teach children good money management skills. [Register now](#) for this webinar which will be held Tuesday, December 6th, 3-4pm.



Earlier this month, the San Francisco Department of Children, Youth, and Their Families (DCYF) published a profile on College Savings Accounts available to local children. DCYF's recent [Community Needs Assessment](#) yielded a goal of "a San Francisco where all youth are ready for college, work, and a productive adulthood." DCYF's recent publication provides a round-up of the three programs available to San Francisco youth and their families that are helping to move the dial on this goal: Kindergarten to College, CalKIDS, and the ScholarShare 529 Savings Account Program. [Read more.](#)

Also this month, Kindergarten to College and California's new CalKIDS program were highlighted in a recent Stateline article. Check out the article for a broad look at what's happening across the country with college savings accounts like K2C and

how they are making an impact to create access and equity for students and families who otherwise are unlikely to save for college. This includes students like Thailayah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)



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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Manke, Eric \(TTX\)](#)  
**Subject:** Re: All staff email content?  
**Date:** Thursday, June 16, 2022 10:13:37 PM  
**Attachments:** [image002.png](#)  
[image003.png](#)

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Hi Eric,

Here's some suggested text, but please feel free to edit as you'd like! Sorry- I'm working from my phone and didn't add the links. I can send them tomorrow if that's helpful. Thanks! -N

The Office of Financial Empowerment wishes all of our colleagues a happy Pride Month! We look forward to an upcoming partnership with the Office of Transgender Initiatives (link to them) and the Mayor's Office of Housing and Community Development (link to them) to support a guaranteed income program for San Francisco's transgender community this coming Fall. The program will provide direct cash payments to a cohort of low income transgender San Franciscans. In addition to sharing the learnings of other guaranteed income pilots (link to report), OFE will offer Smart Money Coaching services to all of the program participants. We have seen very positive financial outcomes when pairing guaranteed income resources with financial coaching in several other pilots programs across the City, and look forward to producing those same fantastic outcomes for the transgender community very soon!

Nicole J. Agbayani  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City & County of San Francisco

---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Tuesday, June 14, 2022 7:50:18 PM  
**To:** Manke, Eric (TTX) <eric.manke@sfgov.org>  
**Subject:** Re: All staff email content?

Sounds good, Eric! Yes let me work on something and send to you.

Nicole J. Agbayani  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City & County of San Francisco

---

**From:** Manke, Eric (TTX) <eric.manke@sfgov.org>  
**Sent:** Tuesday, June 14, 2022 10:35:17 AM  
**To:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Subject:** RE: All staff email content?

Just circling back to this. Yes, I'm planning on sending it out in June. That subject would be great! Would you mind writing a paragraph on it? Or if you have anything with details, I can draft something.

---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Monday, June 6, 2022 5:20 PM  
**To:** Manke, Eric (TTX) <eric.manke@sfgov.org>  
**Subject:** RE: All staff email content?

Thanks, Eric. Will the newsletter come out in June? I wanted to highlight for Pride that Smart Money Coaching will be supporting a GI pilot for the Office of Transgender Initiatives in the Fall.

---

**From:** Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Sent:** Monday, June 6, 2022 4:40 PM  
**To:** TTX-Managers <[TTX.Managers@sfgov.org](mailto:TTX.Managers@sfgov.org)>  
**Subject:** All staff email content?

Hi all,

It's that time of month again! I'm soliciting ideas for the next TTX All Staff Email, *TTX News You Can Use*. Please share information about work that's happening in your section, including any accomplishments, projects, or events. With the new format, photos or other graphics are also welcome! Feel free to send thoughts on work that's happening in your section, and I'll work with you to create a short write-up.

Please send me ideas by **Monday, June 13**. Thank you!

Eric



**Eric Manke**

Policy and Communications Manager

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-4509](tel:415-554-4509)

w: [sftreasurer.org](http://sftreasurer.org)

e: [eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)

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**From:** [Lou, Christine \(HSA\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); [JM Jaffe](#); [Aubrey Davis](#)  
**Cc:** [Aria Said](#); [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot  
**Date:** Thursday, August 25, 2022 4:29:08 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[image007.png](#)  
[image008.png](#)

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Hi,

Thank you for the connection, Nicole!

JM, Aubra, and Inga, I'm happy to help support! I'm not sure where you might be in the development of this GI pilot, but I would be happy to meet with you when you are ready to discuss the process for requesting CalFresh/CalWORKs income waivers from CDSS. I also recently was connected to Nick Pagoulatos about a GI pilot for the transgender community – would this be the same pilot?

If you have a one-pager or description of your pilot (e.g., target population, GI amount/cadence, pilot duration), could you please send it along?

Thanks!

Christine

**Christine Lou (she/her/hers)**

Policy & Planning Unit

(415) 557-5234

[www.SFHSA.org](http://www.SFHSA.org)



---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>

**Sent:** Monday, August 22, 2022 3:34 PM

**To:** [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com); [JM Jaffe <jjaffe@lyon-martin.org>](mailto:jjaffe@lyon-martin.org); [Aubrey Davis <aubrey@transgenderdistrictsf.com>](mailto:Aubrey Davis <aubrey@transgenderdistrictsf.com>); [Lou, Christine \(HSA\) <christine.lou@sfgov.org>](mailto:christine.lou@sfgov.org)

**Cc:** [Aria Said <aria@transgenderdistrictsf.com>](mailto:aria@transgenderdistrictsf.com); [Yee, Andrea \(TTX\) <andrea.yee@sfgov.org>](mailto:andrea.yee@sfgov.org)

**Subject:** CalFresh / CalWorks Benefits Waivers for Transgender Guaranteed Income pilot

Hi JM, Aubrey, and Inga,

Thanks for your time to connect today and for more information on the Guaranteed Income pilot

you are launching soon for the Transgender community.

I'm introducing you to Christine Lou with the SF Human Services Agency (HSA), who I mentioned over our meeting, supports with the process to apply for a waiver for CalFresh and CalWORKs so that GI does not impact CalFresh and CalWORKs eligibility. The City/County (SFHSA) has to be the one to submit the application to CDSS but they need information from you all and there needs to be a strong evaluation with a research partner. The whole application process takes a few months. Hopefully you'll be able to work with Christine to line this up if you anticipate that your pilot participants will be affected.

Christine- JM of Lyon-Martin Health Services and Inga/Aubrey of the Transgender District are managing an upcoming GI pilot program for the Transgender community. We are engaged with potentially providing financial coaching for program participants and got to talking about benefits waivers during our call today.

Thanks in advance for connecting all!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [JM Jaffe](#); [Aria Said](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: Connecting LMHS, Trans District and Office of Financial Empowerment!  
**Date:** Wednesday, August 10, 2022 2:40:00 PM

---

Thank you, both! I just sent an invite. Please let me know if Microsoft Teams is not your preferred platform and I can add a link to Zoom instead.

Looking forward to connecting!

Best,  
Nicole

---

**From:** JM Jaffe <jjaffe@lyon-martin.org>  
**Sent:** Wednesday, August 10, 2022 1:33 PM  
**To:** Aria Said <aria@transgenderdistrictsf.com>  
**Cc:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Yee, Andrea (TTX) <andrea.yee@sfgov.org>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

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ok great, that works for me too

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Sent:** Wednesday, August 10, 2022 1:12 PM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

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Yes, I can do August 22nd. From 1:30pm to 2pm.

Aria Sa'id | **President & Chief Strategist**  
**The Transgender District**  
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San Francisco CA, 94103  
p: (415) 713.9492  
e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
<http://transgenderdistrictsf.com>



On Wed, Aug 10, 2022 at 1:07 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

Aria, do any of these times work better for you than others? I can make any of them work.

Thanks,

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103



Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 11:52 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: Connecting LMHS, Trans District and Office of Financial Empowerment!

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Hello again,

Thanks for your patience while we compared calendars on our end. Here are some options for a 30 minute intro to Office of Financial Empowerment and discussion about potential partnership with Smart Money Coaching. Looking forward to touching base.

- Thursday, 9/18, 3:00 – 3:30 pm
- Friday, 9/19, 2:30 – 3:00 pm
- Monday, 8/22, 1:30 – 2:00 pm

Regarding the spotlight in our newsletter, it would be very high level. We'd love to highlight your GI pilot during Transgender History Month. The "interview" would

essentially consist of answering the questions below (2-4 sentences). I'm definitely open if you have edits you'd like to these questions as well. I added an optional question in case we proceed with a partnership around financial coaching for your pilot as well. I'm trying to put together a draft by Wednesday, August 24<sup>th</sup>. Let me know if you're interested in it, we'd love to highlight your great work. Thanks!

**Partner Highlight: Lion-Martin Health Services and the Transgender District initiate GI pilot for Trans Community**

1. Tell us about the guaranteed income pilot that you are launching for transgender community members in SF.
2. Why did you decide that guaranteed income was the right type of intervention to meet community need?
3. *OPTIONAL: Why did you feel it was important to offer financial coaching to pilot participants?*

Best,

Nicole

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 8:54 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: Connecting LMHS, Trans District and Office of Financial Empowerment!

Thanks, Pau- moving you to Bcc.

JM, pleased to make your acquaintance. Aria, great to reconnect.

I'm adding our Financial Capability Program Manager Andrea Yee to the conversation, who oversees Smart Money Coaching. We will look at our calendars and send over a few

options.

I'll send the interview questions for the spotlight too. More to come, thanks!

Best,

Nicole

Nicole J. Agbayani

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City & County of San Francisco

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

**Sent:** Monday, August 8, 2022 11:52 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Connecting LMHS, Trans District and Office of Financial Empowerment!

Hi JM and Aria-

Happy Monday!

I wanted to send a quick message to introduce you to Nicole Agbayani, the Director of the Office of Financial Empowerment, which is under the Treasurer and Tax Collector's Office.

Nicole – JM Jaffe is the Executive Director of Lyon-Martin Health Services, and Aria Sa'id is the President of The Transgender District, the two organizations that will be running the trans guaranteed income pilot program.

Nicole reached out to ask some questions about the trans guaranteed income pilot program, as she'd like to feature it in the OFE's August newsletter as part of Trans History Month. So if you have capacity/are interested, it would be great to feature your program in their

newsletter. 😊

I also wanted to connect you to Nicole anyway, because as I mentioned in a previous email, the Smart Money Coaching program (offered by the Office of Financial Empowerment) could be a resource that you offer to the program's participants in terms of financial coaching. If you're interested in chatting more about this possibility, I'm happy to schedule a meeting for us four to connect about it.

Thanks for all you do, and wishing you a wonderful week ahead!

Pau

**Pau Crego, MPH (He, Him, His)**

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), and [Instagram](#) @TransCitySF

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#)  
**Subject:** RE: Hello again :) from OFE!  
**Date:** Monday, August 8, 2022 6:48:41 AM  
**Attachments:** [image003.png](#)

---

Hi Pau,

Hope you are well! I wanted to pick back up this thread to see if we can find a time to put coffee on the calendar. Sorry for the delay in response, **Privacy**  
**[REDACTED]** Please remind me your days at City Hall and hopefully we can land on a good time to catch up.

I also wanted to see if you have interest and capacity to be highlighted for a brief interview in the August edition of OFE's newsletter? We are really excited to offer Smart Money Coaching services to the upcoming GI pilot you have and would love to highlight the work in this issue during Transgender History Month. The interview would be providing brief responses to a couple of questions (drafted some ideas below, but I'm super open if you want to propose alternatives) and sending over an image if you'd like us to include one. Let me know if you're interested, I'm trying to put a draft together by August 19. Thanks so much!

Best,  
Nicole

**Partner Highlight: Office of Transgender Initiatives**

1. Tell us about the guaranteed income pilot that you are launching for transgender community members in SF.
2. Why did you feel it was important to offer financial coaching to pilot participants?

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Thursday, May 26, 2022 3:37 PM  
**To:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** RE: Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Thank you! I'll reach back out then. Happy PRIDE!!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 3:21 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Hi Nicole-

So great to hear from you! And yes, would love to grab coffee after the hectic Pride month season!

I'll share these sessions with our community partners. Thanks for letting us know,  
Pau

**Pau Crego, MPH** (he, him, his)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), [Instagram](#), and [LinkedIn](#) @TransCitySF

---

**From:** Agbayani, Nicole (TTX)

**Sent:** jueves, mayo 26, 2022 3:17 PM

**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** Hello from OFE! + Smart Money Coaching June Webinar Series (OTI)

Hi Pau!

Hope you are well! I wanted to drop a line from the Office of Financial Empowerment. I'm feeling more settled in and excited about the great team and all of the exciting work the Office is undertaking. How are you doing with the transition to Director at the Office of Transgender Initiatives? Once things settle, would love to grab coffee.

One of the programs of OFE is [Smart Money Coaching](#), a free one-on-one financial coaching program we offer to anyone age 18+ who lives, works, or receives services in San Francisco. I wanted to share with you that Smart Money Coaching is getting ready to host a free three-part financial skill building webinar series with the San Francisco Public Library in June. The series includes the Psychology of Spending, Saving with a Purpose, and Understanding Credit, and will be hosted by two of our Smart Money Coaches.

I'm attaching the flyer here in case it is of interest for the community. I've also added Andrea Yee, our Financial Capability Program Manager, who oversees the Smart Money Coaching program. Please feel free to share this web series widely and let us know if you have any questions. Thanks so much!

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Aria Said](#); [JM Jaffe](#)  
**Cc:** [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Tuesday, January 10, 2023 3:45:16 PM  
**Attachments:** [Outlook-xijoxlqc.png](#)

---

Wonderful, I just sent a Teams invite out, but let me know if you prefer Zoom and I can make that adjustment.

Best,  
Andrea

---

**From:** Aria Said <aria@transgenderdistrictsf.com>  
**Sent:** Tuesday, January 10, 2023 9:51 AM  
**To:** JM Jaffe <jjaffe@lyon-martin.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Aubrey Davis <aubrey@transgenderdistrictsf.com>; Timothy Foster <tfoster@lyon-martin.org>; Damiana Cano <dcano@lyon-martin.org>; Matisse Leathers <mleathers@lyon-martin.org>; Sam Favela <sam@transgenderdistrictsf.com>; Belen Meza <belen@transgenderdistrictsf.com>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Yes. 11:30am next Wednesday is great!

[Aria Sa'id | President & Chief Strategist](#)

[The Transgender District](#)

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Tue, Jan 10, 2023 at 9:33 AM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I could do 11:30am on Wednesday if that works for you Aria?

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)





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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, January 9, 2023 4:31 PM  
**To:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi everyone,

Should we aim to meet next week instead? I'm available during the following windows:

- Wed 1/18, 10:30a-1:30p
- Thurs 1/19, 10a-1pm

If these times don't work, feel free to share your availability.

Thank you,  
Andrea



**Andrea Yee**  
**Financial Capability Program Manager**  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

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---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Sent:** Thursday, January 5, 2023 4:07 PM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hi- we can't do Fridays!

Aria Sa'id | **President & Chief Strategist**  
The Transgender District  
1067 Market Street  
Suite 2001  
San Francisco CA, 94103  
p: (415) 713.9492  
e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey

Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!

Aria Sa'id | President & Chief Strategist

The Transgender District

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:

Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,

Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule

enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103  
Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Tuesday, December 13, 2022 10:20 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi JM, Aubrey, and Inga,

Congratulations on your launch of GIFT! It's so exciting to see this go live!

A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we

would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.

- The LGBT Center mentioned that another part of their in-house services is workforce development, and that if clients are interested, they'd be happy to work with folks interested in pursuing employment. However, if clients do become employed during the course of the pilot, would that jeopardize their GI stipends?
- I've also been supporting the development of an FAQ resource for participants and program staff about the prepaid card. This is a US Bank product, and so we've been working with the team at US Bank to finalize a tailored FAQ. We will keep you posted when the deliverable is ready to share.

Best,  
Andrea

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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:28 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
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Sounds great, JM! Looking forward to it

Thank you!  
Andrea

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Hi Andrea,

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We are most definitely interested in doing an outreach session with the LGBT center so

they understand the eligibility requirements and referral process, and so we know how to refer into their programs! We are still in our Town Halls phase but once we shift to our Outreach phase, we will definitely reach out to arrange a meeting time.

Thanks so much!

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**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hello JM, Inga, and Aubrey,

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- How many participants will be a part of your pilot?
- How much is the monthly GI amount? And for what duration will the payments be distributed?
- When will the pilot begin and when will the first disbursements be distributed?

Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Inga <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

---

## Microsoft Teams meeting

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**From:** [Aria Said](#)  
**To:** [JM Jaffe](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Thursday, January 5, 2023 4:08:16 PM

---

Hi- we can't do Fridays!

[Aria Sa'id | President & Chief Strategist](#)  
**The Transgender District**  
1067 Market Street  
Suite 2001  
San Francisco CA, 94103  
p: (415) 713.9492  
e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey

Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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**Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!**

Aria Sa'id | President & Chief Strategist

**The Transgender District**

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:

Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

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**Sent:** Tuesday, December 13, 2022 10:20 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

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Thank you!  
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Hi Andrea,

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Thanks so much!

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(Pronouns: they/them/theirs)

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**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Andrea

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**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>

**Subject:** LMHS / Trans District / OFE and SMC Intro meeting

**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.

**Where:** Microsoft Teams Meeting

---

## Microsoft Teams meeting

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**From:** [JM Jaffe](#)  
**To:** [Aria Said](#); [Yee, Andrea \(TTX\)](#)  
**Cc:** [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Thursday, January 5, 2023 4:06:57 PM

---

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

## J. M. Jaffe | Executive Director

(Pronouns: they/them/theirs)

### Lyon-Martin Community Health

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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---

**From:** Aria Said <aria@transgenderdistrictsf.com>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>

**Cc:** JM Jaffe <jjaffe@lyon-martin.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Aubrey Davis <aubrey@transgenderdistrictsf.com>; Timothy Foster <tfoster@lyon-martin.org>; Damiana Cano <dcano@lyon-martin.org>; Matisse Leathers <mleathers@lyon-martin.org>; Sam Favela <sam@transgenderdistrictsf.com>; Belen Meza <belen@transgenderdistrictsf.com>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!



Aria Sa'id | President & Chief Strategist

**The Transgender District**

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:

Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,

Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, December 13, 2022 10:20 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi JM, Aubrey, and Inga,

Congratulations on your launch of GIFT! It's so exciting to see this go live!

A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.
- The LGBT Center mentioned that another part of their in-house services is workforce development, and that if clients are interested, they'd be happy to work with folks interested in pursuing employment. However, if clients do become employed during

the course of the pilot, would that jeopardize their GI stipends?

- I've also been supporting the development of an FAQ resource for participants and program staff about the prepaid card. This is a US Bank product, and so we've been working with the team at US Bank to finalize a tailored FAQ. We will keep you posted when the deliverable is ready to share.

Best,  
Andrea

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:28 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Sounds great, JM! Looking forward to it

Thank you!  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Sent:** Thursday, August 25, 2022 11:20 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Andrea,

For the pilot we will have 55 participants enrolled to receive \$1200/month for 18 months. We are hoping to launch the application in October with enrollments happening on a rolling basis.

We are most definitely interested in doing an outreach session with the LGBT center so they understand the eligibility requirements and referral process, and so we know how to refer into their programs! We are still in our Town Halls phase but once we shift to our Outreach phase, we will definitely reach out to arrange a meeting time.

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

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Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Thursday, August 25, 2022 11:14 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hello JM, Inga, and Aubrey,

It was great to meet you on Monday! I'm looking forward to collaborating with you all as you move forward with your GI pilot. A few follow-up questions:

- How many participants will be a part of your pilot?
- How much is the monthly GI amount? And for what duration will the payments be

distributed?

- When will the pilot begin and when will the first disbursements be distributed?

Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

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## Microsoft Teams meeting

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Passcode: Zu9hKZ  
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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Aria Said](#); [JM Jaffe](#)  
**Cc:** [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Monday, January 9, 2023 4:31:06 PM  
**Attachments:** [Outlook-xijoxlqc.png](#)

---

Hi everyone,

Should we aim to meet next week instead? I'm available during the following windows:

- Wed 1/18, 10:30a-1:30p
- Thurs 1/19, 10a-1pm

If these times don't work, feel free to share your availability.

Thank you,  
Andrea



**Andrea Yee**  
**Financial Capability Program Manager**  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>  
**Sent:** Thursday, January 5, 2023 4:07 PM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hi- we can't do Fridays!

**Aria Sa'id | President & Chief Strategist**  
**The Transgender District**  
1067 Market Street  
Suite 2001  
San Francisco CA, 94103  
p: (415) 713.9492  
e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

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**Sent:** Thursday, January 5, 2023 3:56 PM

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**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

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e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>





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Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,  
Andrea

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**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Thanks so much!

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**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Tuesday, December 13, 2022 10:20 AM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.
- The LGBT Center mentioned that another part of their in-house services is workforce development, and that if clients are interested, they'd be happy to work with folks interested in pursuing employment. However, if clients do become employed during the course of the pilot, would that jeopardize their GI stipends?
- I've also been supporting the development of an FAQ resource for participants and program staff about the prepaid card. This is a US Bank product, and so we've been working with the team at US Bank to finalize a tailored FAQ. We will keep you posted when the deliverable is ready to share.

Best,  
Andrea

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:28 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Sounds great, JM! Looking forward to it

Thank you!  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Sent:** Thursday, August 25, 2022 11:20 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
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Hi Andrea,

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Thanks so much!

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**J. M. Jaffe | Executive Director**  
(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hello JM, Inga, and Aubrey,

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- How many participants will be a part of your pilot?
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Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

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**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

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## Microsoft Teams meeting

**Join on your computer or mobile app**  
[Click here to join the meeting](#)

Meeting ID: 214 438 066 643  
Passcode: Zu9hKZ  
[Download Teams](#) | [Join on the web](#)

**Or call in (audio only)**

[+1 415-906-4659, 210935358#](tel:+14159064659210935358#) United States, San Francisco  
Phone Conference ID: 210 935 358#  
[Find a local number](#) | [Reset PIN](#)

[Learn More](#) | [Meeting options](#)

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**From:** [JM Jaffe](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Aria Said](#)  
**Cc:** [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Tuesday, January 10, 2023 9:34:15 AM  
**Attachments:** [Outlook-xijoxlqc.png](#)

---

I could do 11:30am on Wednesday if that works for you Aria?

---

## J. M. Jaffe | Executive Director

(Pronouns: they/them/theirs)

### Lyon-Martin Community Health

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, January 9, 2023 4:31 PM  
**To:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi everyone,

Should we aim to meet next week instead? I'm available during the following windows:

- Wed 1/18, 10:30a-1:30p
- Thurs 1/19, 10a-1pm

If these times don't work, feel free to share your availability.

Thank you,  
Andrea



**Andrea Yee**  
**Financial Capability Program Manager**  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

---

**From:** Aria Said <aria@transgenderdistrictsf.com>

**Sent:** Thursday, January 5, 2023 4:07 PM

**To:** JM Jaffe <jjaffe@lyon-martin.org>

**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Aubrey Davis <aubrey@transgenderdistrictsf.com>; Timothy Foster <tfoster@lyon-martin.org>; Damiana Cano <dcano@lyon-martin.org>; Matisse Leathers <mleathers@lyon-martin.org>; Sam Favela <sam@transgenderdistrictsf.com>; Belen Meza <belen@transgenderdistrictsf.com>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

**Hi- we can't do Fridays!**

Aria Sa'id | **President & Chief Strategist**

**The Transgender District**

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)



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**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!

Aria Sa'id | President & Chief Strategist

The Transgender District

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:

Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have

availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Sent:** Wednesday, January 4, 2023 11:14 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, December 13, 2022 10:20 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
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Hi JM, Aubrey, and Inga,

Congratulations on your launch of GIFT! It's so exciting to see this go live!

A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.
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Best,  
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Thanks so much!

---

**J. M. Jaffe | Executive Director**

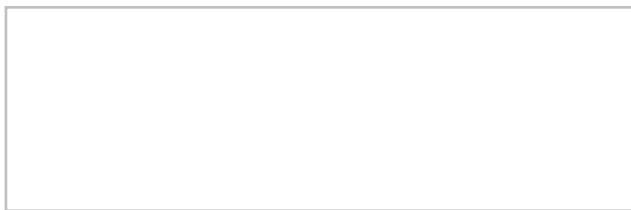
(Pronouns: they/them/theirs)

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<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>

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- How many participants will be a part of your pilot?
- How much is the monthly GI amount? And for what duration will the payments be distributed?
- When will the pilot begin and when will the first disbursements be distributed?

Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

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**From:** Agbayani, Nicole (TTX)  
**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

---

## Microsoft Teams meeting

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**From:** [Aria Said](#)  
**To:** [JM Jaffe](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#); [Aubrey Davis](#); [Timothy Foster](#); [Damiana Cano](#); [Matisse Leathers](#); [Sam Favela](#); [Belen Meza](#)  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting  
**Date:** Tuesday, January 10, 2023 9:52:18 AM  
**Attachments:** [Outlook-xijoxlqc.png](#)

---

Yes. 11:30am next Wednesday is great!

[Aria Sa'id | President & Chief Strategist](#)

[The Transgender District](#)

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Tue, Jan 10, 2023 at 9:33 AM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I could do 11:30am on Wednesday if that works for you Aria?

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



---

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Sent:** Monday, January 9, 2023 4:31 PM

**To:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis

<[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano



<[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi everyone,

Should we aim to meet next week instead? I'm available during the following windows:

- Wed 1/18, 10:30a-1:30p
- Thurs 1/19, 10a-1pm

If these times don't work, feel free to share your availability.

Thank you,  
Andrea



**Andrea Yee**  
**Financial Capability Program Manager**  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Andrea.Yee@sfgov.org](mailto:Andrea.Yee@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

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---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 4:07 PM

**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>;

Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>;

Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam

Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hi- we can't do Fridays!

Aria Sa'id | President & Chief Strategist

The Transgender District

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 4:06 PM JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)> wrote:

I can do 1, 3, or 4pm on Friday, but my thursday is already booked up!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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**Hi Everyone! Aubrey and Sam can join the meeting on Thursday January 12th!**

Aria Sa'id | President & Chief Strategist

The Transgender District

1067 Market Street

Suite 2001

San Francisco CA, 94103

p: (415) 713.9492

e: [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)

<http://transgenderdistrictsf.com>



On Thu, Jan 5, 2023 at 3:37 PM Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)> wrote:  
Hi J.M.,

Happy New Year - I hope you had a wonderful holiday season!

Our Smart Money Coach at the LGBT Center is out this week, but it seems like we have availability during the following times next week:

- Thurs 1/12, 1-3pm
- Fri 1/13, 1-3pm or 4-5pm

Please let me know if a window during any of these times would work. If not, feel free to propose availability on your end.

Thank you,  
Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>

**Sent:** Wednesday, January 4, 2023 11:14 AM

**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; Timothy Foster <[tfoster@lyon-martin.org](mailto:tfoster@lyon-martin.org)>; Damiana Cano <[dcano@lyon-martin.org](mailto:dcano@lyon-martin.org)>; Matisse Leathers <[mleathers@lyon-martin.org](mailto:mleathers@lyon-martin.org)>; Sam Favela <[sam@transgenderdistrictsf.com](mailto:sam@transgenderdistrictsf.com)>; Belen Meza <[belen@transgenderdistrictsf.com](mailto:belen@transgenderdistrictsf.com)>

**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Hey Andrea!

We would love to schedule a time to meet this week or next as we start to schedule enrollment appointments—could you please send us your availability?

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103

Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512

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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Tuesday, December 13, 2022 10:20 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi JM, Aubrey, and Inga,

Congratulations on your launch of GIFT! It's so exciting to see this go live!

A few different things:

- The Smart Money financial Coach at the LGBT Center is excited to start working with you all. Would it be possible to reconnect so you all can meet him? And then we would love to set up an orientation for your case managers so that they can get an overview of Smart Money Coaching, how it works, and how they can refer clients.
- The LGBT Center mentioned that another part of their in-house services is workforce development, and that if clients are interested, they'd be happy to work with folks interested in pursuing employment. However, if clients do become employed during the course of the pilot, would that jeopardize their GI stipends?
- I've also been supporting the development of an FAQ resource for participants and program staff about the prepaid card. This is a US Bank product, and so we've been working with the team at US Bank to finalize a tailored FAQ. We will keep you posted when the deliverable is ready to share.

Best,

Andrea

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:28 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

Sounds great, JM! Looking forward to it

Thank you!

Andrea

---

**From:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>  
**Sent:** Thursday, August 25, 2022 11:20 AM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
<[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hi Andrea,

For the pilot we will have 55 participants enrolled to receive \$1200/month for 18 months. We are hoping to launch the application in October with enrollments happening on a rolling basis.

We are most definitely interested in doing an outreach session with the LGBT center so they understand the eligibility requirements and referral process, and so we know how to refer into their programs! We are still in our Town Halls phase but once we shift to our Outreach phase, we will definitely reach out to arrange a meeting time.

Thanks so much!

---

**J. M. Jaffe | Executive Director**

(Pronouns: they/them/theirs)

**Lyon-Martin Community Health**

1735 Mission Street | San Francisco, CA 94103  
Direct: (415) 901-7108 | P: (415) 565-7667 | F: (415) 252-7512  
[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org) | [www.lyon-martin.org](http://www.lyon-martin.org)



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---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 11:14 AM  
**To:** JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** Re: LMHS / Trans District / OFE and SMC Intro meeting

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Hello JM, Inga, and Aubrey,

It was great to meet you on Monday! I'm looking forward to collaborating with you all as you move forward with your GI pilot. A few follow-up questions:

- How many participants will be a part of your pilot?
- How much is the monthly GI amount? And for what duration will the payments be distributed?
- When will the pilot begin and when will the first disbursements be distributed?

Additionally, I just finished a call with the LGBT Center and they are excited to partner with you on this effort as well. They would love to be a part of your on-boarding/orientation process, perhaps with a workshop to introduce Smart Money Coaching and the referral process to your participants. Please let me know your thoughts on this.

I look forward to your response!

Thank you,  
Andrea

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Tuesday, August 9, 2022 11:42 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com) <[inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)>; Aubrey Davis <[aubrey@transgenderdistrictsf.com](mailto:aubrey@transgenderdistrictsf.com)>  
**Cc:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>  
**Subject:** LMHS / Trans District / OFE and SMC Intro meeting  
**When:** Monday, August 22, 2022 1:30 PM-2:00 PM.  
**Where:** Microsoft Teams Meeting

---

## Microsoft Teams meeting

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Larson, Rebekah L](#); [Botelho, Charline M](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Friday, November 18, 2022 10:52:42 AM  
**Attachments:** [image003.png](#)

---

Yes- it's really helpful!

---

**From:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
**Sent:** Friday, November 18, 2022 10:33:43 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
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Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

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Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 11:58:00 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Yes, will share with Carmen and Cc her moving forward.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 11:41 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Can you make sure you share with Carmen Ho, and also give her the updated timeline info?  
Thanks!!!



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Office of the Treasurer & Tax Collector | City and County  
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**w:** [sftreasurer.org](http://sftreasurer.org)  
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Thank you,

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Best,



Nicole

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, November 18, 2022 8:39:44 AM  
**Attachments:** [image002.png](#)  
[image004.png](#)

---

Thanks! I responded to Gretchen at US Bank.



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**Sent:** Thursday, November 17, 2022 4:38 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: San Francisco ReliaCard FAQ

Hi Amanda,

I took a look and separated out the items not addressed by the US Bank docs, which come out to nine questions. I've isolated them in the attached document.

Thank you,  
Andrea

---

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Thanks Gretchen – these look great! Let us take a look and see if there are any items that we covered in ours that aren't in these (ie specific information we crafted for the trans community) we can discuss the best way for us to provide that info to case managers without mucking up your audit needs.

**Amanda Kahn Fried** Policy and Communications  
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Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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-----  
U.S. BANCORP made the following annotations

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-----

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [JM Jaffe](#); [Aubrey Davis](#); [inga@transgenderdistrictsf.com](mailto:inga@transgenderdistrictsf.com)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** Resource for SMC client  
**Date:** Monday, August 22, 2022 3:36:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Hi JM, Inga, and Aubrey,

Thanks again for your time to connect today! Andrea will work with you directly to get information on the logistics of the GI pilot clientele. I hope we'll be able to connect many participants with Smart Money Coaching.

Following up on my question during our meeting, please let me know if there are workforce resources that we can pass along to one of our coaches who is working with a transgender client right now. The client has faced a lot of discrimination in hiring and their financial coach would appreciate any resources or ideas that you have that provide support for transgender jobseekers. We will forward them to the coach.

Thanks in advance for your insights.

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** FW: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 2:38:00 PM  
**Attachments:** [Guaranteed Income Resolution.doc](#)

---

FYI

---

**From:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Hey Amanda:

We're introducing the attached resolution in support of Guaranteed Income today based on feedback from constituents at our Budget Town Hall meeting. We'll refer it to a Committee

Let me know when you have a chance to discuss.

**BILL BARNES** *(he/him/his)*

Chief of Staff  
Supervisor Ahsha Safai  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102

415.554.7896 (direct)  
415.554.6975 (main line)

---

**From:** Amanda Fried <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, April 12, 2022 11:52 AM  
**To:** BOS-Legislative Aides <[bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org)>  
**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)



**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," said **Jim Pugh, founder of the Universal Income Project and Advisory Group member**. "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** "I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty."

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

"As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage," said **Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member**. "Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility."

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of

critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group's emphasis on the importance of changing narratives around poverty and public assistance from scarcity and "deservedness" to abundance and dignity.

"I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together," said **Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member**. "This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco."

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor's Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit:

<https://sftreasurer.org/community/guaranteed-income>.

###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)  
[San Francisco, CA | 94102 US](#)

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FILE NO.

RESOLUTION NO.

1 [Adopting the recommendations of the Guaranteed Income Advisory Group and establishing a  
2 City policy in support of Guaranteed Income.]

3 **Resolution adopting the recommendations of the Guaranteed Income Advisory Group**  
4 **report entitled “From Pilots to Policy Change,” and establishing a City policy in**  
5 **support of Guaranteed Income.**

6  
7 WHEREAS, The Board of Supervisors established the Guaranteed Income Advisory  
8 Group through Ordinance 269-20 to study Guaranteed Income, also known as Universal  
9 Basic Income, an income-distribution program that provides individuals with a fixed amount of  
10 money each month to cover basic living expenses; and

11 WHEREAS, The Guaranteed Income Advisory Group consists of eleven voting  
12 members from diverse backgrounds with lived experiences and professional qualifications to  
13 study various Guaranteed Income programs; and

14 WHEREAS, The Guaranteed Income Advisory Group was charged with exploring  
15 different paths to economic security, modeled on the principles of Guaranteed Income; and

16 WHEREAS, The Guaranteed Income Advisory Group reviewed best practices in the  
17 administration and delivery of Guaranteed Income programs including local pilot programs in  
18 the City and County of San Francisco; and

19 WHEREAS, The Guaranteed Income Advisory Group was required to produce a final  
20 report to the Board of Supervisors and Mayor summarizing its research, findings and  
21 recommendations; and

22 WHEREAS, The Office of the Treasurer-Tax Collector provided staff support and policy  
23 expertise to the Guaranteed Income Advisory Group; and

24 WHEREAS, The final report, entitled “From Pilots to Policy Change: Recommendations  
25 from San Francisco’s Guaranteed Income Advisory Group,” was released in April 2022, and is

1 on file with the Clerk of the Board of Supervisors in File No. \_\_\_\_\_, which is hereby declared  
2 to be a part of this resolution as if set forth fully herein; and

3 WHEREAS, The report includes three categories of critical and actionable  
4 recommendations:

- 5 • Coordinate and align pilots and policies through a centralized guaranteed  
6 income unit,
- 7 • Center community voices in the planning, implementation, and evaluation of  
8 Guaranteed Income work, and
- 9 • Think big: pursue structural, sustainable, and scalable reforms and strategies;  
10 and

11 WHEREAS, The Board of Supervisors thanks each member of the Guaranteed Income  
12 Advisory Group for their hard work through a pandemic to produce meaningful  
13 recommendations for concrete action; now, therefore, be it

14 RESOLVED, That the Board of Supervisors adopts each of the eight recommendations  
15 included in the final report; and, be it

16 FURTHER RESOLVED, That the City and County of San Francisco establishes as City  
17 policy its support for Guaranteed Income for all; and, be it

18 FURTHER RESOLVED, That the Board of Supervisors requests the City Attorney to  
19 draft legislation to implement the three recommendations that require legislative changes:  
20 establishing a centralized staff function for Guaranteed Income, creating a working group to  
21 coordinate citywide Guaranteed Income pilots and policy, and pursuing reforms that will  
22 increase access to public benefits.

23  
24  
25

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Wednesday, September 7, 2022 1:43:00 PM  
**Attachments:** [Reloadable Card Purchase Request Form.xlsx](#)  
[Shipping Info Template.xlsx](#)  
[Reloadable card order instructions AKF Notes.docx](#)

---

Hi Carmen- I have some questions about the attached Reloadable Card Instructions – can you take a look? Thanks!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH (He, Him, His)**  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

Sent: Thursday, August 18, 2022 2:55 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;

Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,

Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.



Brian Cheu

趙道君

Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

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Passcode: 656553

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+1 312 626 6799 US (Chicago)

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+1 646 558 8656 US (New York)

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Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

**CITY AND COUNTY OF SAN FRANCISCO  
RELOADABLE CARD PURCHASE REQUEST FORM**

A. Prepared By \_\_\_\_\_ Phone Number \_\_\_\_\_  
 Department / Unit \_\_\_\_\_ Agency Name (optional) \_\_\_\_\_

**B. Cards Request**

	Number of Cards	Project Name	Per Card Amount	Extended Cost
1.				\$ -
2.				\$ -
3.				\$ -
4.				\$ -
5.				\$ -
6.				\$ -
7.				\$ -
8.				\$ -
9.				\$ -
10.				\$ -
<b>Total number of cards</b>			<b>Card Totals</b>	
0			\$ -	

C.  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

By signing below, you are certifying that you have verified and validated accuracy of data on the shipping info template submitted to TTX for processing and all terms and conditions from the approved policy and procedure have been met.

**D. Approvals**

\_\_\_\_\_  
 Authorized approver (print name & title)

\_\_\_\_\_  
 Signature

Date: \_\_\_\_\_

Use if secondary approval required (optional)

\_\_\_\_\_  
 Print name & title

\_\_\_\_\_  
 Signature

Date: \_\_\_\_\_

-----  
 TTX USE ONLY

Reviewed \_\_\_\_\_ Entered \_\_\_\_\_  
 Approved \_\_\_\_\_ Released \_\_\_\_\_

Last Name	First Name	Date of Birth	Card Amount	Agency Name	Mail to Client or Agency?	Include Agency Name? Y/N	Attn:	Mailing Address	City	State	Postal Code	Recipient Physical Address	City	State	Postal Code
-----------	------------	---------------	-------------	-------------	---------------------------	--------------------------	-------	-----------------	------	-------	-------------	----------------------------	------	-------	-------------

Last Name	First Name	Date of Birth	Card Amount	Agency Name	Mail to Client or Agency?	Include Agency Name? Y/N	Attn:	Mailing Address	City	State	Postal Code	Recipient Physical Address	City	State	Postal Code
Smith	Joe	01/03/1949	200	First5	Agency	y	Derik Aoki	101 Grove St	San Francis	CA	94102	1234 Street	San Francisco	CA	94102
Lee	William	01/04/1949	100	First5	Agency	y	Derik Aoki	101 Grove St	San Francis	CA	94102	555 Fulton St	San Francisco	CA	94102
Wong	Mary	01/05/1949	100	CAA	Client	n		123 Street	San Francis	CA	94121	123 Street	San Francisco	CA	94121

## Ordering Process

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.

1. Department staff completes Order Template and Order Requests

**Commented [FA(1):** Is this the "Reloadable Card Purchase Request Form" and the "Shipping Info Template"?

2. Department staff creates direct payment voucher in FSP, entering the following information:

Invoice Line Description: To begin with "XXX (3-character department code)-GC",

Under payment information, Remit to: 0000008865, Location: WIRE-TBD (provided to department when program is setup), Address: 1.

**Commented [FA(2):** Do we have this yet?

Under payment options, Bank: BOA, Account: 0806, Method: WIR.

Under Payment Information, Scheduled Due: same date to be entered on ACH request (see step 2 below)

### Add AOSD Fund Accountant as final approver.

3. After voucher is approved, department staff submits ACH request on TTX banking portal: [ACH Request](#) ( <https://sftreasurer.org/banking-investments/banking-services-city-departments> ) and attaches a signed copy of the Order Request form.

**Commented [FA(3):** Is this the same document from #1 or different?

- For Payment Request Type: ACH Request
- For the "DATE PAYMENT IS DUE (SETTLEMENT DATE)", enter 2 business days from date of submission.
- For ACH or Fedwire ABA Routing Number: 322285846
- For Beneficiary Bank and Name: US Bank
- For Beneficiary's Full Address: 200 South Sixth St, Minneapolis, MN 55402
- For Beneficiary's Account Number: (provided to department when program is setup)

**Commented [FA(4):** Do we have this yet?

4. Department staff forwards the completed Order Template as Excel spreadsheet to TTX Treasury analyst

**Commented [FA(5):** Carmen? Or someone else?

5. TTX reviews documents for completeness, processes order and will send confirmation to department staff with expected delivery date.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:53:00 AM

---

FYI- just keeping you in the loop.

---

**From:** Fried, Amanda (TTX)  
**Sent:** Friday, August 19, 2022 9:53 AM  
**To:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- The timing for this meeting doesn't work for TTX. We have a critical contract meeting on the 26<sup>th</sup> that will likely determine a lot of details for this program. I think that meeting in advance of that conversation will be frustrating as we won't have enough clarity to provide. Can we reschedule for the week of September 6<sup>th</sup>? We will share more info in advance of that meeting.

A few short responses for now:

- The enrollment of participants can be on a rolling basis.
- TTX uploads the information about recipients in the card vendor's secure portal. We can share more info about the security specs after the 26<sup>th</sup>.
- Once a program is setup in the banking system, the current process requires recipient info at least 14 days before card issuance. We are actively looking at ways to adjust this timeframe, and would love to discuss this process and the options together with your providers.

Please do send over additional questions that are critical for program development– if we can answer them before the meeting we will.

Thanks,  
Amanda

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
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I hope that helps add clarity and context.

Thanks everyone,  
Pau

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Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
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Office of Transgender Initiatives, City & County of San Francisco

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趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

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When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TlB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

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Passcode: 656553

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+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdc0GpkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 4:43:00 PM

---

Hi Carmen – With Tajel and Evelyn both out, I’m wondering if you have some basic explainer text you can send to me for how to onboard a new prepaid product (with US Bank)?

Amanda

---

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+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

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+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

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Hello! I assume since we are sticking with US Bank its ok to set this up and share our current protocols / mechanics?

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My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!  
Pau

Pau Crego, MPH (he, him, his)  
Executive Director  
Office of Transgender Initiatives, City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: pau.crego@sfgov.org Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
Sent: jueves, agosto 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <pau.crego@sfgov.org>; Aria Said <aria@transgenderdistrictsf.com>; JM Jaffe <jjaffe@lyon-martin.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <pau.crego@sfgov.org>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)  
Subject: Trans GI Program: Payment Workflows & Other Logistics



When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUElUdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUElUdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

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+1 346 248 7799 US (Houston)

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+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUElUdmhZOWdpUT09>

**From:** [Manke, Eric \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** Fwd: \*\*\* PRESS RELEASE \*\*\* SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY  
**Date:** Wednesday, November 16, 2022 2:54:47 PM  
**Attachments:** [11.16.22 Press Release GIFT Program Launch.pdf](#)

---

Begin forwarded message:

**From:** "Press Office, Mayor (MYR)" <mayorspressoffice@sfgov.org>  
**Date:** November 16, 2022 at 9:32:41 AM PST  
**To:** "Press Office, Mayor (MYR)" <mayorspressoffice@sfgov.org>  
**Subject:** \*\*\* PRESS RELEASE \*\*\* SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY

**FOR IMMEDIATE RELEASE:**

Wednesday, November 16, 2022

Contact: Mayor's Office of Communications, [mayorspressoffice@sfgov.org](mailto:mayorspressoffice@sfgov.org)

**\*\*\* PRESS RELEASE \*\*\***

**SAN FRANCISCO LAUNCHES NEW GUARANTEED INCOME PROGRAM FOR TRANS COMMUNITY**

*The program, part of a larger City effort to offer temporary income as a way to address poverty and the first focused in transgender communities, is now accepting applications.*

**San Francisco, CA** -- Mayor London N. Breed today announced the launch of a new guaranteed income program for San Francisco's trans community. The Guaranteed Income for Trans People (GIFT) Program will provide low-income transgender San Franciscans with \$1,200 each month, up to 18 months to help address financial insecurity within trans communities.

As part of the City's growing portfolio of guaranteed income programs, GIFT is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery. This pilot program is the first guaranteed income initiative to focus solely on trans people, and will accept applications from November 15 through December 15, 2022.

The GIFT Program will provide 55 eligible trans individuals with temporary income and a range of wrap-around direct services such as gender affirming medical and mental health care, case management and specialty care services, as well as financial coaching.

"Our Guaranteed Income Programs allow us to help our residents when they need

it most as part of our City's economic recovery and our commitment to creating a more just city for all," said Mayor London Breed. "We know that our trans communities experience much higher rates of poverty and discrimination, so this program will target support to lift individuals in this community up. We will keep building on programs like this to provide those in the greatest need with the financial resources and services to help them thrive."

Transgender communities, experience poverty and economic instability at disproportionate rates. In 2015, when the U.S. Trans Survey was last conducted, 33% of trans Californians were living in poverty, compared to 12% of people in the general population. The percentage among trans people who are also Black, Indigenous and People of Color is even higher.

"Even with our rich history of trans advocacy, we see that trans San Franciscans experience poverty at exponentially higher rates compared to the general population," said Pau Crego, Executive Director of the San Francisco Office of Transgender Initiatives. "This is especially the case for trans people of color, disabled trans people, trans elders, and other trans communities deeply impacted by discrimination and barriers to education, employment, and economic mobility. While in other parts of the country and the world trans people are targeted by institutions and legislators, in San Francisco, we move towards progress and justice by investing in our most vulnerable residents."

Lyon-Martin Community Health Services and The Transgender District are leading program design and implementation of this innovative program, with support from the Mayor's Office of Housing and Community Development (MOHCD), the Office of Transgender Initiatives (OTI), and the Treasurer & Tax Collector (TTX).

"While healthcare often focuses on the downstream effects of marginalization, we know that changing the material realities of trans communities can significantly impact their health for the better – indeed, for trans people, it is a life-or-death situation," said JM Jaffe, Executive Director of Lyon-Martin Community Health Services. "We hope that our guaranteed income program will be the beginning of a reparative process to change the inequities experienced by our communities, help them survive in a world that is constantly debating their right to exist, and empower them to engage in healthcare services in a meaningful and life-changing way."

"The GIFT program is a historic program that will build economic stability and self-sufficiency for San Francisco's most impacted trans residents," said Aria Sa'id, President of The Transgender District. "By giving low-income trans people the resources to cover the expenses they deem most immediate and important given each person's unique situation, we are implementing a truly community-centered intervention to combat poverty. The Transgender District is thrilled to partner with Lyon-Martin Community Health Services and the City on this pilot program."

The City's guaranteed income programs are an economic model that provide regular, unconditional cash transfers to individuals or households. This differs

from other social safety net practices by providing a steady, predictable stream of cash to recipients to spend as they see fit without limitations. The GIFT program is San Francisco's third guaranteed income program. It follows the Abundant Birth Project and the Guaranteed Income Pilot for Artists.

### **The Abundant Birth Project**

In 2020, the City launched the Abundant Birth Project, which offers basic income for Black and Pacific Islander mothers and pregnant people during and after pregnancy. The Abundant Birth Project is a simple approach to achieving better maternal health and birthing outcomes by providing pregnant Black and Pacific Islander women a monthly income supplement for the duration of their pregnancy and during the postpartum period as an economic and reproductive health intervention.

Each year, qualifying pregnant parents in San Francisco who are Black or Pacific Islanders receive \$1,000 monthly payments as part of the **Abundant Birth Project** in partnership with Expecting Justice. Their payments apply for their first trimester until two years post-partum.

To date, San Francisco has supported 135 birthing parents with monthly payments; the goal is to enroll 150 by the end of the year.

### **Testimonial from Abundance Birth Project Coach**

“Our ABP Mama was very grateful to be receiving our income supplement. Not only has she been able to afford her family's financial needs but she has also been able to prepare for the birth of her second child in ways that differ from her first. Despite having a different support system this round, this Mama has been able to buy essential baby items that she would not have been able to afford on her work income alone (including a stroller and a car seat).

### **The Guaranteed Income Pilot for Artists**

In 2021, San Francisco launched a pilot program to offer cash relief to local artists who were disproportionately affected by the COVID-19 pandemic.

The **Guaranteed Income Pilot for Artists**, in partnership with the San Francisco Arts Commission and the Yerba Buena Center for the Arts, currently provides 190 artists who live and work in San Francisco monthly payments of \$1,000 for up to 18 months.

This program is available to San Francisco artists engaged with the community through music, dance, creative writing, visual art, performance art, installation, photography, theater, or film. Teaching artists, arts educators, and culturally-based craft workers and makers are also encouraged to apply.

Stories of artists who have benefited from this program can be found at [this link](#).

People interested in applying for San Francisco's Guaranteed Income Program for

Trans People can apply online at [GiftIncome.org](https://GiftIncome.org), by phone (415) 213-1717 or in person at 1735 Mission Street in San Francisco during business hours.

In 2023, the City will launch two additional guaranteed income programs geared towards youth.

###

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [TTX-Senior Management](#)  
**Subject:** Fwd: Cash is King  
**Date:** Friday, August 6, 2021 1:15:09 PM

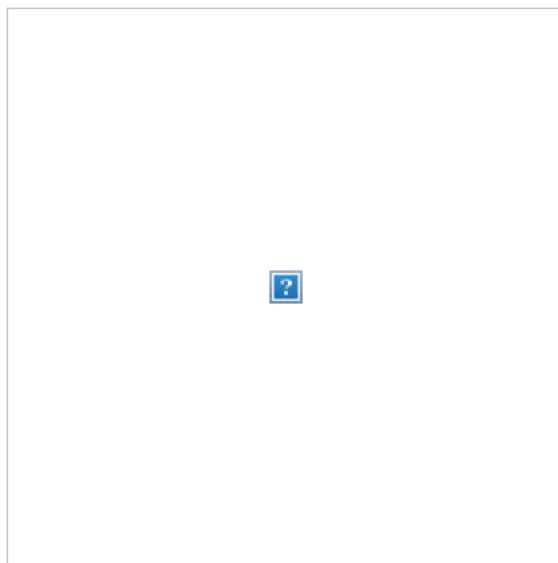
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FYI- thought the team did a great job on this newsletter, wanted to see if you all get them? We are working on our lists...

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**From:** San Francisco Office of Financial Empowerment <sf.ofe@sfgov.org>  
**Sent:** Friday, August 6, 2021 1:01:35 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Cash is King



## Cash is King

Greetings to all –we are so excited to bring news of new and innovative initiatives that will help secure economic security for San Franciscans, Californians, and Americans around the country. In 2020, governments scrambled to provide support with expanded unemployment insurance, access to sick leave, and emergency cash relief. In 2021, we’re seeing these emergency supports become formalized in federal and state policy and budgets. SFOFE is proud to both advocate for these policies on the federal, state, and local levels and to publicize and implement them once they are enacted, including:

### **\$1.9 Billion State CalKIDS Expansion**

Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state’s 529 college



savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide movement and to support the program.

[Learn More](#)

## Federal Child Tax Credit Payments



The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS’s non-filer tool should have the money deposited automatically to their bank accounts. Families that haven’t filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you qualify, check out our [flyer](#) on our website or [schedule](#) an appointment

with Smart Money Coaching!

[Schedule an Appointment](#)

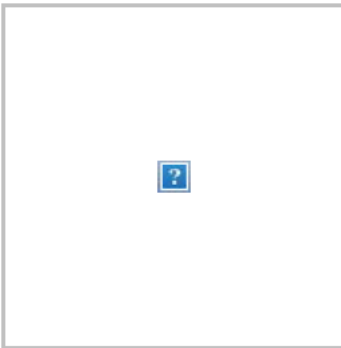
## Golden State Stimulus



Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

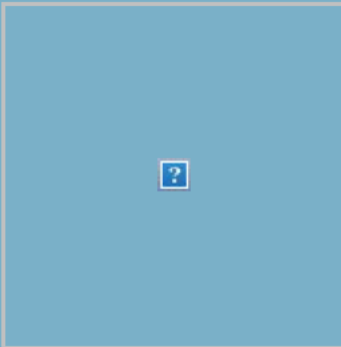
**San Francisco Guaranteed Income Advisory Group**



Based on an [ordinance](#) passed by the Board of Supervisors, OFE has been organizing and staffing a [Guaranteed Income Advisory Group](#) to advise the Board of Supervisors, the Mayor, and relevant City departments on issues related to Guaranteed Income. This group includes experts in the field of guaranteed income, people with lived experience of poverty in San Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting "Beyond cash – Considering Longer-Term (and Radical) Solutions" on **Friday, August 13 at 1 pm**.

[Learn More](#)

## Supporting Local Cash Transfers



OFE and the Treasurer's Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT](#) program, the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender Individuals](#). OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help San Francisco stay on the cutting edge of guaranteed income programming.

## The Office of Financial Empowerment is Now Hiring for Our New Director!

The Office of Financial Empowerment is now hiring for our new Director! Are you are a visionary leader who is unafraid to tackle the systemic racism of our financial system? Do you have experience managing economic security programs? If so, apply today to be our next Director. Full job description posted [here](#).

[Apply Here](#)



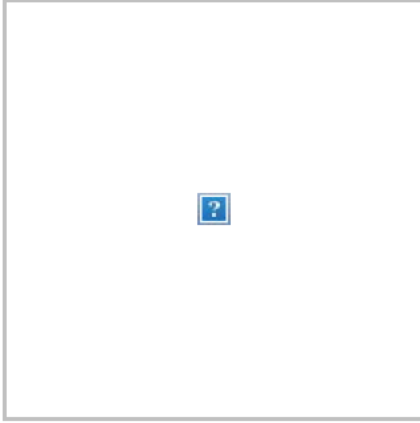
San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#); [Cohen, Molly \(TTX\)](#)  
**Subject:** Fwd: Cash Transfer/UBI Info and Q&A Session  
**Date:** Tuesday, August 10, 2021 7:36:14 AM

---

Any ideas about how best to structure? Should we invite any advisory group members?

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**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Sent:** Tuesday, August 10, 2021 7:31:09 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Farley, Clair (ADM) <clair.farley@sfgov.org>  
**Subject:** Cash Transfer/UBI Info and Q&A Session

Hi Amanda,

I hope you're well!

I'd love to move forward with scheduling an informational and Q&A session for our Trans Advisory Committee (and possibly other community leaders). I was thinking the session could include:

- Overview of current "UBI" pilot programs and any challenges/successes learned from those projects [TTX]
- Key things to keep in mind when developing a similar pilot program (evaluation, benefits restrictions, etc) [TTX]
- Draft structure of trans pilot program [OTI/Mayor's Office]
- Q&A / Comments / Feedback [TTX/OTI/Mayor's Office]

We can also ask TAC members to send us questions that they want addressed ahead of time, in order to make sure we address their main concerns in the session. If this agenda looks good to you, I'm hoping we can begin scheduling. I would recommend we allocate 1.5 hours to this session, although hopefully we won't need the full time.

Would your team be able to present on this the week of August 23<sup>rd</sup> or August 30<sup>th</sup>? If so, could you send me some dates/times that work for you all, so I can begin looking at our calendars.

Thank you again for your guidance and help with this project. I'm excited for this session!  
Pau

--

**Pau Crego, MPH | Pronouns: He, Him, His** ([What's this?](#))

Deputy Director - Policy and Programs

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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**From:** Fried, Amanda (TTX)  
**Subject:** Fwd: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 2:34:41 PM  
**Attachments:** [Guaranteed Income Resolution.doc](#)

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**From:** Barnes, Bill (BOS) <bill.barnes@sfgov.org>  
**Sent:** Tuesday, May 17, 2022 2:17:57 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Chung, Lauren (BOS) <lauren.l.chung@sfgov.org>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Hey Amanda:

We're introducing the attached resolution in support of Guaranteed Income today based on feedback from constituents at our Budget Town Hall meeting. We'll refer it to a Committee

Let me know when you have a chance to discuss.

**BILL BARNES** *(he/him/his)*

Chief of Staff  
Supervisor Ahsha Safai  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102

415.554.7896 (direct)  
415.554.6975 (main line)

**From:** Amanda Fried <amanda.fried@sfgov.org>  
**Sent:** Tuesday, April 12, 2022 11:52 AM  
**To:** BOS-Legislative Aides <bos-legislative\_aides@sfgov.org>  
**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

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**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," said **Jim Pugh, founder of the Universal Income Project and Advisory Group member**. "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** "I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty."

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

"As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage," said **Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member**. "Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility."

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group's emphasis on the importance of changing narratives around poverty and public assistance from scarcity and "deservedness" to abundance and dignity.

"I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together," said **Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member**. "This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco."

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor's Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit: <https://sftreasurer.org/community/guaranteed-income>.

###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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[San Francisco, CA | 94102 US](#)

This email was sent to [bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org).  
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Tasks Trello Board](#)  
**Subject:** Fwd: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 5:37:50 PM

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, August 18, 2022 5:24:27 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks Carmen!

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Thursday, August 18, 2022 5:13:02 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

We are scheduled to meet with Money Network after Tajel returns from vacation on August 26. We are expecting at that meeting, they will confirm if they're able to meet our requirements? If they're not able to, we'll work with US Bank to renew the contract so we can continue ordering cards from them. If they are able to, we'll learn of their order process and will develop order instructions/form. In the meantime, attached are USB's order instructions, form and shipping template (referenced in the order instructions). We didn't provide to MYR yet because we are uncertain which card vendor we'll be ordering the cards from, and will share with them after the 8/26 meeting.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, August 18, 2022 4:44 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Carmen – With Tajel and Evelyn both out, I'm wondering if you have some basic explainer text you can send to me for how to onboard a new prepaid product (with US Bank)?

Amanda

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH** (He, Him, His)  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the



bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

Sent: Thursday, August 18, 2022 2:55 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;

Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM

Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos,

Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

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+17207072699,,86499560293#,,,,\*656553# US (Denver)

Dial by your location

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+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdc0GpkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 12:59:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



**From:** [Murrell, Drew \(DPH\)](#)  
**To:** [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#); [Longhitano, Robert \(DPH\)](#); [Malawa, Zea \(DPH\)](#)  
**Subject:** Guaranteed Income Program - expecting justice/abundant birth

---

Hoping to talk through how the transgender GI program was setup. We are pursuing something similar under our expecting justice/abundant birth program. We have an existing contract with a provider to perform administration of a GI program with external funding for the actual FY22 GI cards.

In FY23, funding for the cards will be coming from City GF. For transgender GI we understand cards are purchased through TTX and similar to DPH administration is via contracted 3rd party. Can we talk to see if the same setup would work from expecting justice/abundant birth?

---

Microsoft Teams meeting

Join on your computer, mobile app or room device

Click here to join the meeting <[https://teams.microsoft.com/l/meetup-join/19%3ameeting\\_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4%40thread.v2/0?context=%7b%22Tid%22%3a%2222d5c2cf-ce3e-443d-9a7f-dfcc0231f73f%22%2c%22Oid%22%3a%22b72fb65d-d7a4-474a-a5d0-a50805b14d8d%22%7d](https://teams.microsoft.com/l/meetup-join/19%3ameeting_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4%40thread.v2/0?context=%7b%22Tid%22%3a%2222d5c2cf-ce3e-443d-9a7f-dfcc0231f73f%22%2c%22Oid%22%3a%22b72fb65d-d7a4-474a-a5d0-a50805b14d8d%22%7d)>

Meeting ID: 240 369 635 82  
Passcode: oSdhF3

Download Teams <<https://www.microsoft.com/en-us/microsoft-teams/download-app>> | Join on the web <<https://www.microsoft.com/microsoft-teams/join-a-meeting>>

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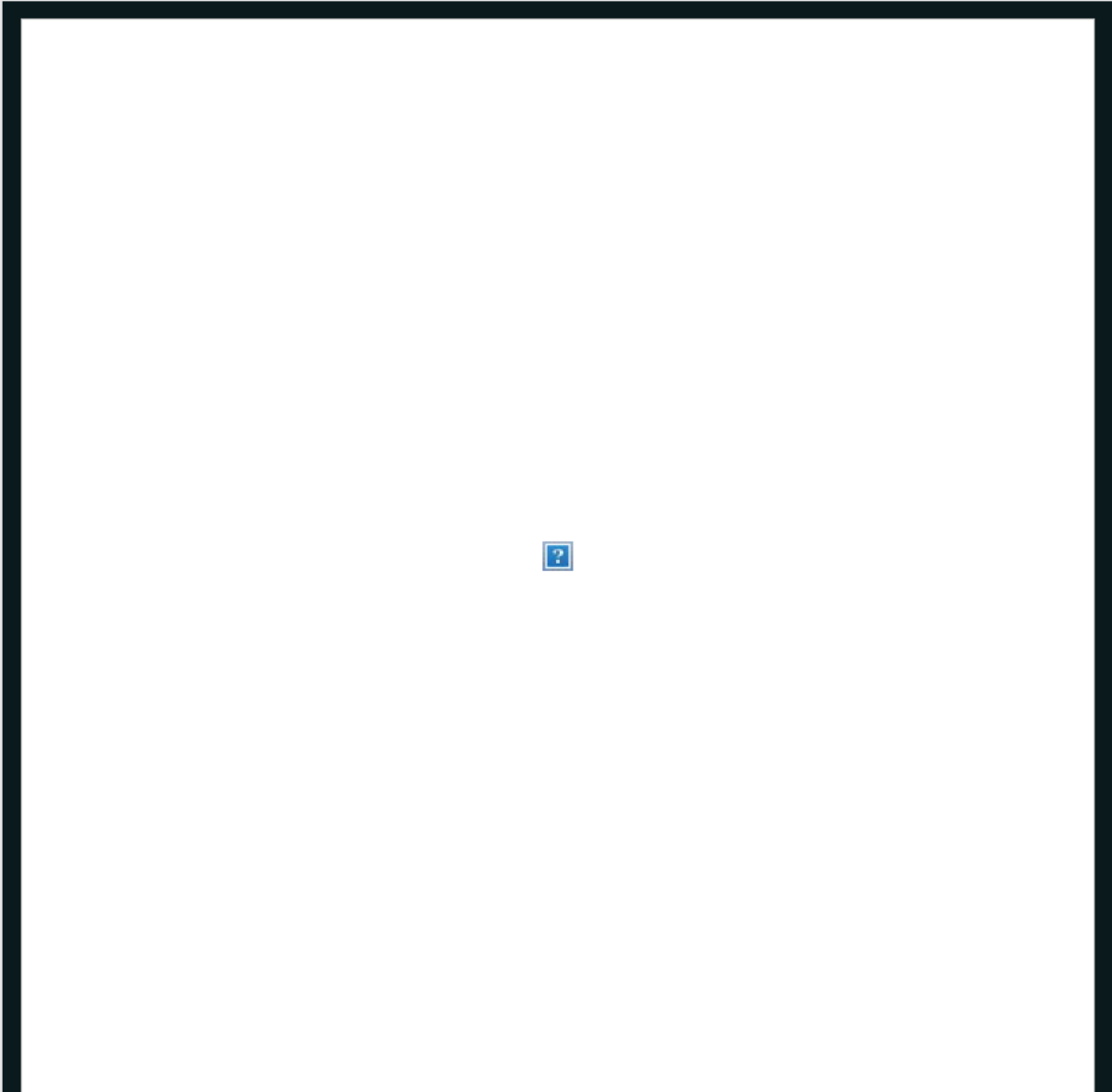
**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Date:** Tuesday, December 20, 2022 1:41:14 PM

---

Good news - Jessica just let us know that funding was approved for HSH and that services will expand to Family RRH, Flex, Housing for Survivors, and the Ending Transgender Homelessness Initiative

**From:** [Mayor London Breed](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** November Updates from City Hall  
**Date:** Monday, November 21, 2022 3:32:47 PM

---





San Francisco is a special place to enjoy the holiday season. We have Macy's Great Tree in Union Square lit up brightly, the ice-skating rink now open, Winter Wonderland Holiday Village coming soon, and so many other holiday happenings kicking off.

We want to make sure that everyone knows San Francisco is the place to come for holiday shopping and a place to come to make memories that last beyond the gift you are buying. We are committed to providing a safe and welcoming holiday season for everyone, and wishing you and yours a healthy and happy Thanksgiving!

---

## **Union Square Safe Shopper**

Last week, I joined Police Chief Bill Scott, DA Jenkins and the Union Square Alliance to kick off our 2022 Safe Shopper Initiative. The safety of our residents, workers, and visitors is the City's top priority, and we are working with our safety partners to ensure a successful holiday season.





*Mayor Breed kicked off this year's Safe Shopper initiative last week in Union Square.*

As people come to visit, there will be ambassadors, police officers, and other safety personnel making sure that everyone has a positive experience in Union Square and San Francisco this holiday season. The Central Subway just opened on Saturday for free weekend shuttle service starting this weekend until January when revenue service starts, so you can come to Union Square and ride to Chinatown or down to 4th and Brannan. We are also offering the first hour of free parking at Union Square garage from Black Friday through the New Year.

---

## **Election Results**

Right now, there is a lot of frustration in this City, but despite that, they voted for positive changes and for getting back to the basics of good government.

I want to congratulate all those who were elected, including our District Attorney Brooke Jenkins, our newest members of the Board of Supervisors Matt Dorsey and Joel Engardio, our Board of Education Commissioners Lanie Motamedi and Lisa Weissman-Ward, and Murrell Green to the Community

College Board.

When I gave my State of the City back in March of this year, I said that we had to focus on getting back to basics. Because after the tremendous efforts by our City and residents during COVID to protect one another, it was time for us to focus on rebuilding and taking care of the business of government. That means making our streets cleaner and safer. It means making sure our buses are running on time. It means making sure our students are supported in the classroom. It means making the hard decisions around our budget as we build up our economic recovery and add jobs back.

We, of course, want to push innovative programs. We want to take the bold steps to create beautiful and safe new open spaces for families in Golden Gate Park, which we've done on JFK Promenade. And we, of course, want to continue to be a beacon that champions equal rights for all. But that work must come in concert with us remaining committed to doing the basics well.

Looking forward, we need to continue that work, whether it's building on our work around public safety, housing, and education, as well as getting our economy going Downtown, reforming our hiring process so we can fill vacancy and improve city services, and continuing our efforts to reduce unsheltered homelessness and confront the fentanyl crisis on our streets.

---

## **West Portal Ambassadors**

We are also focused on bringing more resources to our neighborhoods. As part of our announcement of adding 150 ambassadors that we made a few weeks ago, we are deploying more retired police officer ambassadors to neighborhoods like West Portal.

These retired police officers can support residents and small businesses, and work with SFPD beat officers to ensure our neighborhoods remain safe and welcoming for all.



*Mayor Breed joined Supervisor Melgar, Police Chief Scott, and SPFD Ambassadors in West Portal.*

---

## **LGBTQ Initiatives: Guaranteed Income and Drag Laureate**

We recently opened applications for a Guaranteed Income for Trans (GIFT) People program, which is one of several programs the City is developing, implementing, and evaluating to identify how to best support San Francisco residents and promote economic stability and recovery.

Transgender communities experience poverty and economic instability at disproportionate rates compared to other communities. Targeted programs like GIFT can target support to lift individuals in this community up. GIFT Applications are open through December 15, [and you can apply here](#).

Last weekend's shooting in Colorado is a tragic reminder that the work we are doing is more important than ever.



*Mayor Breed celebrated Transgender History Month in August at City Hall.*

We also opened up applications for the City's new Drag Laureate Program, which is the first program of its kind in this country. Drag artists have helped pave the way for LGBTQ rights and representation across this City, and they are a part of what makes San Francisco so special.

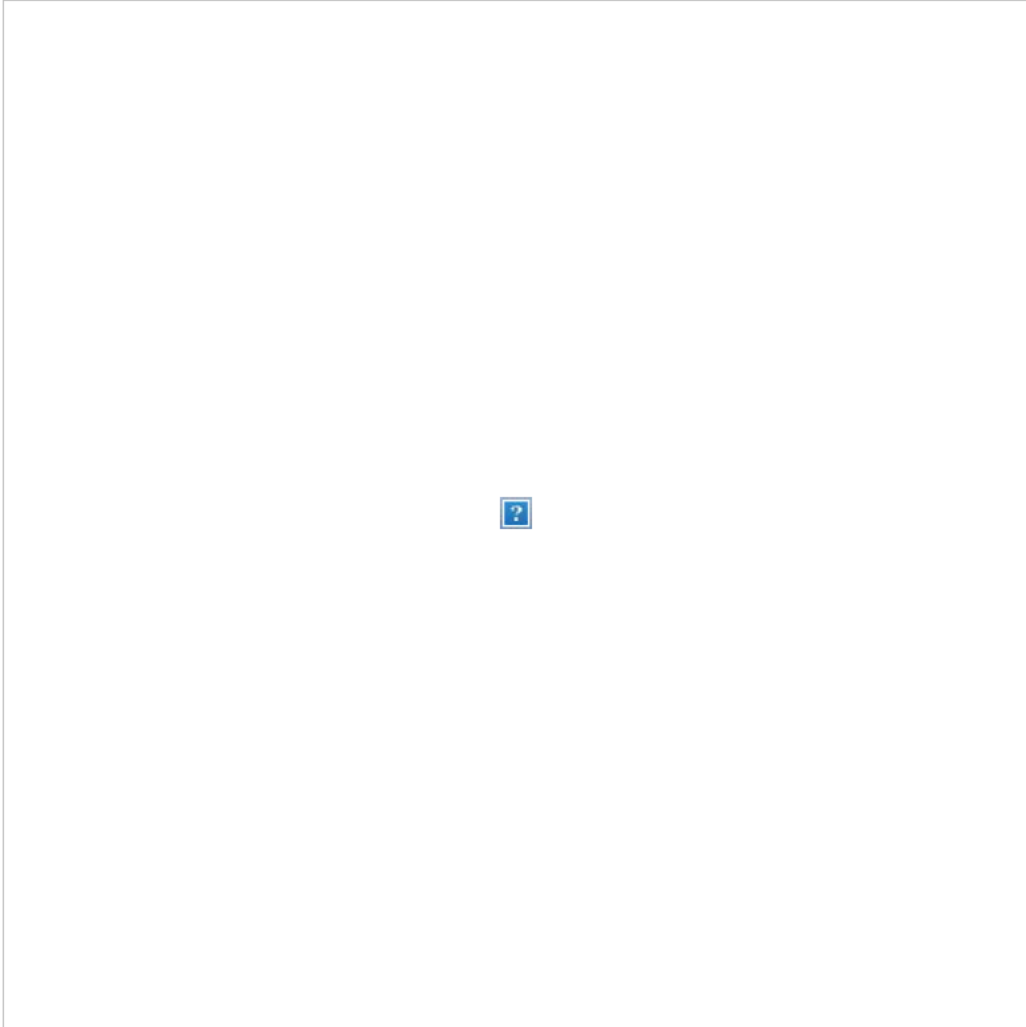
Investing in programs that continue their legacies and create opportunities for the next generation of drag performers to thrive help us to celebrate San Francisco and this community. Those who want to apply to be the City's first Drag Laureate should apply by January 16, 2023 here.

---

## **Muni Service and Safety**

As our City bounces back from COVID, we have continued the work to bring back transit service. A lot of our lines are back, and we continue to add more. Just last week we announced we are restoring express service by bringing back the 1X California during commute hours and partnering with Golden Gate Transit to support riders who are still waiting for the 30X to return. As we hire

and train more transit operators, we will restore more lines and more service. And while we do this work to restore service, we are focused on making sure Muni is clean and safe for our riders. The good news is that we were already increasing security on Muni and safety across our system and are taking additional steps in response to recent incidents. [Read more about what we are doing to make Muni safer here.](#)



*Mayor Breed stopped by the Transport Workers Union member lunch last month.*

---

## Moving Housing Forward

One setback on election night was the failure of Prop D. With Prop D we had a real opportunity to build housing faster, but the measure put forward to block Prop D confused enough voters and led to its failure.

But we aren't giving up. We need to continue to fight for changes at the state and local levels, so we can deliver the housing we need to address the challenges our City faces. We are working on putting forward a Housing Element that will set our path to building 82,000 new homes over the next 8

years.

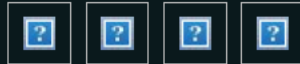
We are continuing to move forward innovative projects like Hope SF, which is transforming our public housing across San Francisco. As part of that, we just broke ground on 157 new affordable homes on Potrero, which will also include a childcare center. We are also pushing forward innovative solutions, like transforming restoring the obsolete 107-year-old Potrero Bus Yard with a state-of-the-art bus storage facility and adding new housing on top -- up to 575 affordable rental units for low- and moderate-income tenants.

---

## Stay Updated

Be sure to [subscribe to this newsletter](#) to receive future updates about the Homelessness Recovery Plan and our healthy streets efforts.

### Connect with Mayor Breed



(415) 554-6141

[mayorlondonbreed@sfgov.org](mailto:mayorlondonbreed@sfgov.org)

For general City services, call 3-1-1

photos in header courtesy of Drew Altizer Photography and [@The415Guy](#)

City & County of San Francisco, Office of the Mayor | 1 Dr. Carlton B. Goodlett Place, Room 200, San Francisco, CA 94102

[Unsubscribe](#) [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

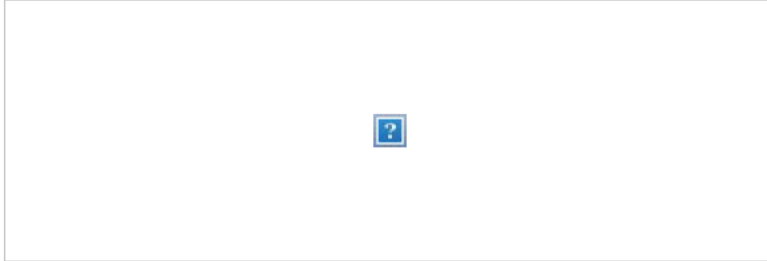
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**From:** [The San Francisco Office of Financial Empowerment](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** Office of Financial Empowerment Newsletter  
**Date:** Wednesday, November 30, 2022 1:56:34 PM



From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.



As we track the frustrating news of the Biden Administration's student debt cancellation program being locked up due to court orders, we are heartened to relay the recent announcement that repayments for Federal student loans have been paused through June 30, 2023. This extension of the payment pause will give the US Supreme Court time to rule on the program's legality. More than 23 million student borrowers have already applied for debt forgiveness and now must wait for legal challenges to be resolved before receiving potential relief. Among them, millions have already been notified that their student loan debt has been approved for discharge pending the Court's appeal. If you are affected by this issue, we encourage you to [sign up here](#) for the Department of Education's email alerts to be notified of the latest details.



The Family Wealth Series is a program of the San Francisco Assessor's Office that connects underserved communities to resources and experts to strengthen homeownership across neighborhoods. OFE's Smart Money Coaching financial coaches are partnering to promote a valuable resource available to San Franciscans to help them understand and access low- and no-cost estate planning services through the [Family Wealth Series](#).

Many low-income families face barriers to accessing estate planning, which is a critical tool for preserving hard earned assets and building foundations for intergenerational wealth. This lack of access exacerbates the already pervasive racial wealth gap. The Assessor's Office points to recent data from a [CNBC report](#) that more than 70% of Black Americans do not have a will.

The Family Wealth Series offers educational workshops and low- and no-cost estate planning services to San Francisco families. The goal of this work is to lower barriers and connect all San Franciscans, regardless of household income, with the resources they need to make the right financial choices to build a life of safety and security for themselves and their families.

If you are interested in signing up for upcoming workshops, [visit this link](#) to see the schedule. If you would like to inquire about your eligibility to receive a low- or no-cost estate plan, contact (510) 271-8443 x300 or [inquiries@heraca.org](mailto:inquiries@heraca.org).



Treasurer Cisneros welcomes Assessor Torres to convening of OFE staff and Smart Money Coaching financial coaches to share estate planning resources for their clients.



This month, San Francisco launched its latest GI pilot. The [Guaranteed Income for Transgender People \(G.I.F.T.\)](#) program will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat the poverty our most impacted community members face.

The [Transgender District](#) and [Lyon-Martin Community Health Services](#), in partnership with the Mayor's Office of Housing and Community Development, the Office of Transgender Initiatives, and the Office of the Treasurer, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for eighteen (18) months.

The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of



Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.

The Office of the Treasurer will support funds disbursement to the recipients and OFE's Smart Money Coaching program will offer free one-on-one financial coaching for all recipients.



### **Raising Smart Money Kids, December 6, 2022**

The financial skill building webinar series continues! Join us for our final installment of 2022, *Raising Smart Money Kids*, to strengthen your knowledge to teach children good money management skills. [Register now](#) for this webinar which will be held Tuesday, December 6th, 3-4pm.



Earlier this month, the San Francisco Department of Children, Youth, and Their Families (DCYF) published a profile on College Savings Accounts available to local children. DCYF's recent [Community Needs Assessment](#) yielded a goal of "a San Francisco where all youth are ready for college, work, and a productive adulthood." DCYF's recent publication provides a round-up of the three programs available to San Francisco youth and their families that are helping to move the dial on this goal: Kindergarten to College, CaKIDS, and the ScholarShare 529 Savings Account Program. [Read more.](#)

Also this month, Kindergarten to College and California's new CaKIDS program were highlighted in a recent Stateline article. Check out the article for a broad look at what's happening across the country with college savings accounts like K2C and how they are making an impact to create access and equity for students and families who otherwise are unlikely to save for college. This includes students like K2C participant Thailyah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)

---

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San Francisco, CA | 94102 US

This email was sent to amanda.fried@sfgov.org.  
*To continue receiving our emails, add us to your address book.*

**To:** [Townsell, Nicole \(TTX\)](#); [Manke, Eric \(TTX\)](#)  
**Subject:** RE: Cash is King  
**Date:** Monday, August 9, 2021 1:21:18 PM

---

Great! But I also want all of the info on the flyer on the website (so people don't have to open the PDF)

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 1:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

I can add it to the bottom of the flyer. See below

The screenshot shows a portion of an IRS flyer. At the top, there is a link: <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>. Below this is a green box with the text "How will I receive my payment?". The text below the box reads: "If the IRS has your bank account info, you should have received your first payment in July. If the IRS doesn't, you will receive a check by mail." This is followed by a diamond icon and the heading "Check the status of your payments:", with a link: <https://www.irs.gov/credits-deductions/child-tax-credit-update-portal>. Another green box contains the text "Get your payment faster!". Below this, it says: "Having a bank account allows you to receive your Child Tax Credit faster and safer! Open a Bank On certified bank or credit union account online now and share your information with the IRS." This is followed by another diamond icon and the heading "Learn more here", with a link: <https://covidbanking.joinbankon.org/index.html>.

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### Federal Child Tax Credit Payments

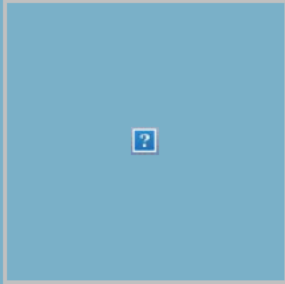


qualify, check out our [flyer](#) on our website or [schedule](#) an appointment with Smart Money Coaching!

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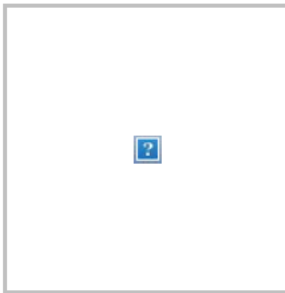
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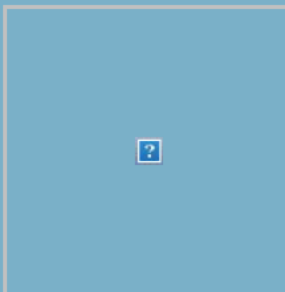
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[Apply Here](#)



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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Manke, Eric \(TTX\)](#); [Townsell, Nicole \(TTX\)](#)  
**Subject:** RE: Cash is King  
**Date:** Monday, August 9, 2021 5:27:00 PM

---

Perfect. I needed that yesterday (Nicole, I've broken the site quite a few times).

---

**From:** Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Sent:** Monday, August 9, 2021 5:26 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Subject:** RE: Cash is King

Yes, I'm working with Five Paths on a "sandbox" for all the sites. It's a development space with a duplicate site where we can play with and share changes without changing the live site. We can even break it and they'll just reset it if needed. We should have it in the next month.

Eric

---

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**To:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
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Sorry! How do you send a page in draft? Do I just unpublish it?

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If the IRS has your bank account info, you should have received your first payment in July. Having a bank account allows you to receive your Child Tax Credit faster and safer! Open a Bank On certified bank or credit union account online now and share your information with the IRS.

If the IRS doesn't have your bank information you will receive a check by mail.

Also- I'd like to not make big changes like this live until we agree on them – there is a way to have them in draft.

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 4:52 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

Ohhh, got it! Misunderstood. Let me know what you think about this: <https://sfgov.org/ofe/child-tax-credit>.



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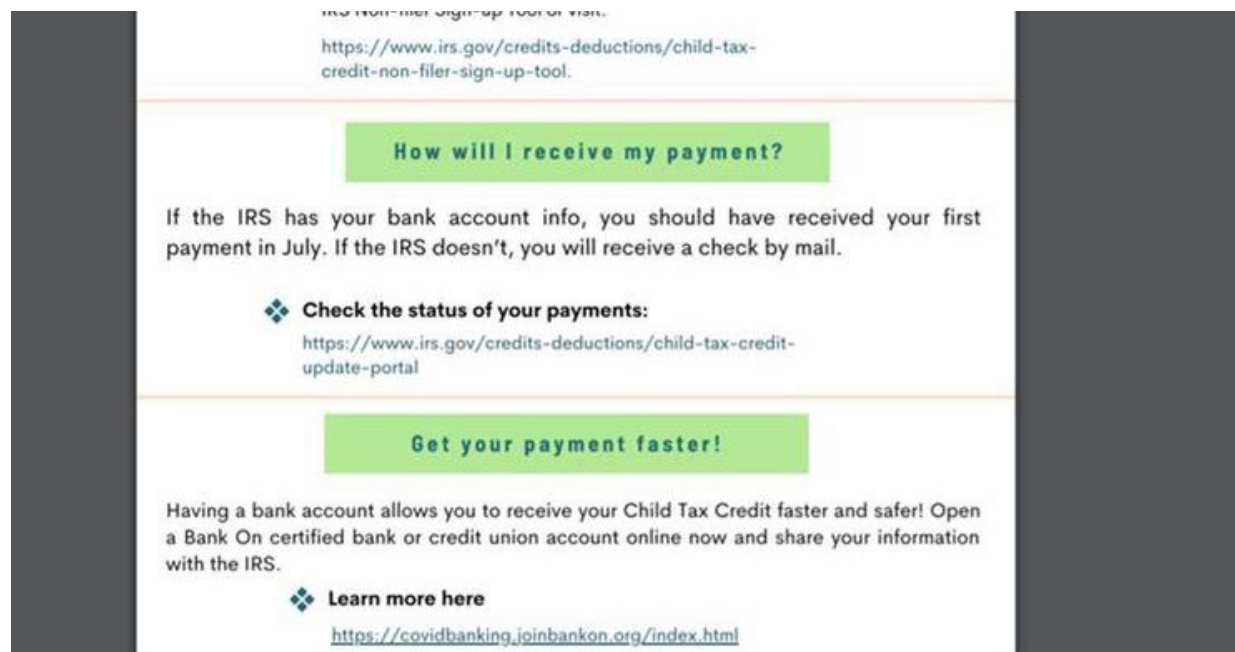
**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, August 9, 2021 1:58 PM  
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Great! But I also want all of the info on the flyer on the website (so people don't have to open the PDF).

---

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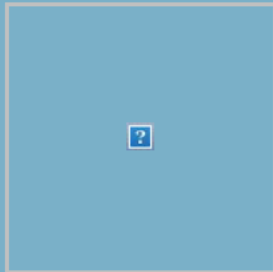
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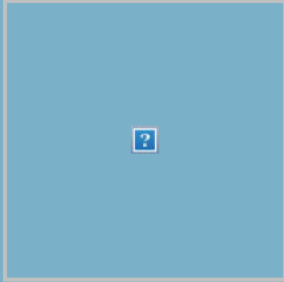


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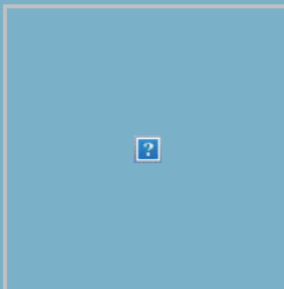
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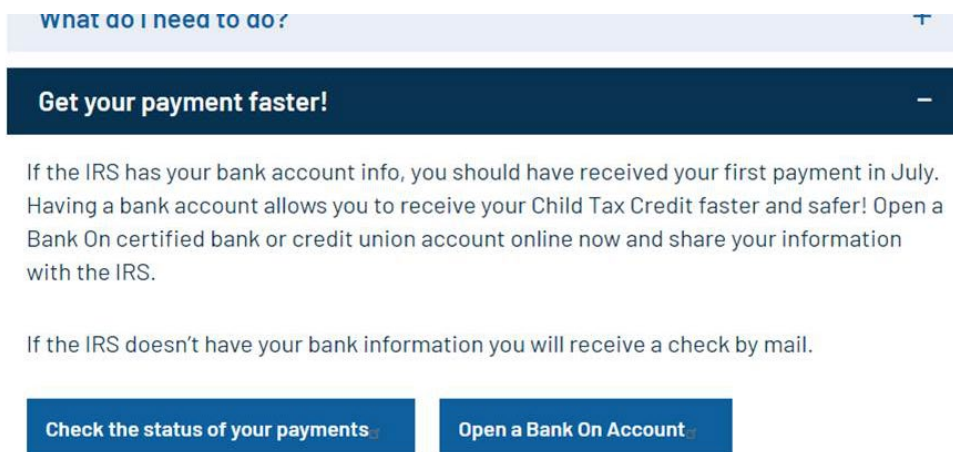
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Ok,

How it looks collapsed:



How the get payment faster section looks expanded:



---

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Also- I'd like to not make big changes like this live until we agree on them – there is a way to have them in draft.

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 4:52 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

Ohhh, got it! Misunderstood. Let me know what you think about this: <https://sfgov.org/ofe/child-tax-credit>.

---

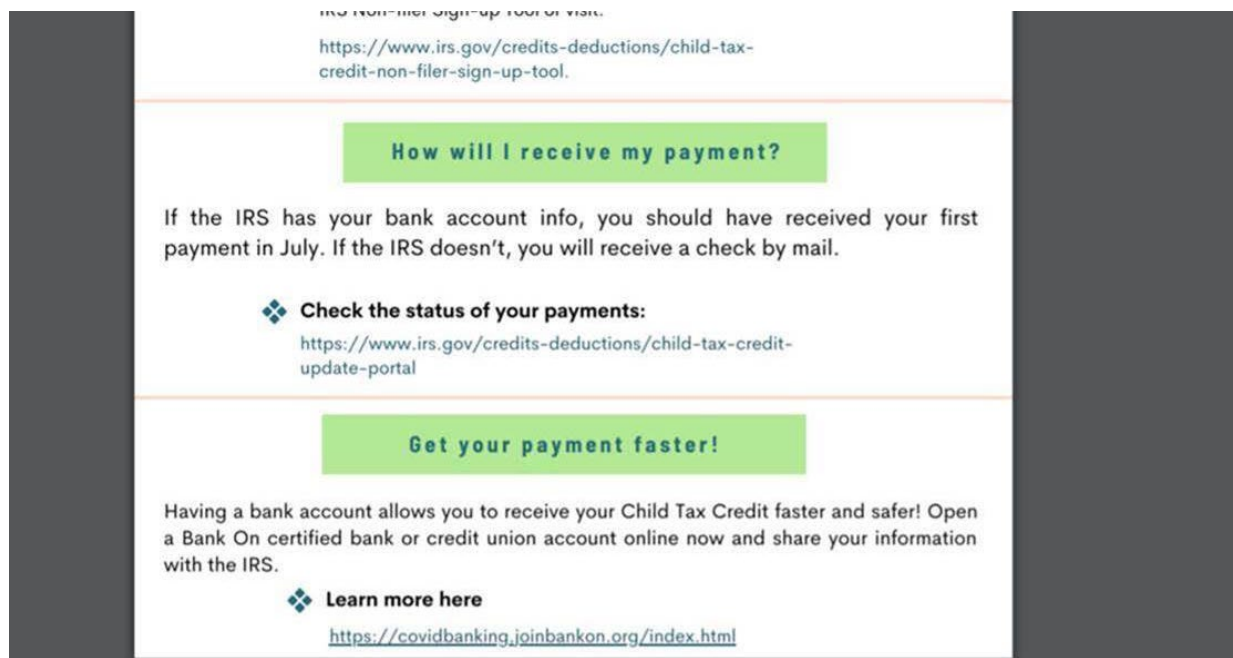
**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, August 9, 2021 1:58 PM  
**To:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

Great! But I also want all of the info on the flyer on the website (so people don't have to open the PDF).

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 1:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

I can add it to the bottom of the flyer. See below



---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, August 9, 2021 12:54 PM  
**To:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

I would like to see the information from the flyer on the website, with the addition of this bank account portal piece. Can you make the changes in draft and send me a screenshot? Thanks.

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 12:45 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

Ok, let me know what you think of this: <https://sfgov.org/ofe/child-tax-credit>

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, August 9, 2021 12:22 PM  
**To:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

I'd like to see it incorporated into the content

---

**From:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>  
**Sent:** Monday, August 9, 2021 12:21 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>  
**Subject:** RE: Cash is King

Do you have a preference of putting it as a banner at the top of our website like we did for the job listing or adding the link to the update page I already created?

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, August 9, 2021 12:18 PM  
**To:** Townsell, Nicole (TTX) <[nicole.townsell@sfgov.org](mailto:nicole.townsell@sfgov.org)>; Manke, Eric (TTX) <[eric.manke@sfgov.org](mailto:eric.manke@sfgov.org)>



**Subject:** FW: Cash is King

Can we make this information more explicit on our website / social?

<https://covidbanking.joinbankon.org/index.html>

---

**From:** Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>

**Sent:** Monday, August 9, 2021 12:12 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Cash is King

Jonathan Mintz just sent this text:

I see you all are doing outreach on child tax credit. If your team needs any info on the IRS portal where folks can newly enter bank/credit union accounts, or the national Bank On account opening page let me know. IRS/Treasury Dept has been great at making these direct connections as has FDIC.

Sounds like a good suggestion. Can we add the bank account portal links to our outreach?

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, August 6, 2021 1:15 PM

**To:** TTX-Senior Management <[TTXSeniorManagement@sfgov.org](mailto:TTXSeniorManagement@sfgov.org)>

**Subject:** Fwd: Cash is King

FYI- thought the team did a great job on this newsletter, wanted to see if you all get them? We are working on our lists...

Get [Outlook for iOS](#)

---

**From:** San Francisco Office of Financial Empowerment <[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)>

**Sent:** Friday, August 6, 2021 1:01:35 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Cash is King

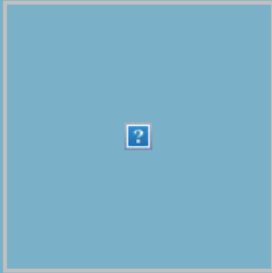


## Cash is King

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## \$1.9 Billion State CalKIDS Expansion



Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state's 529 college savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide

movement and to support the program.

[Learn More](#)

## Federal Child Tax Credit Payments

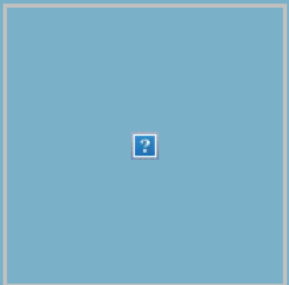


The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS's non-filer tool should have the money deposited automatically to their bank accounts. Families that haven't filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you

qualify, check out our [flyer](#) on our website or [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

## Golden State Stimulus



Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

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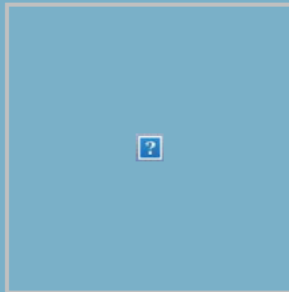
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Based on an [ordinance](#) passed by the Board of Supervisors, OFE has been organizing and staffing a [Guaranteed Income Advisory Group](#) to advise the Board of Supervisors, the Mayor, and relevant City departments on issues related to Guaranteed Income. This group includes experts in the field of guaranteed income, people with lived experience of poverty in San Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting “Beyond cash – Considering Longer-Term (and Radical) Solutions” on Friday, August 13 at 1 pm.

[Learn More](#)

## Supporting Local Cash Transfers



OFE and the Treasurer’s Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT program](#), the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender Individuals](#). OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help

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[Apply Here](#)



Obtained via Public Records Request by Judicial Watch Inc.

San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett  
Place, San Francisco, CA 94102

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**To:** [David Rothstein](#); [Jonathan Mintz](#)  
**Cc:** [Cisneros, Jose \(TTX\)](#)  
**Subject:** RE: Cash is King  
**Date:** Wednesday, August 11, 2021 2:32:52 PM

---

Would love to use your wording / graphics!

Jonathan and I have chatted about disbursements for Guaranteed Income a bit, happy to talk more. We are in the process of piloting payments from the City via Zelle – a critical first step. Our Smart Money Coaches are set up and actively assisting different pilots (city funded and privately funded) with bank account set up.

We are also bringing Fiserv under contract (please keep this confidential) which will greatly improve our card product suite.

---

**From:** David Rothstein <[drothstein@cfefund.org](mailto:drothstein@cfefund.org)>  
**Sent:** Wednesday, August 11, 2021 2:19 PM  
**To:** Jonathan Mintz <[JMintz@cfefund.org](mailto:JMintz@cfefund.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>  
**Subject:** RE: Cash is King

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

This is great to hear. Happy to help. We have wording/graphics for marketing if you like.

I'd also love to talk about your Guaranteed Income Advisory Group and how they can use Bank On as the vehicle to receive monthly payments in a safe and secure way.

**David Rothstein**

Cities for Financial Empowerment Fund  
[drothstein@cfefund.org](mailto:drothstein@cfefund.org)

---

**From:** Jonathan Mintz <[JMintz@cfefund.org](mailto:JMintz@cfefund.org)>  
**Sent:** Wednesday, August 11, 2021 4:28 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>; David Rothstein <[drothstein@cfefund.org](mailto:drothstein@cfefund.org)>  
**Subject:** Re: Cash is King

Great. Let us know if you need anything -

Adding David



**JONATHAN MINTZ**

President and Chief Executive Officer  
**Cities for Financial Empowerment Fund, Inc.**  
[44 Wall Street, Suite 1050](#)  
[New York City, New York 10005](#)  
[646-362-1633](#)  
[JMintz@cfefund.org](mailto:JMintz@cfefund.org)  
[www.cfefund.org](http://www.cfefund.org)



On Aug 11, 2021, at 4:06 PM, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)> wrote:

Hi Jonathan- thanks for the suggestion!

We redid our CTC part of our site, and will make sure to include the Bank On / IRS portal page in all our outreach now.

<https://sfgov.org/ofe/child-tax-credit>

Amanda

---

**From:** Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>

**Sent:** Monday, August 9, 2021 12:12 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Cash is King

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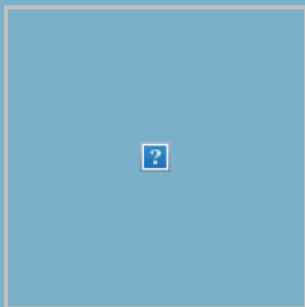
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**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Cash is King



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San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#)  
**Cc:** [Farley, Clair \(ADM\)](#); [Cohen, Molly \(TTX\)](#); [Dumez, Jacob \(TTX\)](#)  
**Subject:** RE: Cash Transfer/UBI Info and Q&A Session  
**Date:** Wednesday, August 11, 2021 9:52:00 AM

---

We'd love to help with this! Here are some of the things we can present on:

- Overview of current pilots with some specific lessons learned
- Highlight learnings on protecting benefits
- Other things to keep in mind:
  - Evaluation - needed to protect benefits, balance quantitative data with helpful qualitative learnings (what does this mean for people's lives?), don't need to reprove the basic case for GI now
  - Distribution - prepaid, bank accounts, how city/TTX will help facilitate
  - Community engagement/planning
  - Onboarding and support

Let us know how scheduling looks. We are excited!

Amanda

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Sent:** Tuesday, August 10, 2021 7:31 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Farley, Clair (ADM) <clair.farley@sfgov.org>  
**Subject:** Cash Transfer/UBI Info and Q&A Session

Hi Amanda,

I hope you're well!

I'd love to move forward with scheduling an informational and Q&A session for our Trans Advisory Committee (and possibly other community leaders). I was thinking the session could include:

- Overview of current "UBI" pilot programs and any challenges/successes learned from those projects [TTX]
- Key things to keep in mind when developing a similar pilot program (evaluation, benefits restrictions, etc) [TTX]
- Draft structure of trans pilot program [OTI/Mayor's Office]
- Q&A / Comments / Feedback [TTX/OTI/Mayor's Office]

We can also ask TAC members to send us questions that they want addressed ahead of time, in order to make sure we address their main concerns in the session. If this agenda looks good to you, I'm hoping we can begin scheduling. I would recommend we allocate 1.5 hours to this session, although hopefully we won't need the full time.

Would your team be able to present on this the week of August 23<sup>rd</sup> or August 30<sup>th</sup>? If so, could you send me some dates/times that work for you all, so I can begin looking at our calendars.

Thank you again for your guidance and help with this project. I'm excited for this session!  
Pau

--

**Pau Crego, MPH | Pronouns: He, Him, His ([What's this?](#))**

Deputy Director - Policy and Programs

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), and [Instagram](#) @TransCitySF

**To:** [Crego, Pau \(ADM\)](#)  
**Cc:** [Farley, Clair \(ADM\)](#); [Cohen, Molly \(TTX\)](#); [Dumez, Jacob \(TTX\)](#)  
**Subject:** RE: Cash Transfer/UBI Info and Q&A Session  
**Date:** Wednesday, August 11, 2021 10:09:26 AM

---

8/30 – after 1pm

8/31

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Sent:** Wednesday, August 11, 2021 10:04 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Farley, Clair (ADM) <clair.farley@sfgov.org>; Cohen, Molly (TTX) <molly.cohen@sfgov.org>; Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>  
**Subject:** RE: Cash Transfer/UBI Info and Q&A Session

Hi Amanda and all,

Thank you, this all sounds excellent!

Do you all want to send me some 1.5 hour time slots that work for you during the week of August 30<sup>th</sup>? We could do the week of August 23<sup>rd</sup> if necessary, but that week will be busy for us with establishing August as Trans History Month in the city!

Thanks!

Pau

--

**Pau Crego, MPH | Pronouns: He, Him, His** ([What's this?](#))  
Deputy Director - Policy and Programs  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
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**Pau Crego, MPH | Pronouns: He, Him, His** ([What's this?](#))

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Follow us on [Twitter](#), [Facebook](#), and [Instagram](#) @TransCitySF

**From:** [Ogwuegbu, Chiamaka \(MYR\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Malawa, Zea \(DPH\)](#); [Murrell, Drew \(DPH\)](#); [Wan, Cherie \(DPH\)](#); [Longhitano, Robert \(DPH\)](#)  
**Subject:** Re: CCSF funded GI programs  
**Date:** Friday, December 9, 2022 10:40:16 AM  
**Attachments:** [image001.png](#)

---

Hi colleagues, the Guaranteed Income Pilot for Artists (ART, Joanne Lee), and the TAY homelessness prevention direct cash transfer pilot (HSH, Julieta Barcaglioni) also receive City funding.

Zea, feel free to give me a call if it would be helpful to talk through the situation.

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Date:** Thursday, December 8, 2022 at 4:36 PM  
**To:** Malawa, Zea (DPH) <zea.malawa@sfdph.org>, Ogwuegbu, Chiamaka (MYR) <chiamaka.ogwuegbu@sfgov.org>, Murrell, Drew (DPH) <drew.murrell@sfdph.org>, Wan, Cherie (DPH) <cherie.wan@sfdph.org>, Longhitano, Robert (DPH) <robert.longhitano@sfdph.org>  
**Subject:** RE: CCSF funded GI programs

Sorry, I should have said the new Transgender GI pilot – best contact re: funding is Benjamin.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, December 8, 2022 4:35 PM  
**To:** Malawa, Zea (DPH) <Zea.Malawa@sfdph.org>; Ogwuegbu, Chiamaka (MYR) <chiamaka.ogwuegbu@sfgov.org>; Murrell, Drew (DPH) <drew.murrell@sfdph.org>; Wan, Cherie (DPH) <cherie.wan@sfdph.org>; Longhitano, Robert (DPH) <robert.longhitano@sfdph.org>  
**Subject:** RE: CCSF funded GI programs

Hello! I'm quite cozy with a candle burning, my wet smelly dogs at my feet and my space heater cranking .

I know that city funds have been used for the new GI pilot, and various Dream Keeper programs that I would say are quasi GI. During the pandemic there were several other cash transfers that I believed used a blend of general fund and federal relief dollars. If you end up securing local funds, my understanding is that you'll need to keep at least some portion of the payments funded by private sources in order to keep your benefits waivers.



I would recommend reaching out to Benjamin McCloskey (CFO at MOHCD) if you need more info re: mechanics of funding / payments etc. I think you have Heluna actually making the payments now, correct? If you'd like to explore having TTX make the payments, happy to chat about that, but its certainly not a requirement! In terms of the advocacy for funding piece, as always, I'd point to the Mayor's Budget Office, Chiamaka and/or whomever is the DPH point person in room 200 these days.

Let me know if you need anything else!

Amanda



**Amanda Kahn Fried** Policy and Communications  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>  
**Sent:** Thursday, December 8, 2022 4:27 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** CCSF funded GI programs

Hi Chiamaka and Amanda,

I hope you are staying dry and cozy during this wintery (by SF standards) weather.

I was writing to find out what GI programs are funded by CCSF. I am working with DPH contracts to figure out how to get city dollars to pay ABP and we are hoping to see how this has been accomplished by other programs.

Thanks for any insights you can provide.

best,  
zea

**Zea Malawa, MD, MPH (she | her)**

Director of Expecting Justice

Perinatal Equity Medical Director



Division of Maternal, Child and Adolescent Health

San Francisco Department of Public Health

333 Valencia St | 2nd floor | SF, CA 94103

[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)

<https://www.expectingjustice.org/>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Cohen, Molly \(TTX\)](#)  
**Subject:** Re: Connecting up around universal basic income program at MOHCD  
**Date:** Thursday, July 22, 2021 1:00:43 PM

---

Please keep me in all meetings for now until I'm confident I shared everything with you from your leave!

---

**From:** Cohen, Molly (TTX) <molly.cohen@sfgov.org>  
**Date:** Thursday, July 22, 2021 at 12:21 PM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>  
**Cc:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Connecting up around universal basic income program at MOHCD

Yup that would be great. Thanks Tajel!

**Molly Cohen**

Office of the Treasurer & Tax Collector  
City and County of San Francisco  
O: (415) 554-4786  
C: (617) 797-7754  
Pronouns: she/her  
[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)

---

**From:** Shah, Tajel <tajel.shah@sfgov.org>  
**Sent:** Thursday, July 22, 2021 12:16 PM  
**To:** Cohen, Molly (TTX) <molly.cohen@sfgov.org>  
**Cc:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** FW: Connecting up around universal basic income program at MOHCD

Molly,

Do you want to pick this up?

Tajel

---

**From:** Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 11:53 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Connecting up around universal basic income program at MOHCD

Hi, Tajel. Joanne Lee over at the Arts Commission gave me your name as a good contact since MOHCD was recently given \$1M for 21-22 and an additional \$1M for 22-23 for a UBI program targeting the transgender community. It was my understanding that TTX was willing to cut the

checks to the individual recipients of these subsidies, and that MOHCD would carve out perhaps around \$150K or so for a community based organization to partner with that would provide outreach, community engagement, etc. I'd love to chat with the appropriate people in your office to see what that might look like as we start to figure out how to create this program. I'm also in contact with Clair Farley over at OTI, and the folks at Arts since they launched their own program last year and we're trying to learn from them about what worked well and what was challenging. Do you or the appropriate person at Treasurer's have some time to chat about this? Thanks!

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5<sup>th</sup> Floor  
San Francisco, CA 94103  
(415) 701-5584

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Shah, Tajel](#); [Cohen, Molly \(TTX\)](#); [Dumez, Jacob \(TTX\)](#)  
**Subject:** Re: discuss MN before meeting tomorrow?  
**Date:** Tuesday, October 19, 2021 9:41:38 AM  
**Attachments:** [image001.png](#)

---

There will be a guaranteed income program for transgender individuals, but the earliest that would start is Spring 2022. MOHCD is working on an RFP to find a community partner now to handle eligibility, enrollment, etc.

HSH has reached out about a program for transitional aged youth, but we have no details yet on that.

Amanda

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Date:** Tuesday, October 19, 2021 at 9:32 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** FW: discuss MN before meeting tomorrow?

Hi Tajel, Amanda and Molly-

Just wondering if you know of any other potential (future) credit card programs that we can add on the list below?

Thanks-  
Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:16 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** discuss MN before meeting tomorrow?

Hi Evelyn,

I plan to bring up during today's check in meeting. If we run out of time, I'll schedule separate meeting. MN is asking for anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? We don't have that information because the departments will contact us to setup Program when they need cards. We can relay some of the current card Programs, but I don't know if they will still be around when MN is implemented.

Current card programs that might exist next year

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?) Does MN have age minimum to issue cards?

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper –EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Can we setup generic programs, so we can order cards quickly, rather than wait minimum 30 days? Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named? Tajel's ask (see screenshot below).

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Tajel's email

**Essentially, we are adding a portable reloadable card as an option.**

**So, it would be:**

**Gift card- named**

**Gift card – unnamed**

**Relaod – payroll**

**Reload – payroll – portable**

**Reload – general – unnamed**

**Reload – general – named**

**Reload – Portable**

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>

**Sent:** Monday, October 18, 2021 12:27 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Carmen,

Would it be possible to get some time on the calendar to discuss some more specific program information? We would like to know anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? can you let me know some available times? Thanks.

**Kevin M Doyle**

Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** Re: Distribution List  
**Date:** Thursday, August 25, 2022 10:19:27 AM

---

Right- but there are ways the program can protect some benefits. It requires applications to the state with the help of HSA. Have you read / shared this? <https://sftreasurer.org/protecting-benefits-guaranteed-income-pilots-lessons-learned-abundant-birth-project>

I would recommend you connect with Susie smith at HSA to explore further.

---

**From:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Sent:** Thursday, August 25, 2022 10:11:18 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Re: Distribution List

They just had their initial townhall halls and are in the process of developing their policies and procedures manuals. They have not started screening for applicants because they want to make sure they know how to talk to interested parties about the potential impacts on their benefits.

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---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, August 25, 2022 10:06:26 AM  
**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Subject:** RE: Distribution List

Sure – we should include Susie from HSA. Have they started to apply for waivers?

---

**From:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Sent:** Thursday, August 25, 2022 10:05 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Distribution List

Thank you. On a related note, and responding to the last email exchange with Julieta, Aria Said, from the Transgender District, and JM Jaffe are both wanting to discuss the implications of how applicants who are receiving public benefits will have their eligibility impacted by BI payments. We do need some additional guidance on this issue and perhaps you and I should have a quick call on it to see how to provide them with more guidance.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)



Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 9:54 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Distribution List

Yup!

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 9:45 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Distribution List

Your fingerprints are everywhere! Ok, so I will assume that I can count on you to get her the info. Thank you!

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 9:41:31 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Distribution List

I'm working on this one too :)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 9:38:03 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Distribution List

Hi Amanda,

I got my wires crossed when I sent my initial email. The list is actually for Julieta Barcaglioni at HSH who is promoting a workshop on providing cash directly to clients to prevent homelessness. The flyer is attached. Let me know if you need more info.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 9:13 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Distribution List

Hi- can you share a bit about what kind of outreach she is doing? That will help me figure out how best to connect her.

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 1:47 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Distribution List

Hi Amanda,

My colleague, Julia Sabory, who recently moved to the Planning Dept., is conducting outreach to organizations that are working on Basic Income projects. I am wondering if you might have a distribution list that I could pass along to her?

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (628) 652-5917

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

**From:** [Crego, Pau \(ADM\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: GIFT Program Updates  
**Date:** Friday, January 6, 2023 9:54:56 AM

---

Hi Amanda –

Nick will be out for a week starting on Wednesday and we'd like to try to find a time before then since some of the updates we have for you are time-sensitive. Is there another time that works for you on Monday or Tuesday?

Thanks,  
Pau

**Pau Crego, MPH** (he, him, his)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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-----Original Appointment-----

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** viernes, enero 06, 2023 9:52 AM

**To:** Crego, Pau (ADM)

**Subject:** New Time Proposed: GIFT Program Updates

**When:** lunes, enero 09, 2023 12:30 PM-1:00 PM (UTC-08:00) Hora del Pacífico (EE.UU. y Canadá).

**Where:** Microsoft Teams Meeting

**From:** [Crego, Pau \(ADM\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: GIFT Program Updates  
**Date:** Friday, January 6, 2023 10:11:58 AM  
**Attachments:** [image004.png](#)  
[image005.png](#)  
[image006.png](#)

---

2:30pm on Tuesday works! I will send an updated calendar invite

**Pau Crego, MPH** (he, him, his)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** viernes, enero 06, 2023 10:05 AM  
**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Subject:** RE: GIFT Program Updates

Eek, sorry its tight for me on those days. I could do 3 or 4:30 on Monday, or 2:30 on Tuesday



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

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w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Friday, January 6, 2023 9:55 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: GIFT Program Updates

Hi Amanda –

Nick will be out for a week starting on Wednesday and we'd like to try to find a time before then since some of the updates we have for you are time-sensitive. Is there another time that works for you on Monday or Tuesday?

Thanks,  
Pau

**Pau Crego, MPH** (he, him, his)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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-----Original Appointment-----

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** viernes, enero 06, 2023 9:52 AM

**To:** Crego, Pau (ADM)

**Subject:** New Time Proposed: GIFT Program Updates

**When:** lunes, enero 09, 2023 12:30 PM-1:00 PM (UTC-08:00) Hora del Pacífico (EE.UU. y Canadá).

**Where:** Microsoft Teams Meeting

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:38:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:37 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

Hi Tajel and Amanda,

Per the intake form Benjamin submitted, October is when MYR needs the cards, so that is the timeline we are aiming to meet. At the end of last month when I provide update, I asked if there's any change in their timeline (need cards in Oct)? He confirmed Oct is still the anticipated target date (see attached).

We are working with MN to get their program setup. We were provided with 4-6 week timeline. But MN is researching outstanding items (i.e. if can waive unique identifier requirement) which may add time to the setup. We'll have firmer go live date after MN provides update.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:17 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

++ Carmen

Hi,

Will need to ask Carmen, but I know that she is setting them up with Money Network and has not with US Bank.

We were just discussing the go live date at our last meeting.

There is a glitch with Money Network, which we are working through that is pushing the date. It is related to data needed for activation.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

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w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Stewart-Kahn, Abigail \(CHF\)](#); [Dumez, Jacob \(TTX\)](#); [Burbage, Heidi \(CHF\)](#)  
**Subject:** Re: Mayor's Children and Family Recovery Plan – early priorities and request for high level costing - response requested by January 12  
**Date:** Tuesday, January 11, 2022 5:42:56 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Hi Heidi- just checking in on this request for the number of parenting TAY you'd want to serve. I need to respond to the Mayor's Office tomorrow. And if you have any estimates for parenting support services, that'd be really helpful too. Thanks!

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**From:** Stewart-Kahn, Abigail (CHF) <[abigail.stewart-kahn@dcyf.org](mailto:abigail.stewart-kahn@dcyf.org)>  
**Date:** Sunday, January 9, 2022 at 1:43 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>, Burbage, Heidi (CHF) <[heidi.burbage@dcyf.org](mailto:heidi.burbage@dcyf.org)>  
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**Abigail Stewart-Kahn (She/Her), LCSW**

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, January 7, 2022 3:25 PM  
**To:** Stewart-Kahn, Abigail (CHF) <[abigail.stewart-kahn@dcyf.org](mailto:abigail.stewart-kahn@dcyf.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Burbage, Heidi (CHF) <[heidi.burbage@dcyf.org](mailto:heidi.burbage@dcyf.org)>  
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I'm here to help, coordinate, take notes....whatever would be useful to support you in getting this done and to the Mayor's Office by the 12<sup>th</sup>. Please let me know if scheduling a brief meeting early next week would help or if you just want to try to knock this out by email.

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**From:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>

**Sent:** Friday, January 7, 2022 10:00 AM

**To:** Su, Maria (CHF) <[maria.su@dcyf.org](mailto:maria.su@dcyf.org)>; Tumlin, Jeffrey (MTA) <[Jeffrey.Tumlin@sfmta.com](mailto:Jeffrey.Tumlin@sfmta.com)>; Colfax, Grant (DPH) <[grant.colfax@sfdph.org](mailto:grant.colfax@sfdph.org)>; Mezquita, Ingrid (HSA) <[ingrid.mezquita@sfgov.org](mailto:ingrid.mezquita@sfgov.org)>; Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>; Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>; McSpadden, Shireen (HOM) <[shireen.mcspadden@sfgov.org](mailto:shireen.mcspadden@sfgov.org)>; Shaw, Eric (MYR) <[eric.shaw@sfgov.org](mailto:eric.shaw@sfgov.org)>; Lambert, Michael (LIB) <[michael.lambert@sfpl.org](mailto:michael.lambert@sfpl.org)>; Ginsburg, Phil (REC) <[phil.ginsburg@sfgov.org](mailto:phil.ginsburg@sfgov.org)>; Lediju, Tonia (MYR) <[tonia.lediju@sfgov.org](mailto:tonia.lediju@sfgov.org)>; Davis, Sheryl (HRC) <[sheryl.davis@sfgov.org](mailto:sheryl.davis@sfgov.org)>

**Cc:** Stewart-Kahn, Abigail (CHF) <[abigail.stewart-kahn@dcyf.org](mailto:abigail.stewart-kahn@dcyf.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>; Bobba, Naveena (DPH) <[naveena.bobba@sfdph.org](mailto:naveena.bobba@sfdph.org)>; Miller, Katherine (JUV) <[katherine.miller@sfgov.org](mailto:katherine.miller@sfgov.org)>; Donnelly, AnneMarie (REC) <[annemarie.donnelly@sfgov.org](mailto:annemarie.donnelly@sfgov.org)>; Groffenberger, Ashley (MYR) <[ashley.groffenberger@sfgov.org](mailto:ashley.groffenberger@sfgov.org)>

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**To:** [Burbage, Heidi \(CHF\)](#); [Dumez, Jacob \(TTX\)](#)  
**Cc:** [Stewart-Kahn, Abigail \(CHF\)](#)  
**Subject:** Re: Mayor's Children and Family Recovery Plan – early priorities and request for high level costing - response requested by January 12  
**Date:** Wednesday, January 12, 2022 9:34:06 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Thanks so much Heidi – Here's what I propose we include to the Mayor's Office. It'd be great if you can include the full ask in your spreadsheet. One outstanding questions – could the contractor(s) providing the parenting support services also handle some coordination of the GI Payments? We can do the payments from TTX without any cost, but it works best if there is a trusted intermediary who can provide names and contact info to TTX, and distribute cards if the person doesn't have a place to receive mail reliably.

Guaranteed Income Payments \$1,800,000 – \$3,600,000 / year  
\$250,000 Parenting Support Services  
50,000 Financial Coaching (this would be optional for clients)

---

**From:** Burbage, Heidi (CHF) <heidi.burbage@dcyf.org>  
**Date:** Tuesday, January 11, 2022 at 6:12 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>, Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>  
**Cc:** Stewart-Kahn, Abigail (CHF) <abigail.stewart-kahn@dcyf.org>  
**Subject:** RE: Mayor's Children and Family Recovery Plan – early priorities and request for high level costing - response requested by January 12

Hi – Thanks for your patience – 300 parenting TAYs is the estimate to use.

250K for parenting support services.

Will expect GI of 6-12K/yr per youth + your financial coaching costs on your side? And if you want to add the 250K to your ask so all of this is in one place, we will zero out on our sheet, note all in TTX file). Alternatively, we can leave the 250K on our side.

Thank you!  
Heidi

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Tuesday, January 11, 2022 5:43 PM  
**To:** Stewart-Kahn, Abigail (CHF) <abigail.stewart-kahn@dcyf.org>; Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Burbage, Heidi (CHF) <heidi.burbage@dcyf.org>  
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**Sent:** Friday, January 7, 2022 10:00 AM  
**To:** Su, Maria (CHF) <[maria.su@dcyf.org](mailto:maria.su@dcyf.org)>; Tumlin, Jeffrey (MTA) <[Jeffrey.Tumlin@sfmta.com](mailto:Jeffrey.Tumlin@sfmta.com)>; Colfax, Grant (DPH) <[grant.colfax@sfdph.org](mailto:grant.colfax@sfdph.org)>; Mezquita, Ingrid (HSA) <[ingrid.mezquita@sfgov.org](mailto:ingrid.mezquita@sfgov.org)>; Cisneros, Jose (TTX) <[jose.cisneros@sfgov.org](mailto:jose.cisneros@sfgov.org)>; Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>; McSpadden, Shireen (HOM) <[shireen.mcspadden@sfgov.org](mailto:shireen.mcspadden@sfgov.org)>; Shaw, Eric (MYR) <[eric.shaw@sfgov.org](mailto:eric.shaw@sfgov.org)>; Lambert, Michael (LIB) <[michael.lambert@sfpl.org](mailto:michael.lambert@sfpl.org)>; Ginsburg, Phil (REC) <[phil.ginsburg@sfgov.org](mailto:phil.ginsburg@sfgov.org)>; Lediju, Tonia (MYR) <[tonia.lediju@sfgov.org](mailto:tonia.lediju@sfgov.org)>; Davis, Sheryl (HRC) <[sheryl.davis@sfgov.org](mailto:sheryl.davis@sfgov.org)>  
**Cc:** Stewart-Kahn, Abigail (CHF) <[abigail.stewart-kahn@dcyf.org](mailto:abigail.stewart-kahn@dcyf.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>; Bobba, Naveena (DPH) <[naveena.bobba@sfdph.org](mailto:naveena.bobba@sfdph.org)>; Miller, Katherine (JUV) <[katherine.miller@sfgov.org](mailto:katherine.miller@sfgov.org)>; Donnelly, AnneMarie (REC) <[annemarie.donnelly@sfgov.org](mailto:annemarie.donnelly@sfgov.org)>; Groffenberger, Ashley (MYR) <[ashley.groffenberger@sfgov.org](mailto:ashley.groffenberger@sfgov.org)>  
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Barnes, Bill \(BOS\)](#)  
**Cc:** [Chung, Lauren \(BOS\)](#)  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 3:10:00 PM

---

Him

OK- I'll call you at 3:30

---

**From:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 3:03 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Amanda:

Nope, haven't spoken to Chiamaka yet, but will track her down.

If you have time at 3:30 that would be awesome! Let me know.

**BILL BARNES** (*he/him/his*)

Chief of Staff  
Supervisor Ahsha Safai  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102

415.554.7896 (direct)  
415.554.6975 (main line)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:42 PM  
**To:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Thanks Bill! This is really exciting to see and I look forward to working with you. I expect that the Mayor's Office is going to be sharing some guidance shortly with departments as well. Have you spoken to Chiamaka in Andres' shop about this reso? I obviously wont share without your OK.

I can speak this afternoon after 3:30, tomorrow between 10-12 or after 3.

Amanda

---

**From:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Hey Amanda:

We're introducing the attached resolution in support of Guaranteed Income today based on feedback from constituents at our Budget Town Hall meeting. We'll refer it to a Committee

Let me know when you have a chance to discuss.

**BILL BARNES** *(he/him/his)*

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San Francisco, CA 94102

415.554.7896 (direct)  
415.554.6975 (main line)

---

**From:** Amanda Fried <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, April 12, 2022 11:52 AM  
**To:** BOS-Legislative Aides <[bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org)>  
**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," said **Jim Pugh, founder of the Universal Income Project and Advisory Group member**. "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** "I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty."

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

"As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage," said **Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member**. "Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility."

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group's emphasis on the importance of changing narratives around poverty and public assistance from scarcity and "deservedness" to abundance and dignity.

"I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together," said **Jacob Denney, Economic Justice**

**Policy Director at SPUR and an Advisory Group member.** "This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco."

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor's Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit:  
<https://sftreasurer.org/community/guaranteed-income>.

###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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**To:** [Barnes, Bill \(BOS\)](#)  
**Cc:** [Chung, Lauren \(BOS\)](#)  
**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 2:34:32 PM

---

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**From:** Barnes, Bill (BOS) <bill.barnes@sfgov.org>  
**Sent:** Tuesday, May 17, 2022 2:17:57 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Chung, Lauren (BOS) <lauren.l.chung@sfgov.org>  
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**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

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###

Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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[San Francisco, CA | 94102 US](#)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#)  
**Subject:** Re: Question on SF GI pilots  
**Date:** Monday, January 31, 2022 9:45:44 AM

---

I would include everything, especially Dreamkeepers!

---

**From:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>  
**Date:** Sunday, January 30, 2022 at 3:31 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Question on SF GI pilots

Hey Amanda, what do we want to say is the number of pilots in SF - and which should be listed, if we add a table in the appendix?

In particular, I am not sure how to tally or represent the HRC/OEWD programs. Some may look like GI, others are really more like stipends for being part of a workforce program, or similar. I would leave most of them out, but you know the politics better than me - which might you include?

Right now my count would look something like this:

ABP (launched)  
YBCA (launched)  
Miracle Money (launched)  
Tipping Point/ECS (launched)  
Transgender GI (pre-launch)  
Childcare waitlist (proposed)  
TAY parents (proposed)  
HSH/homelessness prevention (in development)  
DA/justice-involved (in development)  
Department on Status of Women (in development)

Jacob

**Jacob DuMez**

*Manager, Policy and Partnerships*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

(415) 554-4868

[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Dumez, Jacob \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** Re: Question on SF GI pilots  
**Date:** Monday, January 31, 2022 10:45:10 AM

---

Tajel- Can you share the list of GI pilots that you shared with CON? We want to include in our report.

---

**From:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>  
**Date:** Monday, January 31, 2022 at 9:59 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Re: Question on SF GI pilots

What's the best list right now? I have a dated and very incomplete excel sheet from OEWD, do you know if we have anything more recent (and complete)? Should I ask Josh or someone from his team?

Jacob

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Monday, January 31, 2022 9:45 AM  
**To:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>  
**Subject:** Re: Question on SF GI pilots

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Jacob

**Jacob DuMez**

*Manager, Policy and Partnerships*

Office of Financial Empowerment

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City and County of San Francisco

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[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#); [Cohen, Molly \(TTX\)](#)  
**Subject:** Re: Question re: Cash Transfer Guidance  
**Date:** Thursday, July 22, 2021 3:36:22 PM

---

We are happy to talk sooner to help share our learnings on program design for cash transfer programs, and then later re: RFP specifics. Also happy to join any of your feedback sessions! We are so excited about this program, and to make sure it is successful. And FYI that Brian from MOHCD also reached out re: payments and their role.

Amanda

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Date:** Thursday, July 22, 2021 at 8:32 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>, Cohen, Molly (TTX) <molly.cohen@sfgov.org>  
**Subject:** RE: Question re: Cash Transfer Guidance

Thanks, Amanda!

We'd love to set up a call. We are currently working on getting some feedback from key community leaders (including our Trans Advisory Committee) regarding what requirements seem important to include in the RFP, and what components can be left to the grantee in terms of program design.

I think we will need a couple of weeks to gather that feedback, so can we set a time to meet in early August? I can start coordinating schedules with you all and Victor Ruiz-Cornejo from the Mayor's Office.

If you are able to share your draft of the brief you are working on, that would be super helpful to answer questions that we may receive from community leaders as we gather their input. We can keep internal and just use it for our knowledge.

Thanks!

P

--

**Pau Crego, MPH | Pronouns: He, Him, His** ([What's this?](#))

Deputy Director - Policy and Programs

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, July 22, 2021 8:15 AM  
**To:** Crego, Pau (ADM) <pau.crego@sfgov.org>; Cohen, Molly (TTX) <molly.cohen@sfgov.org>  
**Subject:** Re: Question re: Cash Transfer Guidance

Hi Pau- adding my colleague Molly here. We have a ton of info! We are working on a brief that will come out in a few weeks, but happy to share what we know with you.

Can we set up a brief call to see what you need and how the planning is going on your side?

Amanda

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---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 7:33:21 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Question re: Cash Transfer Guidance

Hi Amanda,

I hope you are well!

I'm reaching out to ask if your Department has any more guidance on the cash transfer pilot programs beyond the attached document? I seem to recall that you were working on a guidance regarding what type of benefits would/would not be impacted by receiving cash transfers from these pilot programs. Do you have that and can it be shared with community partners?

Thank you and I look forward to seeing you at the 1823 interviews in a couple of weeks!

Pau

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#); [Cohen, Molly \(TTX\)](#)  
**Subject:** Re: Question re: Cash Transfer Guidance  
**Date:** Thursday, July 22, 2021 8:15:05 AM

---

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#); [Cohen, Molly \(TTX\)](#)  
**Cc:** [Farley, Clair \(ADM\)](#)  
**Subject:** Re: Question re: Cash Transfer Guidance  
**Date:** Thursday, July 22, 2021 4:05:47 PM

---

Sounds great all around.

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Date:** Thursday, July 22, 2021 at 4:03 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>, Cohen, Molly (TTX) <molly.cohen@sfgov.org>  
**Cc:** Farley, Clair (ADM) <clair.farley@sfgov.org>  
**Subject:** RE: Question re: Cash Transfer Guidance

Okay, that would be great!

We are meeting with our Trans Advisory Committee next Wednesday afternoon – since we have a bunch of other things on the agenda, I don't think it makes sense to bring you into that meeting. But I will schedule a time for us to chat early next week to check in about next steps on the TTX/OTI side of things.

And, given your generous offer to join a feedback session, I'd love to suggest to our Trans Advisory Committee that we hold a session in mid-August for you all to share some program design learnings and for them to ask questions. How does that sound?

Thank you, I'm also very excited about this program!  
Pau

--

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Deputy Director - Policy and Programs  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram](#) @TransCitySF

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 8:15 AM  
**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** Re: Question re: Cash Transfer Guidance

Hi Pau- adding my colleague Molly here. We have a ton of info! We are working on a brief that will come out in a few weeks, but happy to share what we know with you.

Can we set up a brief call to see what you need and how the planning is going on your side?

Amanda

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**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

**Sent:** Thursday, July 22, 2021 7:33:21 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Question re: Cash Transfer Guidance

Hi Amanda,

I hope you are well!

I'm reaching out to ask if your Department has any more guidance on the cash transfer pilot programs beyond the attached document? I seem to recall that you were working on a guidance regarding what type of benefits would/would not be impacted by receiving cash transfers from these pilot programs. Do you have that and can it be shared with community partners?

Thank you and I look forward to seeing you at the 1823 interviews in a couple of weeks!  
Pau

--

**Pau Crego, MPH | Pronouns: He, Him, His** ([What's this?](#))

Deputy Director - Policy and Programs

[Office of Transgender Initiatives](#), City & County of San Francisco

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**From:** [Gremer, Andrea \(MYR\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, December 16, 2022 2:39:33 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Hi Amanda,

Hope you're doing well! Just to loop back on the Transgender Basic Income program, I have a couple quick questions about the prepaid card participant spreadsheet and wanted to give a quick update on the timeline we're working toward. It looks like you're out of the office next week, but would you be available for a quick call the week after (week of 12/27)?

Thanks so much for all your help!

Best Regards,  
Andrea Gremer  
Finance Director

Mayor's Office of Housing and Community Development  
1 S. Van Ness, 5<sup>th</sup> Floor  
(628) 652-5961

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 17, 2022 1:55 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Nick,

I've forwarded the card summary and US Bank customer support number for card holders to call to request/report lost card to Amanda. She will be creating a FAQ. The only other action item was to ask USB about name change. Here's their response: If they issue a card to user and the user uses the card, but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card? **Yes she can submit paperwork to have her name changed and our call center staff will process that. She can still use her current card or if she prefers she can get a replacement card with her updated name. The funds will automatically transfer over from the current to new card once she receives it and activates it.**

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:51 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?

2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?
3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?
5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?
7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on the waitlist to receive the funds for the remainder of the 18-month period?
14. Will participants have online access to their transactions? Like if they need a statement, etc.,

Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

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Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

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Benjamin McCloskey  
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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, September 8, 2022 at 12:22 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, August 1, 2022 1:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 11:31 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.



2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration

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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
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Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

Hi Benjamin, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

Confirmation of IRS Ruling applicable to Right to Recover Program from CCSF City Attorney on file with OEWD, TTX and Controller's Office.

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>  
<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:29 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR)

<[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Gremer, Andrea \(MYR\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Ho, Carmen \(TTX\)](#)  
**Cc:** [Shah, Tajel](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, December 16, 2022 2:48:25 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Thanks, Amanda!

Hi Carmen,

I just put some time on your calendar for Monday. I've scheduled 30 minutes, but I can't imagine it will take more than 15. Thanks so much!

Best Regards,  
Andrea

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, December 16, 2022 2:42 PM  
**To:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Andrea- my colleague Carmen on the banking team will be the best person to assist Re: participant spreadsheet.

Amanda

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**From:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Sent:** Friday, December 16, 2022 2:39 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Amanda,

Hope you're doing well! Just to loop back on the Transgender Basic Income program, I have a couple quick questions about the prepaid card participant spreadsheet and wanted to give a quick update on the timeline we're working toward. It looks like you're out of the office next week, but would you be available for a quick call the week after (week of 12/27?)?

Thanks so much for all your help!

Best Regards,  
Andrea Gremer  
Finance Director

Mayor's Office of Housing and Community Development  
1 S. Van Ness, 5<sup>th</sup> Floor  
(628) 652-5961

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 17, 2022 1:55 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Nick,

I've forwarded the card summary and US Bank customer support number for card holders to call to request/report lost card to

If



Amanda. She will be creating a FAQ. The only other action item was to ask USB about name change. Here's their response: they issue a card to user and the user uses the card, but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card? **Yes she can submit paperwork to have her name changed and our call center staff will process that. She can still use her current card or if she prefers she can get a replacement card with her updated name. The funds will automatically transfer over from the current to new card once she receives it and activates it.**

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 3:51 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?
2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?
3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?
5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?
7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on

the waitlist to receive the funds for the remainder of the 18-month period?

14. Will participants have online access to their transactions? Like if they need a statement, etc.,  
Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1 Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

Confirmation of IRS Ruling applicable to Right to Recover Program from CCSF City Attorney on file with OEWD, TTX and Controller's Office.

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#); [Cheu, Brian \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Nickolopoulos, Sheila \(MYR\)](#); [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Shah, Tajel](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 10:42:00 AM

---

Great! Looking forward to getting started, and apologies for the unfortunate timing of your launch and our contracting stuff... But I'm confident we will get up and running and get this money into the hands of trans san Franciscans in short order

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Sent:** Friday, August 19, 2022 10:30 AM  
**To:** Cheu, Brian (MYR) <brian.cheu@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda-

That makes total sense, thank you for the information and my apologies for not clarifying this before scheduling the original meeting.

Based on this, Nick and I have agreed we will move forward with these next steps:

- Nick and I will still meet with the providers next Tuesday afternoon to relay this information and see if they have any additional questions in the meantime, so we can send those your way if needed.
- Nick will coordinate a meeting for the week of September 6<sup>th</sup> with you all and the providers (I'll be away that week) to discuss more in-depth mechanics and any remaining questions.

Thank you everyone!

Pau

**Pau Crego, MPH** (He, Him, His)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), and [Instagram](#) @TransCitySF

---

**From:** Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
**Sent:** Friday, August 19, 2022 10:29 AM  
**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Crego, Pau (ADM) <pau.crego@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Yes, that works better for me also, I'll look forward to a new time.

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5<sup>th</sup> Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Friday, August 19, 2022 10:22 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)

<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Thank you for this response, Amanda. I can make myself available to mee the week of the 26<sup>th</sup>.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

**Please Note:** I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, August 19, 2022 9:53 AM

**To:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila

(MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR)

<[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

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Thanks,  
Amanda

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**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

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Thanks everyone,  
Pau

**Pau Crego, MPH** (He, Him, His)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Thursday, August 18, 2022 4:19:56 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)

<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

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Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

Sent: Thursday, August 18, 2022 2:55 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;

Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

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Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

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Thank you all!  
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Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF



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To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)  
Subject: Trans GI Program: Payment Workflows & Other Logistics  
When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).  
Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

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Passcode: 656553  
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+17207072699,,86499560293#,,,,\*656553# US (Denver)

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+1 669 444 9171 US  
+1 720 707 2699 US (Denver)  
+1 253 215 8782 US (Tacoma)  
+1 346 248 7799 US (Houston)  
+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GpkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Crego, Pau \(ADM\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Cheu, Brian \(MYR\)](#); [Nickolopoulos, Sheila \(MYR\)](#); [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Shah, Tajel](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:52:00 AM

---

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**Sent:** Thursday, August 18, 2022 4:37 PM  
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ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

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From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

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趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

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Sent: Thursday, August 18, 2022 12:25 PM

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Subject: Trans GI Program: Payment Workflows & Other Logistics

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Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

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Dial by your location

+1 669 444 9171 US

+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GpkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:48:00 AM

---

Thanks for the quick review! I think the plan to start with non-reloadable cards makes sense and may actually ease some of the concerns of the community partners as we are getting started. Is there a startup time for those?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:42 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The only correction is "Department (MOHCD) staff will complete direct payment vouchers in FSP and provide shipping details to TTX". They don't upload the shipping details in FSP, they provide to us to upload in the card vendor's portal.

Note, the 14 day timeline is after a program has been setup. It takes 6-12 weeks for a program to be setup. Might be shorter with Money Network for new programs, after initial programs are setup. We hope we will be able to meet MYR's October go live timeline. Worst case scenario, we will need to order non-reloadable cards to distribute initially....

Hope that makes sense. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:31 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Carmen- does this response look OK to you? Anything I've gotten wrong? Anything else I should add? Do you have any info about privacy I can share?

-----

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conversation will be frustrating as we won't have enough clarity to provide.

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Thanks everyone,

Pau

**Pau Crego, MPH** (He, Him, His)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: [415-671-3072](tel:415-671-3072) | c: [415-819-8091](tel:415-819-8091) | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Thursday, August 18, 2022 4:19:56 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos  
Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
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Amanda

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To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

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I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

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-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
Sent: jueves, agosto 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

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+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GPkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#); [Shah, Tajel](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 1:14:00 PM

---

Hi- It seems like program staff are seeking to have a meeting re: payment workflows... Tajel is out of the office, but Benjamin I wanted to make sure you / your team was in the loop?

-----Original Message-----

From: Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
Sent: Thursday, August 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <pau.crego@sfgov.org>; Aria Said <aria@transgenderdistrictsf.com>; JM Jaffe <jjaffe@lyon-martin.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <pau.crego@sfgov.org>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)  
Subject: Trans GI Program: Payment Workflows & Other Logistics  
When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).  
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+16694449171,,86499560293#,,,,\*656553# US  
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+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GPkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, September 8, 2022 11:56:00 AM

---

Perfect – thanks. Can you do me a favor and cc me when you reach out to Benjamin? The program people keep asking me things so I want to make sure I understand the full picture.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 10:57 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The account was setup and I got the new wire information from CON. Please see attached:

1. answers to your questions
2. Order instructions specific for MYR (has new account information)
3. Since MYR plans to reload the cards, instructions to submit reload request is provided
4. Sample Card account detail report (which will be provided after the order is placed). They will need that to modify and add load amounts.

All this will be covered during the training meeting, which I can now schedule because we received the account information. I will reach out to Benjamin to schedule. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, September 7, 2022 1:44 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Carmen- I have some questions about the attached Reloadable Card Instructions – can you take a look? Thanks!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX)



<[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,

Pau

**Pau Crego, MPH (He, Him, His)**

Executive Director

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Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)

<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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Executive Director

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Subject: Trans GI Program: Payment Workflows & Other Logistics

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Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

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Passcode: 656553

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+17207072699,,86499560293#,,,,\*656553# US (Denver)

Dial by your location

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+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdc0GPKPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Lou, Christine \(HSA\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Smith, Susie \(HSA\)](#)  
**Cc:** [Morrison, Jasmine \(HSA\)](#)  
**Subject:** RE: transgender GI pilot - benefits questions  
**Date:** Tuesday, August 30, 2022 10:20:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Happy to join if I can, but don't want to hold up scheduling.

---

**From:** Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)>  
**Sent:** Tuesday, August 30, 2022 10:21 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Morrison, Jasmine (HSA) <[jasmine.morrison@sfgov.org](mailto:jasmine.morrison@sfgov.org)>  
**Subject:** RE: transgender GI pilot - benefits questions

Hi Nick,

Thank you for the reminder. I am cc'ing Susie's assistant, Jasmine, for her calendar. Should we include Amanda?

Jasmine, would you be able to help us schedule a meeting with Susie? My calendar is up-to-date, and I have some availability tomorrow afternoon and this Friday.

Thanks,  
Christine

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Tuesday, August 30, 2022 8:08 AM  
**To:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)>  
**Subject:** Re: transgender GI pilot - benefits questions

Good Morning,

Just looping back on this. Please let me know your availability. Thank you very much.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

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Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

---

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**Sent:** Thursday, August 25, 2022 3:14 PM  
**To:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Lou, Christine (HSA) <[Christine.Lou@sfgov.org](mailto:Christine.Lou@sfgov.org)>  
**Subject:** RE: transgender GI pilot - benefits questions

Hi Susie and Christine,

Thank you for your prompt response. Would you have time for a quick call or Teams meeting to discuss the concerns that have come up from our grantee? They want clarity on the potential eligibility impacts BI will have on different types of public benefits, the HSA waiver process, and where things stand in relation to Federal benefits programs like SSI. They are beginning to engage with the community and need to provide accurate information.

Please let me know your availability and if you need any further information from me. I look forward to meeting with you.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 2:45 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Cc:** Lou, Christine (HSA) <[christine.lou@sfgov.org](mailto:christine.lou@sfgov.org)>  
**Subject:** RE: transgender GI pilot - benefits questions

Hi Amanda,

Exciting. Happy to answer any questions. Adding our Planning GI lead to this string, Christine Lou.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, August 25, 2022 10:40 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>  
**Subject:** transgender GI pilot - benefits questions

Hi Susie – Nick from MOHCD is working on the launch of the new Trans GI pilot. The providers have some questions about benefits implications for GI. Can you help answer some questions?

Thanks!  
Amanda



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: 415-554-0889

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Pagoulatos, Nickolas \(MYR\)](#); [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com); [Manke, Eric \(TTX\)](#)  
**Subject:** RE: TTX Logo for Trans BI Town Halls  
**Date:** Thursday, July 7, 2022 9:50:00 AM

---

Nice to meet you! [@Manke, Eric \(TTX\)](#), can you please send over the files?

Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, July 7, 2022 8:01 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; [aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)  
**Subject:** TTX Logo for Trans BI Town Halls

Good Morning Amanda and Aria,

In case you two have not met before, Amanda, Aria is the President of the the Transgender District. Aria, Amanda is the Chief of Policy and Communications for the Office of the Treasurer and Tax Collector.

Aria reached out yesterday to request Department logos in PNG and JPEG versions for use at the upcoming Trans Guaranteed Income Program Town Halls to be held later this month and in August. I have already provided the MOHCD versions and am hopeful that OTI has as well.

I am super excited for the town halls and look forward to continuing to work with you both as the program develops!



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: work packet for MYR program  
**Date:** Wednesday, August 24, 2022 10:28:00 AM  
**Attachments:** [image001.png](#)

---

Fantastic news! Thanks!!! Does this mean we are for sure using USBank? Carmen, let me know if you need my help to get any info from MOHCD.

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 10:04 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: work packet for MYR program

Hi Amanda-

Just an update regarding the Mayor's Office Transgender Program. It's been approved by USBank!

Carmen should be able to provide you with more details once the work packet is completed with USBank.

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 9:50 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** work packet for MYR program

Hi Gretchen,

I'm so happy to hear that the MYR program got approved, that's great! Please provide some timeslots that you're available for today and tomorrow to meet to discuss work packet for MYR program. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 2:26 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX)

<[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, August 23, 2022 2:21 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 23, 2022 3:54 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, August 18, 2022 5:55 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,

Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, August 18, 2022 3:12 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that

would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:55 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.



Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able

to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18 months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different

way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

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**From:** [Crego, Pau \(ADM\)](#)  
**To:** [Aria Said](#); [JM Jaffe](#); [Cheu, Brian \(MYR\)](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** Trans GI Program: Payment Workflows & Other Logistics

---

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

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+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

**To:** [Pagoulatos, Nickolas \(MYR\)](#); [Smith, Susie \(HSA\)](#)  
**Subject:** transgender GI pilot - benefits questions  
**Date:** Thursday, August 25, 2022 10:34:06 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Hi Susie – Nick from MOHCD is working on the launch of the new Trans GI pilot. The providers have some questions about benefits implications for GI. Can you help answer some questions?

Thanks!  
Amanda



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County  
of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**Subject:** FW: list of open items for 3pm meeting  
**Date:** Thursday, May 19, 2022 4:11:17 PM  
**Attachments:** [April22 HSA DAAS bank analysis.xlsx](#)  
[DPH BofA price comparison.xlsx](#)  
[Copy of Copy of TTX - Action Items Project Plan 5.6 assigned to TTX units.xlsx](#)  
[new department wants to order reloadable cards.msg](#)

---

1. **DAS account analysis (1<sup>st</sup> attachment)**
2. Can I submit request to JPM to get user guide or more information on how high order prefix works? (so we can provide to HSA to consider)
3. Should we notify JPM to put hold on opening one of the accounts that HSA is considering consolidating (if can use high order prefix)?
4. **DPH banking services price comparison (2<sup>nd</sup> attachment)**
5. Can you help ask BofA to add change order service and provide pricing? It wasn't on the list of services on the pricing sheet
6. TTX project plan (3<sup>rd</sup> attachment). I made a copy of the tab, and for anything that wasn't 100% complete with TTX, I assigned it to a unit (banking, banking-accounting, IT or cashiering), and highlighted cell yellow to easily see them.
7. **MYR card (4<sup>th</sup> attachment)**
8. Ok to ask Mario to confirm supplies ordered (while reviewing DAS fees, noticed January fees were \$2k higher, and it ends up it was for supplies)?

Thanks.

Regards,  
Carmen

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current state  
 \*2 PFIC accounts earn interest at .18%  
 3 accounts ECR at .19%  
 combined ending balance as of April 2022 is \$25.7M

	Investable balance as of	bank fees	Interest	Earnings Credit (EC)
x9477*	833,812.92	141.22	124.63	
x3744*	617,648.44	110.66	89.42	
x8727	17,912,932.05	3,004.22		2,890.61
x2334	3,287,526.97	588.71		530.51
x8741	2,113,445.92	545.83		341.05
<b>Total</b>	<b>24,765,366.90</b>	<b>4,390.64</b>	<b>214.05</b>	<b>3,762.17</b>

ECR using JPM rates				0.28%
Scenario 1, all accounts ECR				
x9477*		141.22		191.89
x3744*		110.66		142.14
x8727		3,004.22		4,122.43
x2334		588.71		756.58
x8741		545.83		485.38
<b>Total ECR</b>				<b>5,699.43</b>
<b>Total bank fees</b>		<b>4,390.64</b>		
<b>Excess ECR</b>				<b>1,308.79</b>

Scenario 2, 4 PFIC and 1 ECR (8727)				0.05%	0.28%
x9477*		141.22		34.27	
x3744*		110.66		25.38	
x8727		3,004.22		4,122.43	
x2334		588.71		135.10	
x8741		545.83		86.85	
Interest/ECR			281.01		4,122.43
bank fees		4,390.64			
<b>Interest ECR - bank fees</b>					<b>13.40</b>

*What is the firm's current earnings credit rate? What earnings credit rate are you offering to CCSF?*

J.P. Morgan is offering CCSF a Premium Earnings Credit Rate, currently at 28 bps. This is a managed rate and subject to change based on the overall interest rate environment. Additionally, we are offering a hard dollar interest rate of 5 bps (net) on deposit balances, which will be paid during the transition credit period. This is also a managed rate and subject to change.

	ECR	fees	deficit
jan	2,944.01	5,865.74	(2,921.73)
feb	2,965.02	3,924.77	(959.75)
march	3,762.17	4,390.64	(628.47)
			(4,509.95)

**Pricing Term To be Determined**

Any reference to date during which certain fee schedules will be in place does not amend the terms of any service agreement (including the Treasury Services Terms and Conditions booklet) with regard to your rights there under, including but not limited to the right to terminate a service or services as provided under the service agreement. Additionally, any fee schedules provided to you are subject to change upon 30 days notice if you no longer qualify, in our sole discretion, for any pricing concessions that may have been granted.

Price Change	AFP Code	Service Description	No. of Units	Current Price	Comments	Current Charge	Proposed Price	Proposed Charge	% Estimate monthly Variance increase
--------------	----------	---------------------	--------------	---------------	----------	----------------	----------------	-----------------	--------------------------------------

General Account Services									
010000		ACCOUNT MAINTENANCE	1	\$3.00		\$3.00	\$3.0000		\$3.00
010000		REMOTE DEPOSIT ACCOUNT MAINT	1	\$10.00	✓	\$10.00	\$10.0000	\$10.00	
010000		REMOTE DEPOSIT ACCOUNT MAINT	1	\$50.00	duplicate? which is correct?	\$50.00	\$50.0000	\$50.00	
010010		INTEREST BEARING ACCOUNT	1	\$14.00	don't have, don't need?	\$14.00	\$14.0000	\$14.00	
010010		INTEREST BEARING ACCOUNT	1	\$3.00	don't have, don't need?	\$3.00	\$3.0000		\$3.00
010021		ZBA-SUBSIDIARY ACCOUNT MAINT	1	\$3.00		\$3.00	\$3.0000		\$3.00
010100		DEBITS POSTED-OTHER	9	\$0.00	duplicate? which is correct?	\$0.00	\$0.0000		\$0.00
010100		DEBITS POSTED-OTHER	1	\$0.01	✓	\$0.01	\$0.0100		\$0.01
010101		CREDITS POSTED-OTHER	4	\$0.00	duplicate? which is correct?	\$0.00	\$0.0000		\$0.00
010101		CREDITS POSTED-OTHER	1,171	\$0.01	✓	\$11.71	\$0.0100	\$11.71	
010101		CREDITS POSTED-OTHER	3	\$0.01	duplicate	\$0.03	\$0.0100		\$0.03
010112		ZBA PER TRANSACTION	23	\$0.00		\$0.00	\$0.0000		\$0.00
010310		PAPER DEPOSIT STATEMENT	1	\$0.00	don't have, don't need?	\$0.00	\$0.0000		\$0.00
019999		REMOTE DEPOSIT CKC IMAGE	6	\$0.02		\$0.12	\$0.0200		\$0.12
019999		REMOTE DEPOSIT ITEM STORAGE	503	\$0.00		\$0.00	\$0.0000		\$0.00
<b>Lockbox Services</b>						<b>\$94.87</b>		<b>\$94.87</b>	<b>0.00%</b>

Total General Account Services									
050000		WLBX LOCKBOX MAINT PER BOX	3	\$75.00		\$225.00	\$75.0000	\$225.00	
050000		WLBX-EDC MONTHLY	3	\$200.00		\$600.00	\$200.0000	\$600.00	
050100		WLBX LOCKBOX PROC PER ITEM	475	\$0.22		\$104.50	\$0.2200	\$104.50	
050115		WLBX MATCH-COMPARE	475	\$0.15		\$71.25	\$0.1500	\$71.25	
05011L		WLBX DOCUMENT RETURN PKG	3	\$40.00		\$120.00	\$40.0000	\$120.00	
05011N		WLBX PA D N FULL CHECK REVIEW	375	\$0.10		\$37.50	\$0.1000	\$37.50	
05011P		WLBX WALK- N COUR ER PKG ITEM	8	\$2.0000		\$16.00	\$2.0000		\$16.00
05011R		WLBX IMAGE DOCUMENTS IMAGED	10,580	\$0.0180		\$190.44	\$0.0180	\$190.44	
05011R		WLBX-EDC HL IMAGE TRANS MAINT	3	\$175.0000		\$525.00	\$175.0000	\$525.00	
05011R		WLBX-EDC MAGE FILE PER MAGE	11,138	\$0.0400		\$445.52	\$0.0400	\$445.52	
05011R		WLBX-EDC-ENHANCED CORR	1,151	\$0.6200		\$713.62	\$0.6200	\$713.62	
50120		WLBX DUAL SIDED MAGE MAINT	3	\$75.0000		\$225.00	\$75.0000	\$225.00	
50131		WLBX PAYEE VAL DATION PER	475	\$0.0984		\$46.74	\$0.0984		\$46.74
05013A		WLBX CARD PAYMENT REJECT	1	\$2.7500		\$2.75	\$2.7500		\$2.75
50300		WLBX DEPOSIT PREP PER DEPOSIT	59	\$1.1000		\$64.90	\$1.1000		\$64.90
50400		WLBX CASHPRO REC	3	\$50.0000		\$150.00	\$50.0000	\$150.00	
50413		WLBX COUR ER DELIVERY OF PKG	1	\$133.6000	get details/cost make up	\$133.60	\$133.6000	\$133.60	
50424		WLBX CASHPRO REC ARCHIVE 7	696	\$0.0525		\$36.54	\$0.0525		\$36.54
50424		WLBX CASHPRO REC PER MAGE	10,580	\$0.0100		\$105.80	\$0.0100	\$105.80	
50530		WLBX CORRESPONDENCE	1,474	\$0.3500		\$515.90	\$0.3500	\$515.90	
50530		WLBX REJECTED ITEM	3	\$0.3500		\$1.05	\$0.3500		\$1.05
109999		WLBX-EDC EOB PROCESSED	1,453	\$0.5900		\$857.27	\$0.5900	\$857.27	
<b>Depositor Services</b>						<b>\$5,188.38</b>		<b>\$5,188.38</b>	<b>0.00%</b>

Total Lockbox Services									
					LH needs change order service, can we add?				
*	100000	BANKING CENTER DEPOSIT	1	\$1.4000	currently .5, not 1.40	\$1.40	\$7.5000	\$7.50	\$39
*	100100	VAULT DEPOSIT	13	\$0.2000		\$2.60	\$1.7500	\$22.75	\$45
*	100102	CURR DEPOSITED-PER NOTE-VLT	105	\$0.0018		\$0.19	\$0.0200	\$2.10	\$19
	100200	CHECK DEPOSIT-ICL or RDSO	5	\$0.2000		\$1.00	\$0.2000	\$1.00	
	100229	MAGE DEPOSITED ITEMS-RDSO	6	\$0.0150		\$0.09	\$0.0150	\$0.09	
	10022Z	CHECKS DEPOSITED-BKG CENTER	1	\$0.1300	currently .03 not .13	\$0.13	\$0.1300	\$0.13	
*	10022Z	CHECKS DEPOSITED-CASH	8	\$0.0300		\$0.24	\$0.1700	\$1.36	\$2
*	10022Z	CHECKS DEPOSITED-LOCKBOX	475	\$0.0200		\$9.50	\$0.1000	\$47.50	\$36
*	100400	RETURNS-CHARGEBACK	1	\$0.6000		\$0.60	\$1.5000	\$1.50	\$2
<b>Total Depository Services</b>						<b>\$15.75</b>		<b>\$83.93</b>	<b>432.92%</b>

Paper Disbursement Services									
	150102	GENERAL DISB CKS PAID-IMAGE	19	\$0.08	currently don't have "image" service, only "truncated", which is .015. Please help change to "truncated"	\$1.52	\$0.0800	\$1.52	
	151350	CASHPRO IMAGE SUBSCRIPTION	1	\$0.14		\$0.14	\$0.1400	\$0.14	
	151350	CASHPRO IMAGE SUBSCRIPTION	1	\$10.00	on Community Health account (under different parent D). Can this account be moved to be under same parent D as other DPH accounts? and get this fee lowered to .14?	\$10.00	\$10.0000	\$10.00	
	151351	IMAGE ARCHIVE-90 DAYS	18	\$0.0000		\$0.00	\$0.0000	\$0.00	
<b>Total Paper Disbursement</b>						<b>\$11.66</b>		<b>\$11.66</b>	<b>0.00%</b>

Paper Disb Recon Services									
159999		ARP AUTO CHECK RETURN	1	\$10.0000		\$10.00	\$10.0000	\$10.00	

Total Paper Disb Recon Services			Missing ARP PPay maint-no recon Can we add?	\$10.00	\$10.00	0.00%
<b>General ACH Services</b>						
250000	ACH LV-MONTHLY MAINTENANCE	1 \$10 0000	Don't have for DPH account, don't need?	\$10 00	\$10 0000	\$10.00
250102	ACH LV OFF US ITEMS	19 \$2.5000	Don't have for DPH account,	\$47 50	\$2.5000	\$47.50
250102	ACH LV OFF US ITEMS-SAME DAY	1 \$3.5000	Don't have for DPH account,	\$3.50	\$3.5000	\$3.50
250102	ACH LV ON US ITEMS	6 \$1.5000	Don't have for DPH account,	\$9.00	\$1.5000	\$9.00
250102	ACH LV ON US ITEMS-SAME DAY	5 \$1.5000	Don't have for DPH account,	\$7.50	\$1.5000	\$7.50
250150	ACH BLOCKS AUTH	6 \$0.3500	✓	\$2.10	\$0.3500	\$2.10
250150	ACH BLOCKS AUTH	13 \$2.0000	duplicate? which is correct?	\$26 00	\$2.0000	\$26.00
250200	ACH DEBIT RECEIVED ITEM	33 \$0.0600	currently .007, not .06, need correct or highlight price increased	\$1.98	\$0.0600	\$1.98
250201	ACH CREDIT RECEIVED ITEM	1,170 \$0.0070	✓	\$8.19	\$0.0070	\$8.19
250201	ACH CREDIT RECEIVED ITEM	2 \$0.0600	duplicate? which is correct?	\$0.12	\$0.0600	\$0.12
250201	ACH CREDIT RECEIVED ITEM	2 \$0 0050	duplicate? which is correct?	\$0.01	\$0 0050	\$0.01
251050	ACH BLOCKS AUTH ADD-CHANGE	1 \$15.0000	new? didn't see on current analysis statement	\$15 00	\$15.0000	\$15.00
251050	ACH BLOCKS AUTH MAINTENANCE	1 \$1 0000	✓	\$1.00	\$1 0000	\$1.00
251050	ACH BLOCKS AUTH MAINTENANCE	1 \$30.0000	duplicate? which is correct?	\$30 00	\$30.0000	\$30.00
<b>Total General ACH Services</b>				<b>\$161.90</b>		<b>\$161.90 0.00%</b>
300010	CASHPRO CONNECT REC TRAN	1 \$250 0000		\$250.00	\$250 0000	\$250.00
300229	CASHPRO CONNECT REC	10 \$0 0500		\$0.50	\$0 0500	\$0.50
<b>Total EDI Services</b>				<b>\$250.50</b>		<b>\$250.50 0.00%</b>
<b>Wire &amp; Other Funds Trnsf Svcs</b>						
300221	CASHPRO CONNECT REC ITEMS	1 170 \$0 2500		\$292.50	\$0 2500	\$292.50
350000	CASHPRO GP ACCTS ENTITLED	1 \$0 0000	new? didn't see on current	\$0.00	\$0 0000	\$0.00
350000	CASHPRO GP ACCTS ENTITLED	1 \$0 0000	new? didn't see on current	\$0.00	\$0 0000	\$0.00
350000	WIRE MONTHLY SUBSCRIPTION	1 \$50.0000	Don't have for DPH account, don't need?	\$50 00	\$50.0000	\$50.00
350000	WIRE MONTHLY SUBSCRIPTION	1 \$10.0000	Don't have for DPH account, don't need?	\$10 00	\$10.0000	\$10.00
350300	NCOMING DOMESTIC W RE	1 \$1 0000	✓	\$1.00	\$1 0000	\$1.00
350300	NCOMING DOMESTIC W RE	1 \$10.0000	duplicate? which is correct?	\$10 00	\$10.0000	\$10.00
350412	WIRE ADVICE-MA L	1 \$2 5000	new? didn't see on current analysis statement. DPH will not be sending wires, so don't	\$2.50	\$2 5000	\$2.50
350599	CASHPRO GP CUST MNT TMLT STRG	1 \$1 0000	currently .50 and not on DPH account (only 1408D1), not needed?	\$1.00	\$1 0000	\$1.00
<b>Total Wire &amp; Other Funds Trnsf Svcs</b>				<b>\$367.00</b>		<b>\$367.00 0.00%</b>
<b>Information Services</b>						
* 400052	CASHPRO ONLINE PDR ACCOUNT	1 \$4 0000	✓	\$4.00	\$5 0000	\$5.00
400052	CASHPRO ONLINE PDR ACCOUNT	1 \$50.0000	duplicate? which is correct?	\$50 00	\$50.0000	\$50.00
* 400052	CASHPRO ONLINE PDR ACCOUNT	1 \$4 0000	duplicate?	\$4.00	\$5 0000	\$5.00
<b>FDI Services</b>						
* 400055	CASHPRO ONLINE CDR ACCOUNT	1 \$4 0000	Don't have for DPH account,	\$4.00	\$5 0000	\$5.00
400110	CASHPRO CONNECT PDR ACCT	1 \$4 0000		\$4 00	\$4 0000	\$4 00
400110	CASHPRO CONNECT PDR ITEM	1,459 \$0 0150		\$21 89	\$0 0150	\$21.89
* 400272	CASHPRO ONLINE PDR ITEM	430 \$0 0000	duplicate?	\$0.00	\$0 0175	\$7.53
* 400272	CASHPRO ONLINE PDR ITEM	1,055 \$0 0150	✓	\$15 83	\$0 0175	\$18.46
* 400272	CASHPRO ONLINE PDR ITEM	191 \$0 0150	duplicate?	\$2.87	\$0 0175	\$3.34
* 400275	CASHPRO ONLINE CDR ITEM	117 \$0 0150	Don't have for DPH account,	\$1.76	\$0 0250	\$2.93
* 400299	CASHPRO ONLINE SUBSCR PTION	1 \$0 0000	new? didn't see on current	\$0.00	\$50.0000	\$50.00
* 400299	CASHPRO ONLINE SUBSCR PTION	1 \$15.0000	duplicate?	\$15 00	\$50.0000	\$50.00
400299	CASHPRO REPORT EMA L	31 \$0 0000	new? didn't see on current	\$0.00	\$0 0000	\$0.00
* 400299	CASHPRO REPORT NG	1 \$0 0000	duplicate?	\$0.00	\$15.0000	\$15.00
400299	CASHPRO REPORT NG	1 \$15.0000	✓	\$15 00	\$15.0000	\$15.00
400340	CASHPRO ONLINE RESEARCH ITEM	368 \$0 0728	decreased, currently .0993	\$26.79	\$0 0728	\$26.79
<b>Total Information Services</b>				<b>\$165.12</b>		<b>\$279.93 69.53%</b>
<b>Total Monthly Service Charges (Does not includes FDIC)</b>		<b>\$6,265.18</b>			<b>\$6,448.17</b>	
<b>Annualized (Does not includes FDIC)</b>		<b>\$75,182.16</b>			<b>\$77,378.04</b>	
<b>+/- Variance(Current to Proposed)</b>						
Total monthly increase						\$159
Annual total increase						\$1,903 19
Monthly EPIC account bank fees (March 2022)						7412
% increase						2 14%



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** new department wants to order reloadable cards  
**Date:** Friday, May 13, 2022 11:34:00 AM  
**Attachments:** [Program Intake Prepaid Cards-MOHCD.xlsx](#)

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Hi Evelyn,

There's a new program that wants to order reloadable cards. Fortunately they don't need the cards until October. Since the contract with Money Network is signed (Amanda came by on Monday to ask questions and I asked about status and she said it was signed last week), should we schedule call with MN to ask about next steps (need access to portal, get order and funding instructions, report availability, etc...). If it looks good, should we try to setup MYR's program to use as pilot program (assuming we can move forward, after Amanda completes tax reporting review and CON approves their P&P)?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



**To:** [Mora Evelyn \(TTX\)](#)  
**Subject:** FW: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, June 2, 2022 4:32:38 PM  
**Attachments:** [image001.png](#)

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Hi Evelyn,

Just to kee

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>



**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Anderson, Gretchen R](#)  
**To:** [Larson, Rebekah L](#); [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program  
**Date:** Wednesday, September 7, 2022 6:49:30 AM

---

Great news thank you Rebekah!

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Sent:** Wednesday, September 7, 2022 8:37 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to let you know that your new program is up and running, and access has been granted to the user forms submitted on the previous email. The program is listed as CCSF MYR - Transgender Program in the portal. Please let me know if you have any questions, thank you!

Sincerely,

**Rebekah Larson**

Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, September 1, 2022 11:01 AM  
**To:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Rebekah,

Since there hasn't been any change to the previous form we completed, I'm hoping you're able to use it. Attached is the completed and signed User Request Form. Please help setup the 3 users. Thanks.

**Gretchen**, since Evelyn's last day is tomorrow. Can you help delete Evelyn's profile on Monday? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Sent:** Thursday, September 1, 2022 6:14 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** City and County of San Francisco - CCSF Mayors Office Transgender Program

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good morning Carmen! I wanted to introduce myself as the Onboarding Manager for your ReliaCard program. I understand that you are familiar with our Admin Portal and how to place card orders, so I am happy to go ahead and start building your program without scheduling the standard Kick Off call we usually have with new clients. If you could, please fill out the Admin User forms and send back to me, I can get the accesses granted once the program is built on our end. Please let me know if you have any questions, or if you would like me to schedule a quick call to answer any questions you may have. Thank you!

**Sincerely,**

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

U.S. BANCORP made the following annotations -----  
Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation. -----  
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U.S. BANCORP made the following annotations -----

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**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#); [Ngo, Jennie \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Tuesday, August 23, 2022 2:26:25 PM  
**Attachments:** [image001.png](#)

---

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 3:54 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is

back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, August 18, 2022 5:55 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, August 18, 2022 3:12 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as



needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-

Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:55 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:03 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 7:09 AM

**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on

how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,



No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riviera Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, November 18, 2022 8:39:44 AM  
**Attachments:** [image002.png](#)  
[image004.png](#)

---

Thanks! I responded to Gretchen at US Bank.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 4:38 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: San Francisco ReliaCard FAQ

Hi Amanda,

I took a look and separated out the items not addressed by the US Bank docs, which come out to nine questions. I've isolated them in the attached document.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 3:13 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks Gretchen – these look great! Let us take a look and see if there are any items that we covered in ours that aren't in these (ie specific information we crafted for the trans community) we can discuss the best way for us to provide that info to case managers without mucking up your audit needs.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco

p: 415-554-0889

w: [sftreasurer.org](http://sftreasurer.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, November 17, 2022 2:53 PM

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**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining

pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>



**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Larson, Rebekah L](#); [Botelho, Charline M](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Friday, November 18, 2022 10:52:43 AM  
**Attachments:** [image003.png](#)

---

Yes- it's really helpful!

---

**From:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
**Sent:** Friday, November 18, 2022 10:33:43 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
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Thank you,

-Gretchen

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Government Prepaid Products  
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Thank you,

-Gretchen

+Carmen, Bekah & Charline

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Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

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U.S. BANCORP made the following annotations

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U.S. BANCORP made the following annotations

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Electronic Privacy Notice. This e-mail, and any attachments, contains information that

is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 5:24:29 PM

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Thanks Carmen!

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Thursday, August 18, 2022 5:13:02 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

We are scheduled to meet with Money Network after Tajel returns from vacation on August 26. We are expecting at that meeting, they will confirm if they're able to meet our requirements? If they're not able to, we'll work with US Bank to renew the contract so we can continue ordering cards from them. If they are able to, we'll learn of their order process and will develop order instructions/form. In the meantime, attached are USB's order instructions, form and shipping template (referenced in the order instructions). We didn't provide to MYR yet because we are uncertain which card vendor we'll be ordering the cards from, and will share with them after the 8/26 meeting.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, August 18, 2022 4:44 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Carmen – With Tajel and Evelyn both out, I'm wondering if you have some basic explainer text you can send to me for how to onboard a new prepaid product (with US Bank)?

Amanda

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM

**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH** (He, Him, His)  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

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**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos  
Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;  
Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)  
<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:21 PM  
To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)  
<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!  
Pau

Pau Crego, MPH (he, him, his)  
Executive Director  
Office of Transgender Initiatives, City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
Sent: jueves, agosto 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

+16694449171,,86499560293#,,,,\*656553# US

+17207072699,,86499560293#,,,,\*656553# US (Denver)

Dial by your location

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+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdc0GPKPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 3, 2022 2:32:07 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

I can make any of these times work, but would prefer October 13, 11am-12pm or 3pm-4pm. Do these work for you?

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:07 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Sorry, moving a bit too fast! Do either of the below timeslots work for TTX?

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I’m attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel

<[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, September 8, 2022 12:32 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, September 8, 2022 at 12:22 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, August 1, 2022 1:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 11:31 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):



MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:28 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:15 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>  
<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,

Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Fried\\_Amanda \(TTX\)](#)  
**To:** [Ho\\_Carmen \(TTX\)](#); [McCloskey\\_Benjamin \(MYR\)](#)  
**Cc:** [Gremer\\_Andrea \(MYR\)](#); [Pagoulatos\\_Nickolas \(MYR\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 3, 2022 3:32:27 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Likewise, I will make any of these times work, but would prefer October 13 at 3pm-4pm if that still works!

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Monday, October 3, 2022 3:27 PM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I am available for most of the timeslots you provided for 10/13, except from 11-12. Please send invite for time that works for your team. I will be going over the forms for the order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:07 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Sorry, moving a bit too fast! Do either of the below timeslots work for TTX?

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I’m attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.



The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we

can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire

location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>  
<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:29 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR)

<[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR)

<[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON)

<[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR)

<[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: work packet for MYR program  
**Date:** Wednesday, August 24, 2022 4:11:12 PM  
**Attachments:** [image001.png](#)

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Hi Evelyn,

I plan to give update to MYR after receiving update from Gretchen early next week.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 4:08 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** RE: work packet for MYR program

Hi-

Sounds good! Thank you both for all your efforts to get this going and for ensuring a “go live” date of October.

Regards-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 2:25 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Hi Evelyn,

Just wanted to provide recap of the meeting. Gretchen will be setting up the program in the portal and provide the adjustment account as soon as it's available. Then I will submit to Supplier Mgmt team to setup in FSP and will share order instructions with MYR. She expects to provide update with estimate date when setup will be complete early next week. Please let me know if you have any questions. Thanks.

**Gretchen**, if I missed anything, please help add or correct. Thanks!

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 1:43 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

No problem I think 15-30 minutes would work and anything we don't discuss we can get covered when we kick off the implementation. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 3:29 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am available but Evelyn is not. Can we still meet and I'll relay any questions to Evelyn later if I can't answer? If that's ok, please send me the invite. Thanks!

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 12:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

[mora@sfgov.org](mailto:mora@sfgov.org)>

**Subject:** RE: work packet for MYR program

Would 2pm PT today work for you?

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] Re: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am not available this Friday. Sorry.

Regards,

Carmen

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 24, 2022 11:23 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: work packet for MYR program

Are you available this Friday?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 11:50 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I'm so happy to hear that the MYR program got approved, that's great! Please provide some timeslots that you're available for today and tomorrow to meet to discuss work packet for MYR program. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 2:26 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX)

<[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 23, 2022 3:54 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, August 23, 2022 11:43 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office

Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Anderson, Gretchen R

**Sent:** Thursday, August 18, 2022 6:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager



Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 17, 2022 1:29 PM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores  
**Importance:** High

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 9:02 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:47 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 9, 2022 7:39 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>



**Subject:** RE: question re: MCC restriction for package stores

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 4:37 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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-----

**From:** [Mora Evelyn \(TTX\)](#)  
**To:** [Ho Carmen \(TTX\)](#)  
**Subject:** FW: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 11:30:03 AM  
**Attachments:** [image001.png](#)  
[Reloadable and Non-Reloadable Prepaid Card Policy Template.docx](#)  
[CON tracking sheet.xlsx](#)

---

Can we discuss before I meet with T?

Thanks-Evelyn

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

Let us talk about the delay on our side. Not sure why Carmen waited for Maricar and why they both waited for Benjamin's prompt?

Tajel

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen



\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

## **(Department name) Visa/MC Pre-paid Card Policies and Procedures**

**(Department)** purchases Reloadable and or Non-reloadable Visa/MC Pre-paid cards (herein after referred to as cards) for clients based on the eligibility criteria defined by department's programs. **(Department)** follows the Controller's Citywide Gift Card Policies and Procedures Guideline. Refer to Section 3.10:

<https://sfcontroller.org/sites/default/files/Documents/AOSD/CON%20Accounting%20P%26P%20%E2%80%93%20August%202021%20v3%20%281%29.pdf>

### **I. Programs**

#### 1. Eligibility

- Cards can be given to individuals who are **(describe)**.
- Each program has defined their specific criteria for providing cards to participants as incentive for: **(list programs/projects)**

#### 2. Authority

- **List** Managers authorized to approve card purchases.

#### 3. Funding Source

- **(Department)** purchases cards with funding supported by **(list funding source)**.

### **II. Ordering Process**

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.
- Refer to order instructions provided by TTX separately.

### **III. Reporting/Fees/Cancellation Instructions**

- For reloadable cards, on the 1<sup>st</sup> business day of every month, TTX will provide departments a Card Details Report. The report lists cards ordered and card status: activated (AC), not activated (PA Pre-Activate), and inactive (IA), and mailing address.
- For non-reloadable cards, report availability is limited. If report is needed, notify TTX.
- Departments can request a Card Details Report from TTX at any time.
- Departments are responsible for monitoring card status on a regular basis. Departments to establish an internal policy and timeframe, (i.e. 2-3 weeks) after mail date to contact clients with cards with PA and IA status to inquire about card, if they received and remind to activate.
- Departments to submit cancellation request to TTX if needed **(ONLY for cards with PA and IA card status)** before deadline to avoid incurring inactivity or maintenance fees.
- Departments to instruct clients to report lost (including not received/lost in the mail) or stolen card to bank's customer support.

### **Reporting**

- If departments need card balances for cards that have **not been activated**, TTX can manually calculate and provide estimates (net of fees) within 2 business days.

- If departments need actual card balances for Reloadable cards, TTX can submit request to bank customer support and the report can take up to 2 weeks to receive. Card balances for Non-reloadable cards are not available.

## Fees

- **Reloadable cards incur a monthly fee** starting 90 days of inactivity.
- If departments want to avoid paying the inactivity fees charged on cards that have **not been activated**, they should submit cancellation request to TTX at least 15 days before the 90 day deadline.
- **Non-reloadable cards incur monthly maintenance fee** starting in month 13 after issue date.
- If departments want to avoid paying the account maintenance fees charged on cards that have **not been activated**, departments should submit cancellation request to TTX at least 15 days before 13<sup>th</sup> month deadline.

## Card Cancellation Instructions for Reloadable and Non-reloadable

- Departments to submit request to [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org) with the following:
  - List of cards to cancel from Card Details report or highlight the cards from the packing list for Non-reloadable cards ordered from MYCA site
  - Department ID in FSP
- It will take bank up to 2 business days to cancel the cards and up 10 business days to return the funds. When funds are received, TTX will provide confirmation to the Department.
- Department will need to create accounting entry in FSP to record the refund.
- There is unload card fee/card (refer to card summary sheet provided by TTX during initial setup)

## Card Reissuance Instructions only for Reloadable cards

- For Reloadable cards with IA and PA status, needing to be reissued, departments to submit request to [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org) with the following:
  - List of cards to cancel from Card Details report
  - New shipping information
- There is replacement card fee/card (refer to card summary sheet provided by TTX during initial setup)

## Return of Funds (upon cancellation of cards)

For reloadable and non-reloadable cards ordered on admin portal

- Departments have 2 options for returning the funds:
  1. If to be reissued to other participants in the **same card program** – request TTX to return funds to bank adjustment account.
    - a. Departments need to use the funds to reissue cards within 6 months, otherwise TTX will execute the transfer of the remaining balances back to the department.
  2. If funds are to be allocated to a **different program/project** – request TTX to return funds to TTX shared wire bank account.
    - a. Department to provide TTX their department ID so when funds are received in FSP, the AR deposit entry is coded to their department ID accordingly. Departments will need to create accounting entries for it.

For non-reloadable cards ordered on MYCA site, funds can only be returned to TTX account.

- a. Department to provide TTX their department ID so when funds are received in FSP, the AR deposit entry is coded to their department ID accordingly. Departments will need to create accounting entries for it.

### Timeline

Timeline to complete request is dependent on which account the funds are returned to. Funds will be available between 2-12 business days.

### **IV. Record Keeping**

For cards mailed to agencies for in person distribution. (List staff) to perform the following procedures:

#### Validation

- Upon receipt of the cards order, verify the card amounts and number of cards matches order request. Staff to immediately notify their manager and TTX if there's a discrepancy.
- Complete CON inventory spreadsheet provided by TTX, with serial number (10 digit number found on the outside of the card envelope), value of each card, and date received.
- Sign completed form and give to manager for review and signature.
- Upon the issuance of cards to the manager, update and maintain inventory records with the name to whom cards are issued, issued date, and program/event name.

#### Monthly physical inventory

(List staff) to count of cards as follows:

- Verify and record the physical inventory count matched with the inventory records.
- Report immediately to management if there are any discrepancies between the actual physical inventory count and inventory records.
- Investigate discrepancies and note the reasons for discrepancies.
- Adjust inventory records to reflect the actual physical inventory count upon review and approval by management.

#### Record Retention

- (List staff) retains all the supporting documentation for a minimum of two years according to Citywide Financial Records Retention and Destruction Schedule.
- Records and physical cards are subject to audit by CON.

#### Distribution

(Department) Manager reviews and approves eligibility documentation for each client before cards are distributed each time. Upon the distribution of cards to the eligible clients, Manager maintains a distribution log to ensure each client signs off upon receipt of the card. At the end of each event or project, any extra

cards should be returned to (list staff) along with the distribution log with each client signature for the receipt of the card.

#### Storage

(List staff) stores the cards in (list location, should be locked with restricted access). After the cards are issued to the Manager, the Manager stores the cards (list location, should be locked with restricted access) before the cards are distributed to the clients.

#### **IV. Others/Miscellaneous** (optional)





Examples	
Is the Gift Card on Hand or Distributed?	Does the Care Giver confirm the receipt of the gift card with the client?
Gift Card on Hand	Yes, by phone
Gift Card Distributed to Client by Mail	Yes, client signed receipt on file
Gift Card Distributed to Client in Person	Called client but no response
Gift Card Distributed by Intermediary	No return confirmation from client
	Other

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 12:01:41 PM  
**Attachments:** [image001.png](#)  
[ReliaCard FAQ Final.docx](#)  
[image003.png](#)

---

Hi Carmen,

Hope you are well, nice to be in the meeting with you yesterday with JPM. I wanted to share with you this thread with Gretchen about the timing of the Trans GI program and our progress connecting with her Marketing Team on the FAQ. The final draft developed by SF that they will review is attached. Moving forward, I'll Cc you on the communications too so that you have these updates. Apologies for not initially doing so.

Best,  
Nicole

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 11:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
**e:** [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

If you do not wish to receive this type of communication from U.S. Bank Sales in the future, please reply to this email and you will be removed from any future emails.

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

-----  
Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.  
-----

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Yee, Andrea \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 29, 2022 1:46:58 PM  
**Attachments:** [image001.png](#)  
[US Bank RC FAQ materials.zip](#)  
[ReliaCard FAQ - Additional Questions.docx](#)  
[image002.png](#)

---

Hi Tajel,

Apologies, I should have plugged an update in on this thread.

US Bank actually provided us with their native RC FAQs and Andrea has adapted an SF-specific supplement which their marketing team is reviewing right now. Both are attached. At the end of the day, it's all the same information that is included in our original draft. We'll share once the US Bank marketing team is able to give a greenlight for our SF-specific supplement.

Best,  
Nicole

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, November 29, 2022 1:31 PM  
**To:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients

Hi,

Sorry for the long delay.

This is very helpful.

Carmen, let us also hand this out when we work with departments on the onboarding process, so they understand the product and can maybe answer the excel questionnaire with a bit more ease.

Thank you.

Tajel

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**  
**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 4:51:23 PM  
**Attachments:** [image002.png](#)

---

OK thanks, Carmen – I adapted the language to include your phrasing below. Will see what Gretchen says.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:46 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I'm not sure if we need instruct the cardholder to close the current card, they just need to contact USB to request replacement card be reissued with new name. But you can send it to Gretchen and see if she'll approve. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:41 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

OK thanks, Carmen. Please confirm response to Gretchen below, or let me know if you'd like to chime in directly to assert these procedures or happy to send the draft below.

---

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**



**DRAFTS-SF Admin Code Section 67.24(a)(1)**

[Redacted]

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:17 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

The instruction should be for the cardholder to contact USB to request a new card be reissued, not the administrator of your guaranteed income program.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:10 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your responses, Carmen and Amanda. Apologies to belabor this, I just want to make sure I'm fully understanding directions for clients and case managers.

Here would be the client-facing FAQ:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[Redacted]

For case managers/program administrators, they should reach out to TTX to close the current card, start a new card with the appropriate name, and transfer any balance?

Thanks for clarifying for me!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:56 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** Re: San Francisco ReliaCard FAQ

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number

from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 1:56 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson,

Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, December 6, 2022 8:21 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, December 1, 2022 12:12 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco



p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, November 17, 2022 2:30 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining

pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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-----

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 3:55:45 PM  
**Attachments:** [image003.png](#)

---

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[Redacted]

[Redacted]

[Redacted]



**DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this

paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 1:53 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson,

Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, December 1, 2022 12:12 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



Office of the Treasurer & Tax Collector | City and County  
of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, November 17, 2022 2:53 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining



pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

[Redacted]

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,

Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Thursday, November 17, 2022 4:37:48 PM  
**Attachments:** [image003.png](#)  
[ReliaCard FAQ - Additional Questions.docx](#)

---

Hi Amanda,

I took a look and separated out the items not addressed by the US Bank docs, which come out to nine questions. I've isolated them in the attached document.

Thank you,  
Andrea

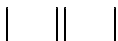
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 3:13 PM  
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**Subject:** RE: San Francisco ReliaCard FAQ

Thanks Gretchen – these look great! Let us take a look and see if there are any items that we covered in ours that aren't in these (ie specific information we crafted for the trans community) we can discuss the best way for us to provide that info to case managers without mucking up your audit needs.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

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**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

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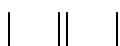
**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager



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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*

U.S. BANCORP made the following annotations

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**From:** [Agbayani, Nicole \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#); [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 10:01:47 AM  
**Attachments:** [image002.png](#)  
[image004.png](#)

---

Thanks, Gretchen!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, January 6, 2023 8:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 6:51 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card

and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 1:56 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office

will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
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**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products



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**From:** Anderson, Gretchen R

**Sent:** Thursday, December 1, 2022 12:47 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

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**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Anderson, Gretchen R  
**Sent:** Thursday, November 17, 2022 2:30 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, November 17, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

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U.S. BANCORP made the following annotations

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-----



**From:** [McCloskey Benjamin \(MYR\)](#)  
**To:** [Ho Carmen \(TTX\)](#); [Gratuito Maricar \(CON\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#); [Chen Jessie \(CON\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, June 2, 2022 4:32:51 PM  
**Attachments:** [image001.png](#)

---

Thank you, Carmen and Maricar!

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>, McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>, Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>, Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR’s program. Once we get order instructions, we’ll share. If you don’t receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I’ll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**To:** [McCloskey Benjamin \(MYR\)](#); [Gratuito Maricar \(CON\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#); [Chen Jessie \(CON\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, June 2, 2022 4:28:15 PM  
**Attachments:** [image001.png](#)

---

Thank you Benjamin for updating the order instructions. As soon as CON approves the P&P, we'll work with our new card vendor to get the program setup and

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Grauto, Maricar (CON) <[maricar.grauto@sfgov.org](mailto:maricar.grauto@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Grauto, Maricar (CON) <[maricar.grauto@sfgov.org](mailto:maricar.grauto@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Date:** Friday, May 13, 2022 at 11:21 AM  
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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,

Carmen

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Wu, Kimmie \(TTX\)](#)  
**To:** [Shah, Tajel](#); [McCloskey, Benjamin \(MYR\)](#); [Ho, Carmen \(TTX\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 1:21:49 PM  
**Attachments:** [TTX Prepaid card Steps Internal 5.25.22.xlsx](#)

---

Please see attached.

Kimmie Wu  
Office of the Treasurer & Tax Collector  
Phone: 415.554.4513  
Cell: 415.617.9893

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:26 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Wu, Kimmie (TTX) <[kimmie.wu@sfgov.org](mailto:kimmie.wu@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Adding Kimmie

Hi –

Kimmie and I are working on step by step process for TTX's procurement.

We can share with you to modify per your organization's requirements, but I think it is great basis for full comprehension of the steps....

Thanks for your patience Benjamin. And, Carmen thanks for working through it.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 8:46 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, this is fine! We have time.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

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**Date:** Wednesday, May 25, 2022 at 8:29 AM  
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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Want to set expectations, because it’s a new vendor, and we need to get the program setup, it will take several weeks before we can place the order. Per your intake form, the cards are needed in October so we have some time. We will provide update after we have kickoff meeting with Money Network. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Sent:** Wednesday, May 25, 2022 8:07 AM  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

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TTX Main Contact

David Vong

Step #

1	OFE/FJP	Request to Purchase Pre-paid Cards with the Settlement Date for 14 days out and provides confirmation the cards purchased complies with the Policy
2	TTX-AP	TTX-AP creates the voucher and enters the <b>settlement date</b> for 30 days out
3	David	Contacts AOSD with the voucher ID number and confirms who should be added into the approval path
4	David	Provides Voucher Number and Approved Date to OFE/FJP and confirms when both TTX and AOSD has approved voucher
5	David initiates for Kimmie to sign	Completes the ACH form on Banking Portal using the exact <b>settlement date</b>
6	David & TTX-AP	Modify the voucher's <b>settlement date</b> to match ACH form's date
7	OFE/FJP	Requester updates the Inventory Spreadsheet with the Voucher ID number
8	OFE/FJP	Provides Inventory Spreadsheet to TTX-AP and notates which pre-paid cards are cancelled or have changed funding sources. notifies analyst to approve ACH. On day of ACH settlement, analyst verifies funds received in adjustment account and places order on USB portal. Notifies department order placed.
9	Banking Steps	Expected card delivery timeline after order placement: 4-7 business days for bulk mail (mailed to agency/City Hall)
10	US Bank Time table	7-10 business days for direct mail (mailed to card receipt)

**From:** [Gratisito Maricar \(CON\)](#)  
**To:** [Ho Carmen \(TTX\)](#); [McCloskey Benjamin \(MYR\)](#)  
**Cc:** [Shah Tajel](#); [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#); [Chen Jessie \(CON\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 9:11:36 AM  
**Attachments:** [MOHCD Prepaid Cards Policy Draft - 051322.docx](#)  
[image001.png](#)

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Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

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**References:**

<https://www.law.cornell.edu/uscode/text/26/139>  
<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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## Mayor's Office of Housing and Community Development Pre-paid Card Policies and Procedures

MOHCD purchases Reloadable Pre-paid cards (herein after referred to as Pre-paid cards) for clients based on the eligibility criteria defined below. MOHCD follows the Controller's Citywide Gift Card Policies and Procedures Guidelines, in currently in Section 3.10 of the Accounting Policies & Procedures document.

### I. Program

#### 1. Eligibility & Overview

- Pre-Paid cards will be given to individuals participating in the **Transgender Basic Income** pilot program, which will provide basic income in order to provide participants with the ability to focus on their basic physical and mental health and wellness without worrying about income.
- The **Transgender Basic Income** Program is an 18-month pilot program where, based on criteria developed during the first phase of the program by the nonprofit administrator, participants are selected from a pool of applicants to receive a basic income. The nonprofit administrator will solicit input from a broad cross-section of the transgender community to develop the selection criteria. A guiding principal in developing the criteria will be to target the most vulnerable members of the community. Selected participants in this program will identify as transgender and extremely low-income (<30% of Area Media Income, approximately less than \$28,000 per year for a household of one person). Within this population, there will be a specific focus on Black and Latinx transgender women. A monthly \$1,200 stipend will be provided to participants so they may focus on their basic physical and mental health and wellness without worrying about income. Pre-paid cards are being utilized because some participants may not have bank accounts. Participants may elect to enroll in money management classes offered by the Office of the Treasurer & Tax Collector.
- **The City is (is not) required to report these payments as income for federal or state income taxes purposes.** Confirmation of IRS Ruling applicable to the Transgender Basic Income Pilot Program from CCSF City Attorney is on file with OEWD, TTX and Controller's Office.

#### 2. Authority

- Refer to Appendix A for list of Managers authorized to approve Pre-paid card purchase.

#### 3. Funding Source

- MOHCD will purchase Pre-paid cards with funding supported by the General Fund and dedicated specifically for the Transgender Basic Income pilot program.

## II. Ordering Process

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed.

### **For Reloadable cards**

1. Department staff completes Reloadable Card Order Request form (Appendix B) and Shipping Information (Appendix D)
2. Department staff creates direct payment voucher in FSP, entering the following information:
  - Invoice Line Description: To begin with “**MYR-GC**”,
  - Amount: total card amount and number of card recipients
    - Example, 2 cards for \$1,200 each = 2 x 1,200 = \$2,400.00
  - Under payment information, Remit to: 0000008865, Location: WIRE-21, Address: 1.
  - Under payment options, Bank: BOA, Account: 0806, Method: WIR.
  - Under Payment Information, Scheduled Due: same date to be entered on ACH request (see step 3 below)

### **Add AOSD Fund Accountant as final approver.**

3. After voucher is approved, department staff submits ACH request on TTX banking portal: [ACH Request](#) ( <https://sftreasurer.org/banking-investments/banking-services-city-departments> ) and attaches a signed copy of the Order Request form (Appendix B).
  - For Payment Request Type: ACH Request
  - For the “DATE PAYMENT IS DUE (SETTLEMENT DATE)\*”, enter 2 business days from date of submission. For example, submitting the ACH request on 7/11/22, enter 7/13/22 as date payment is due.
  - For ACH or Fedwire ABA Routing Number: 322285846
  - For Beneficiary Bank and Name: US Bank
  - For Beneficiary’s Full Address: 200 South Sixth St, Minneapolis, MN 55402
  - For Beneficiary’s Account Number: 6014052128735
4. Department staff forwards the completed Shipping Information (Appendix D) as Excel spreadsheet to TTX via email: [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org)
5. TTX reviews documents for completeness, processes order and will send confirmation to department staff with expected delivery date.



### III. Record Keeping

- A cohort of participants will be competitively selected to participate in the 18-month pilot program.
- MOHCD will receive confirmation of the cohort of participants selected for the Transgender Basic Income Pilot Program from the nonprofit administering the program, collecting the following information:
  - Name, date of birth, and phone number.
  - Mailing address of the nonprofit administering the program.
  - Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit.
  - MOHCD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$1,200 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
  - Nonprofits organization will confirm that they received the cards in the proper amount, including recording the card number. Confirmation of receipt by mail and distribution date to program participants will be forwarded to MOHCD to complete the project inventory log.
  - In the event a participant drops out the program, nonprofit administrator will immediately notify MOHCD and the participant will no longer be eligible to receive subsequent \$1,200 monthly payments.

#### **IV. Distribution**

Tracking and Inventory Log Sheet (Appendix E) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to MOHCD Program and Fiscal staff for card ordering.

- Using the tracking log and the information nonprofit agency staff add to it, MOHCD's Transgender Basic Income Pilot Program Officer will review the cohort list of participants each month before card requests are submitted to the Treasurer's Office.
- Once approved, MOHCD's Transgender Basic Income Pilot Program Officer will forward list MOHCD's Accounting staff to submit the order.
- The intent is to issue reloadable cards with participant's chosen name, even if this is not their legal name.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix E).
- The nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to MOHCD Program and Fiscal Staff. Subsequent \$1,200 monthly distribution amounts will be loaded to existing reloadable cards.

## **V. Compliance and Audit Requirement**

- MOHCD is required to follow the City's gift card policy and any subsequent updates, where applicable.
- Process is subject to Controller's Office Internal Audits
- MOHCD is responsible for tracking and informing the Controller's Office on aggregated 1099 reportable income for gift card recipients, where applicable. This includes certifying each recipients' payment is exempt from 1099 reporting under Internal Revenue Code 139 (see Appendix A) and not otherwise compensated by insurance or otherwise.
- MOHCD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing addresses, of recipients of card amount to Controller's Office for audit documentation purposes.

**Transgender Basic Income Pilot Program**

**Eligible Local Nonprofit:**

Lyon-Martin Health Services, a program of HealthRIGHT 360

**Process Flow:**

Nonprofit →	MOHCD →	Treasurer →	U.S. Bank →	Nonprofit/MOHCD
<p>In coordination with MOHCD, Nonprofit selects cohort of participants.</p>	<p>MOHCD’s Transgender Basic Income Pilot Program Officer will review the active cohort list of participants and request the purchase order for reloadable cards. MOHCD program manager will approve.</p> <p>MOHCD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>MOHCD will securely transmit a project inventory log or recipient list to TTX</p>	<p>Treasurer’s Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards nonprofit partner.</p>	<p>Nonprofit will confirm card receipt and in-person distribution of cards to participants. Tracking and Inventory log will be return to MOHCD Program and Fiscal staff</p> <p>MOHCD will submit request to TTX for any card replacements or cancellations.</p>

**Appendix A**

**List of Managers authorized to sign and approve Prepaid/Reloadable Card requests**

<b>Manager Name</b>	<b>Role</b>
Brian Cheu	Program approval
Benjamin McCloskey	Fiscal approval
Andrea Gremer	Fiscal approval

**Appendix B**  
**Sample Reloadable card purchase request form**

**CITY AND COUNTY OF SAN FRANCISCO**  
**RELOADABLE CARD PURCHASE REQUEST FORM**

A. Prepared By _____ Department / Unit _____	Phone Number _____ Agency Name (optional) _____
---	--

<b>B. Cards Request</b>				
	Number of Cards	Project Name	Per Card Amount	Extended Cost
1.				\$ -
2.				\$ -
3.				\$ -
4.				\$ -
5.				\$ -
6.				\$ -
7.				\$ -
8.				\$ -
9.				\$ -
10.				\$ -
<b>Total number of cards</b>			<b>Card Totals</b>	
0			\$ -	

C.  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

By signing below, you are certifying that you have verified and validated accuracy of data on the shipping info template submitted to TTX for processing and all terms and conditions from the approved policy and procedure have been met.

<b>D. Approvals</b>	
_____ Authorized approver (print name & title)	_____ Date:
_____ Signature	_____ Date:
Use if secondary approval required (optional)	
_____ Print name & title	_____ Date:
_____ Signature	_____ Date:

**Appendix C  
Sample Non-reloadable Card Purchase Request Form**

**CITY AND COUNTY OF SAN FRANCISCO  
NON-RELOADABLE CARD PURCHASE REQUEST FORM**

<b>A. Prepared By</b> _____ Department / Unit _____	<b>Phone Number</b> _____ Anticipated Deliver By Date* _____ <i>*Request must be submitted to TTX at least 14 business days prior to deliver by date</i>
--	---

<b>B. Delivery Information</b> Employee Name _____ Phone Number _____	Delivery Address _____ _____ _____
---	--

**C. Cards Request** (attach second sheet if needed)

Number of Cards	Project Name	Per Card Amount	Extended Cost	
1.			\$ -	
2.			\$ -	
3.			\$ -	
4.			\$ -	
5.			\$ -	
6.			\$ -	
7.			\$ -	
8.			\$ -	
9.			\$ -	
10.			\$ -	
Total number of cards		Card Fee (\$2.00 each)	Card Total	Estimated Total
0		\$ -	\$ -	\$ -

**D.**  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

**E. Approvals**

_____ Manager (print name & title)	_____ Date:
_____ Signature	
Use if secondary approval required (optional)	
_____ Print name & title	_____ Date:
_____ Signature	

**Appendix D**  
**Shipping Information**  
**(TTX banking analyst will provide fillable Excel template to MOHCD)**

Last Name	First Name	Date of Birth	Agency Name	Mail to Client or Agency?	Include Agency Name? Y/N	Attn:	Mailing Address	City	State	Postal Code	F



**Appendix G  
Sample Card Inventory and Tracking Log**

A	B	C	D	E	F	G	H	I	J
<b>RECIPIENT INFORMATION</b>									
<b>Name</b>	<b>Date of Birth</b>	<b>Mailing Address</b>	<b>City</b>	<b>Postal Code</b>	<b>Phone Number</b>	<b>Preferred Language</b>	<b>Gender Identify</b>	<b>Recipient Employer (FOR HCSO ONLY)</b>	<b>Recipient Employer Paying in HCSO (Y/N) (FOR HCSO ONLY)</b>
K	L	M	N	O	P				
<b>CARD INFORMATION</b>				<b>ORDER INFORMATION</b>					
<b>Card Request Date (mm/dd/yyyy)</b>	<b>Card Amount Provided</b>	<b>Nonprofit Name Requestor</b>	<b>Nonprofit Contact Requestor</b>	<b>Card Request Order Date (FISCAL): (mm/dd/yyyy)</b>	<b>OEWD Card Order Submitter</b>				
Q	R	S	T	U	V	W	X	Y	
<b>CARD RECEIPT VERIFICATION</b>									
<b>Card Received Confirmation date (mm/dd/yyyy)</b>	<b>Card Amount Received</b>	<b>Card Number</b>	<b>Nonprofit Name Verifier</b>	<b>Nonprofit Contact Verifier</b>	<b>(Mail) Card Distribution Confirmation Date (mm/dd/yyyy)</b>	<b>(In-Person) Card Distribution Confirmation Date (mm/dd/yyyy)</b>	<b>Issues Noted (Undeliverable, Not Received)</b>	<b>Notes</b>	

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: discuss MN before meeting tomorrow?  
**Date:** Tuesday, October 19, 2021 12:07:28 PM  
**Attachments:** [image001.png](#)

---

FYI. Please note these on the list as well.

Thanks-Evelyn

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 12:00 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: discuss MN before meeting tomorrow?

Hi,

I am also talking to HRC about non-reloadable gift cards.

I don't know the count yet.

I also imagine that Dreamkeeper numbers will continue to grow.

Tajel

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:49 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: discuss MN before meeting tomorrow?

Thanks, Amanda! Appreciate the info and the quick response.

-Evelyn

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:42 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** Re: discuss MN before meeting tomorrow?

There will be a guaranteed income program for transgender individuals, but the earliest that would start is Spring 2022. MOHCD is working on an RFP to find a community partner now to handle

eligibility, enrollment, etc.

HSH has reached out about a program for transitional aged youth, but we have no details yet on that.

Amanda

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Date:** Tuesday, October 19, 2021 at 9:32 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** FW: discuss MN before meeting tomorrow?

Hi Tajel, Amanda and Molly-

Just wondering if you know of any other potential (future) credit card programs that we can add on the list below?

Thanks-  
Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:16 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** discuss MN before meeting tomorrow?

Hi Evelyn,

I plan to bring up during today's check in meeting. If we run out of time, I'll schedule separate meeting. MN is asking for anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? We don't have that information because the departments will contact us to setup Program when they need cards. We can relay some of the current card Programs, but I don't know if they will still be around when MN is implemented.

Current card programs that might exist next year

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?) Does MN have age minimum to issue cards?

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper – EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Can we setup generic programs, so we can order cards quickly, rather than wait minimum 30 days? Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named? Tajel's ask (see screenshot below).

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Tajel's email

Essentially, we are adding a portable reloadable card as an option.

So, it would be:

Gift card- named

Gift card – unnamed

Relaod – payroll

Reload – payroll – portable

Reload – general – unnamed

Reload – general – named

Reload – Portable

Regards,

Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>

**Sent:** Monday, October 18, 2021 12:27 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>

**Subject:** RE: confirm possible program setups

sources.

Hi Carmen,

Would it be possible to get some time on the calendar to discuss some more specific program information? We would like to know anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? can you let me know some available times? Thanks.

**Kevin M Doyle**

Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: San Francisco ReliaCard FAQ  
**Date:** Friday, January 6, 2023 1:51:03 PM  
**Attachments:** [image003.png](#)

---

Hi Amanda, Nicole, and Carmen,

This looks fine to me, except the low resolution of the included Fee Schedule makes it difficult to read. Did you have any other feedback?

Best,  
Andrea

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, January 6, 2023 1:33 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Please see the final version of the customized FAQ document. If you wouldn't mind reviewing my changes for accuracy. Let me know if you have any questions.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Friday, January 6, 2023 10:11 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

That works for my review. I updated it on the draft and sent it in for final review by our marketing & risk team. I'll be monitoring the status on this. I would anticipate we'll hear back shortly and if final I'll clean up the FAQ and we'll be good to go then fingers crossed so you'll have this in time for Monday for your staff. Be sure to include our general FAQ document to yours as well.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 6:51 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**  
[REDACTED]

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:14 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 1:53 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ



Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached

out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 11:20 AM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)

**Sent:** Wednesday, December 7, 2022 2:41 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate

that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Friday, November 18, 2022 10:34 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing.

Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)

<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX)

<[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
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of San Francisco  
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e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)



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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.



Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, November 17, 2022 12:17 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole



**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

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U.S. BANCORP made the following annotations

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**From:** [Pagoulatos, Nickolas \(MYR\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#); [Ho, Carmen \(TTX\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, October 13, 2022 3:51:03 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Thanks Team TTX for the super helpful meeting!

For tracking purposes here are the questions that OTI and our providers sent me earlier today:

1. What's the updated timeline of when we can launch the program, in terms of when the City's/TTX's will be ready to issue funds?
2. Do the cards work like a debit card and/or do they have restrictions on where they can be used?
3. Can the participants withdraw cash from the cards/account?
4. Once we have and send TTX the final list of enrolled participants, it's our understanding that we should expect a two-week turnover for TTX to issue the cards and get them to Lyon-Martin. Can you confirm this timeline?
5. Once participants are enrolled and have the physical cards, will funds be added to the card's account every month (versus the participants receiving a different physical card each month)?
6. What is the workflow if a participant loses their card, in order for Lyon-Martin to get a new card for the participant? Will there be a way for the participant to contact someone directly to get a card re-issued if it's stolen or lost?
7. Is there some type of documentation that we could get from TTX to document that these funds will be processed as a gift vs income for tax purposes (to add to the initial enrollment packet)?
8. Does TTX anticipate any issues with receiving ongoing funds on the cards if someone throughout the 18-month program is incarcerated?
9. Will cards expire after the 18-month program? What if someone doesn't use the card for multiple months?
10. How will TTX be reporting this gift, and are you tracking other guaranteed income pilots? (We ask because we are considering adding an eligibility requirement that participants of this GI pilot program can't also be recipients of other City GI pilot programs?)
11. For the cards, what specific participant information will you need? (I'm assuming legal first name, legal last name; what about SSN/ITIN or anything else?)
12. If a participant is disenrolled from the program, what's the process and timeline to pause payments?
13. If a participant is disenrolled halfway through the program, are there any issues with adding the next person on the waitlist to receive the funds for the remainder of the 18-month period?
14. Will participants have online access to their transactions? Like if they need a statement, etc.,

Thanks again and looking forward to rolling out this program together.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of "package store", or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we're ready for a kickoff meeting.

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Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM



**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there’s no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it’s been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development

1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***


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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [McCloskey Benjamin \(MYR\)](#)  
**To:** [Fried Amanda \(TTX\)](#); [Ho Carmen \(TTX\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 3, 2022 3:55:17 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Great! I just sent a meeting invite.

Per Nick, the rollout timeline has been pushed back a couple of months. The CBO partner is currently targeting distribution of the cards in January 2023.

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Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Monday, October 3, 2022 3:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Likewise, I will make any of these times work, but would prefer October 13 at 3pm-4pm if that still works!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 3, 2022 3:27 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I am available for most of the timeslots you provided for 10/13, except from 11-12. Please send invite for time that works for your team. I will be going over the forms for the order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:07 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Sorry, moving a bit too fast! Do either of the below timeslots work for TTX?

---



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---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I'm attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

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Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel

<[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of “package store”, or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we’re ready for a kickoff meeting.

---

Benjamin McCloskey  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, September 8, 2022 at 12:22 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, August 1, 2022 1:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there’s no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it’s been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
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Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Benjamin McCloskey

Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I’ll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

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Our team will review this today. thanks!

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Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Mayor's Office of Housing and Community Development  
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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>



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**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Date:** Friday, May 13, 2022 at 11:21 AM

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
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Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [McCloskey Benjamin \(MYR\)](#)  
**To:** [Ho Carmen \(TTX\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 12:25:07 PM  
**Attachments:** [image001.png](#)

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Yes, and... Amanda is going to assist with answer Maricar's question re: "can you please refer program's specific IRS code and statement in an appendix."

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**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Thursday, May 26, 2022 at 12:02 PM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I thought Amanda provided approval for the exemption, see attached.

Regards,  
Carmen

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---

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**Sent:** Thursday, May 26, 2022 11:37 AM  
**To:** Ho, Carmen (TTX) [carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)  
**Cc:** Gremer, Andrea (MYR) [andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, we can do that! Thanks for confirming. We'll make that edit when we hear back from Amanda about the 1099 Exemption.

Benjamin

---

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**Date:** Thursday, May 26, 2022 at 10:51 AM  
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**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Since CON is the one that needs to approve the P&P, and Maricar is ok with the existing one except for order instructions, seems the easiest thing would be to replace the order instruction section with:

**II. Ordering Process**

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.
- Refer to order instructions provided by TTX separately.

Do you agree?

Regards,  
Carmen

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Hi Carmen,

Andrea and I are unclear on what you want us to do next.

Do you want us to:

1. Start over using this template?
2. Add more detail from the template into our document, in particular in Reporting/Fees/Cancellation?
3. Remove the Ordering Process portion from our document, since that refers to the payment instructions which will be changing?
4. Something else???

Thanks!  
Benjamin

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Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

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Regards,  
Carmen

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

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Could you please both review and offer your comments? We also need a determination about 1099 reportability.

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [McCloskey Benjamin \(MYR\)](#)  
**To:** [Ho Carmen \(TTX\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 10:24:46 AM  
**Attachments:** [image001.png](#)

---

Hi Carmen,

Andrea and I are unclear on what you want us to do next.

Do you want us to:

1. Start over using this template?
2. Add more detail from the template into our document, in particular in Reporting/Fees/Cancellation?
3. Remove the Ordering Process portion from our document, since that refers to the payment instructions which will be changing?
4. Something else???

Thanks!  
Benjamin

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**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>, McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>, Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>, Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>, Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

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**From:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>; Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
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Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Attorney-Client Privilege**

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:29 AM

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**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Mora Evelyn \(TTX\)](#)  
**To:** [Ho Carmen \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 12:36:55 PM  
**Attachments:** [image001.png](#)

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Carmen-

Did you follow up with Maricar on the P&P before Ben's inquiry? Also have you communicated to Ben that the review is in progress?

We can discuss during our check in today.

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

When are you meeting with Tajel, can we discuss during our 1 on 1 later today at 1:30?

I didn't respond to Benjamin because we were waiting for CON to review their P&P. My mistake was not realizing he sent in P&P for CON's review using a template that I didn't provide. I don't feel there's a delay because there's no urgency because cards aren't needed until Oct. We're waiting for kickoff meeting with MN before we can do anything, i.e. provide order instructions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:30 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Can we discuss before I meet with T?

Thanks-Evelyn

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

Let us talk about the delay on our side. Not sure why Carmen waited for Maricar and why they both waited for Benjamin's prompt?

Tajel

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
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Hi Benjamin,

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Attorney-Client Privilege





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# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

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**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**Subject:** Re: Transgender Basic Income - prepaid cards policy

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Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Regards,  
Carmen

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**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

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Thanks,  
Benjamin

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Tuesday, May 24, 2022 5:51:59 PM

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Yes. Sounds good!

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**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Tuesday, May 24, 2022 5:09 PM  
**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

MYR is following up. Should I tell them that as soon as CON approves their P&P, we can place order and plan to order with new vendor, and that we're waiting for kickoff meeting and instructions?  
Thanks.

Regards,  
Carmen

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



**From:** [Hadley, Kevin \(Marietta\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Gatchalian, Eric \(TTX\)](#); [Lucero, Eliza \(TTX\)](#); [Quigley, Liam \(US - California\)](#); [Driver, Craig \(US - Virginia\)](#); [Rolle, Yannick \(Alpharetta\)](#); [Dean, Sheena \(Omaha\)](#)  
**Subject:** RE: Agenda for Today's Call...  
**Date:** Thursday, July 7, 2022 12:48:19 PM  
**Attachments:** [Agenda Meeting Minutes\\_070722\\_2.doc](#)

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

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**From:** Hadley, Kevin (Marietta)  
**Sent:** Thursday, July 7, 2022 8:19 AM  
**To:** evelyn.quizon-mora@sfgov.org; carmen.ho@sfgov.org; eric.gatchalian@sfgov.org; eliza.lucero@sfgov.org; Quigley, Liam (US - California) <liam.quigley@Fiserv.com>; Driver, Craig (US - Virginia) <craig.driver@Fiserv.com>; Rolle, Yannick (Alpharetta) <yannick.rolle@Fiserv.com>; Dean, Sheena (Omaha) <sheena.dean@Fiserv.com>  
**Subject:** RE: Agenda for Today's Call...

**Kevin Hadley**  
Program Manager, Prepaid

Global Business Solutions  
Office: +1 470-669-5863

[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)

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Date: 7/7/2022  
 Time: 12:30PM EST  
 Room:

Bridge: Microsoft Teams  
 Pass Code:

**City & County of San Francisco**  
**<Agenda or Minutes>**

Purpose	Code of Conduct
The purpose of this meeting is to provide an implementation status to all of the stakeholders for the overall implementation and for the various program components.	Open forum for discussion. Continual involvement and input from key contributors is expected.
Expectations	Facilitator
Review the current status of each program component, define next steps, voice any potential risks and assign owners as required to complete implementation tasks.	Kevin Hadley

**Requested Live Date – TBD**

Invitees / Attendees			
City & County of San Francisco	Fiserv/Money Network	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Evelyn Mora	<input checked="" type="checkbox"/> Kevin Hadley	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Carmen Ho	<input type="checkbox"/> Liam Quigley	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Eric Gatchalian	<input checked="" type="checkbox"/> Craig Driver	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Eliza Lucero			

**PROJECT OVERVIEW**

		STATUS	COMMENTS
<b>PHASE 1:</b>	<i>Initiation</i>	<b>Green</b>	<b>Completed</b>
<b>PHASE 2:</b>	<i>Requirements</i>	<b>Green</b>	<b>In Progress</b>
<b>PHASE 3:</b>	<i>Planning</i>		
<b>PHASE 4:</b>	<i>Setup</i>		
<b>PHASE 5:</b>	<i>Testing/Certification/Stage</i>		
<b>PHASE 6:</b>	<i>Implement</i>		
<b>PHASE 7:</b>	<i>Closure</i>		

Topics for Discussion	Notes/Minutes
Discuss Fraud Prevention	Michael Zappel will join 7/14 scheduled call to discuss fraud prevention. <ul style="list-style-type: none"> <li>• Unique Identifier should be 6 digits and can't be publicly available.</li> <li>• Fiserv/Money Network must agree to unique identifier, understand how City &amp; County of San Francisco derived the 6 digit identifier and how 6 digit identifier will be provided to participants.</li> <li>• Fiserv/Money Network would like to receive an email address for each participant.</li> </ul>

Topics for Discussion	Notes/Minutes																																
<p>Discuss MCC codes</p>	<p>The Card Carrier and Terms and Conditions for the reloadable program will need to be updated, since there will be MCC restrictions.</p> <p>Carmen said via email they'll want the same MCC codes (see list below) that are blocked on their current reloadable card program, set up in the new reloadable programs.</p> <table border="1" data-bbox="479 380 902 779"> <thead> <tr> <th colspan="2">MCC Restrictions, Padding and Pre-authorization Holds</th> </tr> </thead> <tbody> <tr> <th colspan="2">MCC Restrictions</th> </tr> <tr> <td>MCC 7995</td> <td>Internet Gambling</td> </tr> <tr> <td>MCC 5542</td> <td>Automated Fuel Dispenser</td> </tr> <tr> <td>MCC 3728</td> <td>Bally's Hotel &amp; Casino</td> </tr> <tr> <td>MCC 3729</td> <td>John Ascuaga's Nugget</td> </tr> <tr> <td>MCC 3730</td> <td>MGM Grand Hotel</td> </tr> <tr> <td>MCC 3731</td> <td>Harrah's Hotels &amp; Casino</td> </tr> <tr> <td>MCC 3736</td> <td>Colorado Belle/Edgewater Resort</td> </tr> <tr> <td>MCC 3737</td> <td>Riveria Hotel &amp; Casino</td> </tr> <tr> <td>MCC 3738</td> <td>Tropicana Resort &amp; Casino</td> </tr> <tr> <td>MCC 5813</td> <td>(Bars &amp; Lounges)</td> </tr> <tr> <td>MCC 5921</td> <td>Package Stores - Beer, Wine, &amp; Liquor</td> </tr> <tr> <td>MCC 5953</td> <td>Cigar Stores</td> </tr> <tr> <td>MCC Code 7273</td> <td>Dating/Escort Services</td> </tr> <tr> <td>MCC 7995</td> <td>Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)</td> </tr> </tbody> </table>	MCC Restrictions, Padding and Pre-authorization Holds		MCC Restrictions		MCC 7995	Internet Gambling	MCC 5542	Automated Fuel Dispenser	MCC 3728	Bally's Hotel & Casino	MCC 3729	John Ascuaga's Nugget	MCC 3730	MGM Grand Hotel	MCC 3731	Harrah's Hotels & Casino	MCC 3736	Colorado Belle/Edgewater Resort	MCC 3737	Riveria Hotel & Casino	MCC 3738	Tropicana Resort & Casino	MCC 5813	(Bars & Lounges)	MCC 5921	Package Stores - Beer, Wine, & Liquor	MCC 5953	Cigar Stores	MCC Code 7273	Dating/Escort Services	MCC 7995	Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)
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MCC 7995	Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)																																
<p>Perform CMS Demo</p>	<ul style="list-style-type: none"> <li>○ Kevin will demo the CMS Reporting Suite on 7/14 scheduled call.</li> <li>○ Kevin performed demo of the following: <ul style="list-style-type: none"> <li>● CMS Bulk Instant Issue Order</li> <li>● Instant Issue Enrollement</li> <li>● CMS Bulk Personalized Card Order</li> <li>● CMS Bulk Funding</li> <li>● Viewed CFA Summary/Balance</li> </ul> </li> </ul>																																
<p>Discuss card volume estimates for 4 different departments</p>	<ul style="list-style-type: none"> <li>○ Kevin will ask Liam for an update regarding registration for ACH, once he provide him with the Funding Instructions for each program.</li> <li>○ 6/30 - Carmen provided the ACH Payment link: <a href="http://www.paymode.com/city_countyofsanfrancisco">http://www.paymode.com/city_countyofsanfrancisco</a> to complete registration for ACH to each program CFA and link: : <a href="https://businessportal.sfgov.org/grow/city-contracts/vendor">https://businessportal.sfgov.org/grow/city-contracts/vendor</a> to register Fiserv/Money Network as a vendor, if this wasn't completed during the contract phase.</li> <li>○ Carmen said they'll want to utilize Standard LAP for non-reloadable cards that'll be delivered to TTX - K2C.</li> <li>○ Evelyn will provide Liam the link to set up Money Network as vendor in Pay mode.</li> <li>○ Carmen will determine the Merchant Category Codes (MCCs) to restrict in the five TPP programs below. Kevin will request to have programs stood up, once he receive the MCCs.</li> </ul> <p><b>Program Names:</b></p> <ol style="list-style-type: none"> <li>1. City and County of San Francisco ECN</li> <li>2. City and County of San Francisco ECN Family Relief</li> <li>3. City and County of San Francisco MYR</li> <li>4. City and County of San Francisco DPH – currently do not use cards.</li> <li>5. City and County of San Francisco TTX</li> </ol> <ul style="list-style-type: none"> <li>○ Carmen said they will not be providing SSNs.</li> </ul>																																

Topics for Discussion	Notes/Minutes																																																																											
Information needed for New Programs	<ul style="list-style-type: none"> <li>○ Carmen please provide the following information for a new Program:                             <ul style="list-style-type: none"> <li>● Contact Information (i.e. First/Last Name, Physical Address, Email Address and Phone Number)</li> <li>● Name of Program</li> <li>● Table of Estimate number of cards, load amount and schedule</li> <li>● List of MCC blocks (if applicable)</li> </ul> </li> <li>○ Also, you'll probably be out of Implementations when it's time to stand up a new program, so note you'll work with Craig and Liam.</li> </ul>																																																																											
Discuss what language is the welcome packet in	<ul style="list-style-type: none"> <li>○ Craig will look in to multi-language on collateral and provide an update.</li> <li>○ Carmen asked for Standard LAP and TPP, what language is the welcome packet in? can we request different language? If yes, will it take longer to stand up the program? If yes, what is expected timeframe? We need this information to provide to the department for evaluation/decision making, if they need it in different language or need the cards sooner.</li> <li>○</li> </ul>																																																																											
Determine where Unique Identifier needs to be included in enrollment data	<ul style="list-style-type: none"> <li>○ Craig and Kevin will determine if unique identifier that'll need to be included in enrollment data instead of SSN should be numeric and where it should be included.</li> </ul>																																																																											
Discuss Card Ordering (State Disbursement_TPP and LAP)	<p><b>State Disbursement TPP:</b></p> <table border="1" data-bbox="467 814 1554 1121"> <thead> <tr> <th>ECN – Dream Keeper</th> <th>Frequency</th> <th>Cards per Batch</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>DKI Beauty Academy</td> <td>Monthly</td> <td>20</td> <td>3,300</td> <td>not provided</td> </tr> <tr> <td>DKI Business Launch Payments</td> <td>Monthly</td> <td>20</td> <td>2,000</td> <td>not provided</td> </tr> <tr> <td>DKI City EMT</td> <td>Monthly</td> <td>20</td> <td>2,000</td> <td>not provided</td> </tr> <tr> <td>DKI CityBuild Academy</td> <td>Monthly</td> <td>30</td> <td>1,000</td> <td>not provided</td> </tr> <tr> <td>DKI Entrepreneur Training</td> <td>Monthly</td> <td>40</td> <td>3,000</td> <td>not provided</td> </tr> <tr> <td>DKI HCN</td> <td>Monthly</td> <td>20</td> <td>1,500</td> <td>not provided</td> </tr> </tbody> </table> <table border="1" data-bbox="467 1146 1554 1243"> <thead> <tr> <th>ECN – COVID</th> <th>Frequency</th> <th>Cards per Batch</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>Family Relief</td> <td>Monthly</td> <td>150</td> <td>1,000</td> <td>1 time load only</td> </tr> </tbody> </table> <table border="1" data-bbox="467 1268 1554 1365"> <thead> <tr> <th>MYR</th> <th>Frequency</th> <th>Estimate # of Cards</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>Transgender Basic Income Pilot Program</td> <td>Monthly</td> <td>55</td> <td>1,200</td> <td>18</td> </tr> </tbody> </table> <table border="1" data-bbox="467 1390 1554 1625"> <thead> <tr> <th>DPH</th> <th>Frequency</th> <th>Estimate # of Cards</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>Clinics (program name TBD)</td> <td>As needed</td> <td>80-100</td> <td>100</td> <td>TBD</td> </tr> </tbody> </table> <table border="1" data-bbox="467 1688 1554 1839"> <thead> <tr> <th>TTX - General</th> <th>Frequency</th> <th>Estimate # of Cards</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>General*</td> <td>As needed</td> <td>TBD</td> <td>TBD</td> <td>N/A – non-reloadable</td> </tr> </tbody> </table> <p>LAP:</p>	ECN – Dream Keeper	Frequency	Cards per Batch	Amount per Card	Reload frequency	DKI Beauty Academy	Monthly	20	3,300	not provided	DKI Business Launch Payments	Monthly	20	2,000	not provided	DKI City EMT	Monthly	20	2,000	not provided	DKI CityBuild Academy	Monthly	30	1,000	not provided	DKI Entrepreneur Training	Monthly	40	3,000	not provided	DKI HCN	Monthly	20	1,500	not provided	ECN – COVID	Frequency	Cards per Batch	Amount per Card	Reload frequency	Family Relief	Monthly	150	1,000	1 time load only	MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Transgender Basic Income Pilot Program	Monthly	55	1,200	18	DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Clinics (program name TBD)	As needed	80-100	100	TBD	TTX - General	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	General*	As needed	TBD	TBD	N/A – non-reloadable
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Topics for Discussion	Notes/Minutes					Note
	TTX	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	
	K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	
Discuss CMS User Form and CMS Bulk Templates (Enroll and Funding)	Kevin will want to provide and discuss the CMS User Form and CMS Bulk Templates, once programs are stood up and test cards are received and confirmed.					
	Evelyn provided the following CMS Users.					
	<ol style="list-style-type: none"> <li>1. Carmen Ho - 415-554-4480 <a href="mailto:carmen%20ho@sfgov.org">carmen ho@sfgov.org</a></li> <li>2. Eliza Lucero- 415-554-5410 <a href="mailto:eliza.lucero@sfgov.org">eliza.lucero@sfgov.org</a></li> <li>3. Eric Gatchalian -415-554-5205 <a href="mailto:eric.gatchalian@sfgov.org">eric.gatchalian@sfgov.org</a></li> <li>4. Andrew Ong- 415-554-5411 <a href="mailto:andrew.ong@sfgov.org">andrew.ong@sfgov.org</a></li> <li>5. Evelyn Mora- 415-554-5263 <a href="mailto:evelyn.quizon-mora@sfgov.org">evelyn.quizon-mora@sfgov.org</a></li> </ol>					
Discuss Money Network Service (State Disbursement_TPP and LAP)	State Disbursement_TPP: Use for participants who'll receive a Benefit.					
	LAP: \$1000 or less can be added to a card account and these cards will be used for Non-Benefit participants.					
Discuss Required Demographic Information (State Disbursement_TPP and LAP)	State Disbursement_TPP:					
	LAP:					
Discuss Pre-Acquisition Disclosure (PAD)						
Determine Enrollment Method (State Disbursement_TPP and LAP)	State Disbursement_TPP: CMS Bulk					
	LAP: CMS Bulk					
Determine Funding Method (State Disbursement_TPP and LAP)	State Disbursement_TPP: CMS Bulk					
	LAP: CMS Bulk					
Determine First Live Pay (FLP) Date	State Disbursement_TPP:					
	LAP:					
Discuss Work Plan						
Q/A and Takeaways						

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: Prepaid questions from OTI  
**Date:** Wednesday, October 20, 2021 12:06:10 PM

---

Hi Carmen-

Do you mind reviewing the answers provided below and advise if accurate?

Thanks!  
Evelyn

---

**From:** Shah, Tajel <tajel.shah@sfgov.org>  
**Sent:** Wednesday, October 20, 2021 12:02 PM  
**To:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** RE: Prepaid questions from OTI

Hi

Nice!

Just one note to clarify, we can get the data for evaluation. It is NOT dependent of staffing. If reporting/evaluation is desired, reloadable is the best/only option. US Bank or MN

We give reports now to OEWD...what they do is up to them.

To clarify, there is no restriction on residency (unless for the program itself, but not the card).

I hope that helps.

Tajel

---

**From:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 4:49 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Prepaid questions from OTI

His questions, and my brief answers:

**Crego, Pau (ADM)**4:30 PM

Hey Jacob - Can I ask you a few quick questions over here? we're in our feedback session for the trans RFP and some questions are coming up

**Dumez, Jacob (TTX)**4:31 PM

Sure!

- Thank you! by Crego, Pau (ADM)

**Crego, Pau (ADM)**4:31 PM

Thank you!

- Here they are:
  - Can cash from the debit cards be transferred into bank accounts?

**Dumez, Jacob (TTX)**4:32 PM

Short answer is yes

- I would need to connect with Evelyn from our banking team to get specifics
- That's gonna be a typical function for most prepaid debit cards

**Crego, Pau (ADM)**4:33 PM

- Will TTX/someone be able to track how the cash will be used, for evaluation purposes?
- Are there any residency restrictions? like can participants who live in Oakland use the cards there/are they eligible for the program?
- Are there any restrictions/fees with the debit cards? like use the cash before end of the month, or pay any fee, etc

**Dumez, Jacob (TTX)**

- TTX is going to be hiring for a new position, which will in part focus on data and evaluation - so we do have access to data on use of cards, and will be doing some analysis. We might also hope to partner with outside researchers to support this kind of work
- As far as I know, eligibility is open to definition by program - I wouldn't think residency needs to be a requirement. And the cards can be used anywhere, they are not SF specific or restricted
- Reloadable cards in particular have few if any fees to the user, though there are sometimes fees for certain functions on single-use/nonreloadable cards (which you would be less likely to use I think)
- We're in contract negotiations now for a new prepaid provider to be onboarded, I would think, next year, and fees/features are part of those discussions. But no monthly fees, no fee to open the card, nothing like that
- For specific card questions though, it may be worth looping in Evelyn/Tajel/Amanda, so let me know and I can quickly do that
- I'll see what we can share for fee schedule on the current US Bank cards (with acknowledgement that TTX will eventually be moving to a new provider, likely with similar fee terms)

---

**From:** Dumez, Jacob (TTX)

**Sent:** Tuesday, October 19, 2021 4:41 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Prepaid questions from OTI

Hi folks,

Pau Crego from Office of Transgender Initiatives has been reaching out with some quick questions for me via teams, as they hash out their RFP. He has had some questions about prepaid cards, fees, etc. I think I was mostly able to answer these, but is it possible to share the current US Bank fee schedule - acknowledging that TTX will be moving to a new provider at some point in the coming ~12 months?

Jacob

**Jacob DuMez**

*Manager, Policy and Partnerships*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

(415) 554-4868

[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:54:10 AM

---

FYI- just keeping you in the loop.

---

**From:** Fried, Amanda (TTX)  
**Sent:** Friday, August 19, 2022 9:53 AM  
**To:** Crego, Pau (ADM) <[Pau.Crego@sfgov.org](mailto:Pau.Crego@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- The timing for this meeting doesn't work for TTX. We have a critical contract meeting on the 26<sup>th</sup> that will likely determine a lot of details for this program. I think that meeting in advance of that conversation will be frustrating as we won't have enough clarity to provide. Can we reschedule for the week of September 6<sup>th</sup>? We will share more info in advance of that meeting.

A few short responses for now:

- The enrollment of participants can be on a rolling basis.
- TTX uploads the information about recipients in the card vendor's secure portal. We can share more info about the security specs after the 26<sup>th</sup>.
- Once a program is setup in the banking system, the current process requires recipient info at least 14 days before card issuance. We are actively looking at ways to adjust this timeframe, and would love to discuss this process and the options together with your providers.

Please do send over additional questions that are critical for program development– if we can answer them before the meeting we will.

Thanks,  
Amanda

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH (He, Him, His)**

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Thursday, August 18, 2022 4:19:56 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)

<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:21 PM  
To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TlB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 4:43:32 PM

---

Hi Carmen – With Tajel and Evelyn both out, I’m wondering if you have some basic explainer text you can send to me for how to onboard a new prepaid product (with US Bank)?

Amanda

---

**From:** Crego, Pau (ADM) <pau.crego@sfgov.org>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Cheu, Brian (MYR) <brian.cheu@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I’ll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don’t know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I’m sure there are more questions that I’m not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH (He, Him, His)**  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

Sent: Thursday, August 18, 2022 2:55 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;

Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,

Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.



Brian Cheu

趙道君

Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

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+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

**From:** [Hadley, Kevin \(Marietta\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Quigley, Liam \(US - California\)](#); [Driver, Craig \(US - Virginia\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** Important: RE: Revised/reduced card estimates for DPH program  
**Date:** Friday, July 8, 2022 5:23:06 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)  
**Importance:** High

Good Morning Carmen,

Can you please confirm the payments being made by each department in tables below are government benefits?

Thanks,  
 Kevin

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Tuesday, July 5, 2022 1:03 PM  
**To:** Quigley, Liam (US - California) <liam.quigley@Fiserv.com>; Hadley, Kevin (Marietta) <kevin.hadley@Fiserv.com>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** Revised/reduced card estimates for DPH program

**⚠ EXTERNAL MESSAGE – Think Before You Click**

Hi Kevin,

Please see below for program setup revisions based on kickoff meeting last week. Note, DPH’s card estimate volume has been reduced. Their first line (COVID program) was removed because it was an error. Please help setup 5 TPP programs for reloadable cards and 1 Standard LAP program for non reloadable cards. Please let me know if you have any questions. Thanks.

Reloadable

ECN – Dream Keeper	Frequency	Cards per Batch	Amount per Card	Reload frequency
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
DKI City EMT	Monthly	20	2,000	not provided
DKI CityBuild Academy	Monthly	30	1,000	not provided
DKI Entrepreneur Training	Monthly	40	3,000	not provided
DKI HCN	Monthly	20	1,500	not provided

ECN – COVID	Frequency	Cards per Batch	Amount per Card	Reload frequency
Family Relief	Monthly	150	1,000	1 time load only

MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note

Transgender Basic Income Pilot Program	Monthly	55	1,200	18	
--	---------	----	-------	----	--

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

TTX - General	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
General*	As needed	TBD	TBD	N/A – non-reloadable	*This is work around to allow us to order non-reloadable cards to be sent directly to recipients

Non-Reloadable

TTX	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Ho, Carmen (TTX)  
**Sent:** Wednesday, June 29, 2022 11:57 AM  
**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Hadley, Kevin (Marietta) <[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** card estimates for reloadable and non-reloadable cards

Hi Kevin,

Below are card volume estimates for 4 different departments. Please help setup these 4 departments/programs on the portal. Note, for ECN, they want the Family Relief reporting separate from other ones because that one is COVID related.

ECN	Frequency	Cards per Batch	Amount per Card	Reload frequency
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
DKI City EMT	Monthly	20	2,000	not provided
DKI CityBuild Academy	Monthly	30	1,000	not provided
DKI Entrepreneur Training	Monthly	40	3,000	not provided
DKI HCN	Monthly	20	1,500	not provided
Family Relief	Monthly	150	1,000	1 time load only

MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Transgender Basic Income Pilot Program	Monthly	55	1,200	18	

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
COVID (program name TBD)	Monthly	900	200	2	
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

TTX (non-Reloadable)	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, May 31, 2022 9:27 AM  
**To:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>; Quigley, Liam (US - California)

<[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Hi Craig,

Please below for revised estimates:

- Payroll cards: 500-700 (**Christy** please revise if needed)
- Reloadable cards: unknown because it's dependent on department's programs and COVID related programs. We will have at least 2 departments ordering cards. MYR and ECN. ECN is for COVID, unknown/unpredictable number of cards, average load is \$1K. MYR will have 55 cards, loaded monthly for 18 months, \$1.2k per load. DPH might have 20 cards, loaded every 3 months or so, average \$25 load.
- Non-Reloadable cards: unknown number of cards, can start with estimate 100 cards year, approximate average load of \$50-100.

Please help setup kickoff call. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Sent:** Friday, May 27, 2022 5:43 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Good morning, Carmen, and happy Friday to you and the team!

Thanks for the clarification that you've provided. We look forward to the kickoff call!

Does the following seem like a good summation? We will provide this to our Implementations team for planning purposes.

- Payroll cards: 500-700
- Reloadable cards: 25K – 100K cards annually, average load of \$1K (seemed that Amanda might have meant 25-100K in terms of number of cards, rather than funds loaded)
- Non-Reloadable cards: 100 cards max per year, approximate average load of \$1K

Thanks, Carmen, and hope you and the team have not only a great Friday, but a fantastic, long holiday weekend!

Craig.

**Craig Driver**  
Sales Executive

Prepaid & Disbursements – Government, Higher Education, Not-for-Profits & Utilities  
Mobile:+1-703-203-8078



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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, May 26, 2022 8:02 PM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards



Hi Liam,

Is the information that Amanda provided previously not sufficient? see attached. Noticed for the reloadable cards, Amanda said 25k-100k per load, that is too high. For non-payroll reloadable cards, it's about \$1k/load. Please schedule meeting for kickoff so we can provide more details on non-payroll reloadable card program setup requirements. We will have at least 2 departments ordering reloadable cards, and will need separate reporting. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>

**Sent:** Thursday, May 26, 2022 10:06 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Evelyn –

I have everything ready to submit my request for resources expect the specific program volumes. Would you please advise to the reloadable & single load volumes for each program?

Thank you,

**Liam Quigley**

Account Executive  
Government Solutions  
Mobile: 916.291.0610

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**World's Most Innovative Companies 2022 | Fast Company**

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 4:51 PM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Doyle, Kevin (Carson City) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>

**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>

**Subject:** Money Network/CCSF kick off meeting - PayCards/Prepaid cards

**Importance:** High

 EXTERNAL MESSAGE – Think Before You Click

Hi Liam and Kevin-

Just want to say thank you for all your help in getting our contract executed.

Also checking when you might be available to do a kick off meeting with the team?

Thanks-

Evelyn Mora  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: (415) 554-5263



From: [Anderson, Gretchen R](mailto:Anderson.Gretchen.R)  
To: [Ho, Carmen \(TTX\) <carmen.ho@sf.gov>](mailto:Ho.Carmen@sf.gov)  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program  
Date: Thursday, October 6, 2022 9:59:23 AM  
Attachments: [JLarson01\\_00](#)  
[JLarson02\\_00](#)

Thank you Carmen just let us know if you need anything in the meantime until we resume around the January timeframe.

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchen.anderson@usbank.com](mailto:gretchen.anderson@usbank.com)

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From: Ho, Carmen (TTX) <carmen.ho@sf.gov.org>  
Sent: Tuesday, October 4, 2022 3:13 PM  
To: Larson, Rebekah L <rebekah.larson@usbank.com>  
Cc: Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Rebekah

Thank you for checking in. I am scheduled to meet with MYR next Thursday to go over the order process. But received update: the rollout timeline has been pushed back a couple of months. The CBO partner is currently targeting distribution of the cards in January 2023.

So they will not be submitting any orders until early next year.

Regards  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Larson, Rebekah L <rebekah.larson@usbank.com>  
Sent: Tuesday, October 4, 2022 7:36 AM  
To: Ho, Carmen (TTX) <carmen.ho@sf.gov.org>  
Cc: Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to follow up and see if you are still on track for an October card order? I know you are familiar with the system and ordering. I just wanted to keep an eye out and make sure cards arrive on target ETC. Thank you and have a great day!

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 612.210.0557 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

From: Ho, Carmen (TTX) <carmen.ho@sf.gov.org>  
Sent: Wednesday, September 7, 2022 11:38 AM  
To: Larson, Rebekah L <rebekah.larson@usbank.com>  
Cc: Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Great thanks Rebekah! We expect to place first order next month. Hopefully it will go without any issues but if I encounter any I will reach out. Thanks for all your help!

Regards  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Larson, Rebekah L <rebekah.larson@usbank.com>  
Sent: Wednesday, September 7, 2022 8:27 AM  
To: Ho, Carmen (TTX) <carmen.ho@sf.gov.org>  
Cc: Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Here you are!

**Password**

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

From: Ho, Carmen (TTX) <carmen.ho@sf.gov.org>  
Sent: Wednesday, September 7, 2022 10:58 AM  
To: Larson, Rebekah L <rebekah.larson@usbank.com>  
Cc: Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Thank you Rebekah for the update. Please advise when you'll be providing the passcode? I need it before I can start placing orders. Please see below for email that Todd used to provide:

OEWD Entrepreneur Update

 **Gross, Todd J** <todd.gross@usbank.com>  
to: Ho, Carmen (TTX)  
You replied to this message on 9/30/2021 9:07 AM.

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

**Password**

**Todd Gross**  
Project Manager 3  
p. 904.470.1962 | [todd.gross@usbank.com](mailto:todd.gross@usbank.com)



RE: OEWD Entrepreneur New Program



Gross, Todd J <todd.gross@usbank.com>  
To: Ho, Carmen (TTX)  
Cc: Mora, Evelyn (TTX); Anderson, Gretchen R  
You replied to this message on 9/27/2021 10:45 AM.

Reply Reply All Forward

Fri 9/24/2021

Hi Carmen,

Your new program is now set up for immediate use. Access to the new program has been granted to the usual 4 users in the admin portal.

You will be able to find your new funding account for the program after logging in, selecting the Agency card program who wish to see, and going to Client Program Details on the left, and then Accounts, like usual. I will separately email you with the passcode like before. The passcode will be the only thing in the body of the email.

The new program name in the system (due to character limitations) is:  
City City San Fran OEWD Entrepren CR

Once you are ready to transfer whichever cards you are initially registering under the existing OEWD Covid program to this new one, please let me know and we will discuss next steps at that time.

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1st Friday of the payro I week.\*\*

From: Larson Rebekah L <rebekah.larson@usbank.com>  
Sent: Wednesday September 7 2022 6:37 AM  
To: Ho Carmen (TTX) <carmen.ho@sfgov.org>  
Cc: Anderson Gretchen R <gretchenr.anderson@usbank.com>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to let you know that your new program is up and running, and access has been granted to the user forms submitted on the previous email. The program is listed as CCSF MYR - Transgender Program in the portal. Please let me know if you have any questions thank you!

Sincerely,

Rebekah Larson  
Officer | Account Relationship Manager  
p. 904.654.3031 | rebekah.larson@usbank.com

From: Ho Carmen (TTX) <carmen.ho@sfgov.org>  
Sent: Thursday September 1 2022 11:01 AM  
To: Larson Rebekah L <rebekah.larson@usbank.com>  
Cc: Anderson Gretchen R <gretchenr.anderson@usbank.com>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Hi Rebekah

Since there hasn't been any change to the previous form we completed I'm hoping you're able to use it. Attached is the completed and signed User Request Form. Please help setup the 3 users. Thanks.

Gretchen, since Evelyn's last day is tomorrow. Can you help delete Evelyn's profile on Monday? Thanks.

Regards  
Carmen

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To: Ho Carmen (TTX) <carmen.ho@sfgov.org>  
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Subject: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Good morning Carmen! I wanted to introduce myself as the Onboarding Manager for your ReliaCard program. I understand that you are familiar with our Admin Portal and how to place card orders so I am happy to go ahead and start building your program without scheduling the standard Kick Off call we usually have with new clients. If you could please fill out the Admin User forms and send back to me I can get the accesses granted once the program is built on our end. Please let me know if you have any questions or if you would like me to schedule a quick call to answer any questions you may have. Thank you!

Sincerely,

Rebekah Larson  
Officer | Account Relationship Manager  
p. 904.654.3031 | rebekah.larson@usbank.com

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---

**From:** [Larson, Rebekah L](#)  
**To:** [Ho, Carmen \(TTX\); Anderson, Gretchen R](#)  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program  
**Date:** Tuesday, September 6, 2022 8:44:37 AM  
**Attachments:** [image001.png](#)

That it correct, I am just waiting on the build to be finalized and will let you know when its completed. Thank you so much!

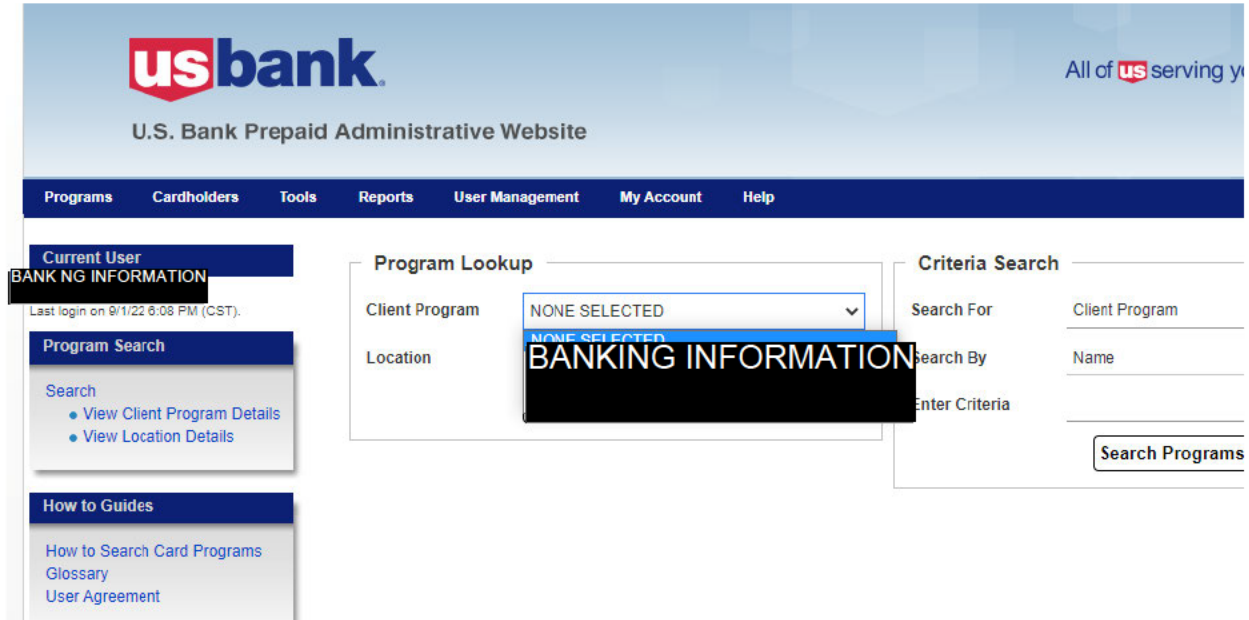
Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904 654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 6, 2022 11:41 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Thank you Gretchen and Rebekah for the update. Just to clarify/confirm, we don't need new access to the portal, we just need the MYR program added to the drop down menu/selection to our 3 existing programs:



Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, September 2, 2022 6:51 AM  
**To:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: City and County of San Francisco - CCSF Mayors Office Transgender Program

Thank you Bekah!

Carmen I'll get working with Client Support on her access.

Have a great holiday weekend everyone!

**Gretchen R Anderson**  
Vice President Senior Relationship Manager

Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Sent:** Friday, September 2, 2022 7:50:01 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Excellent, thank you! I submitted the information yesterday to get the program build finalized. Once we have the Adjustment Account information, I will send that over, and advise when your access has been granted. In the meantime, if anything comes up, please reach out!

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904 654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, September 1, 2022 11:01 AM  
**To:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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**Gretchen**, since Evelyn's last day is tomorrow. Can you help delete Evelyn's profile on Monday? Thanks.

Regards,  
Carmen

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**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
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Good morning Carmen! I wanted to introduce myself as the Onboarding Manager for your ReliaCard program. I understand that you are familiar with our Admin Portal and how to place card orders, so I am happy to go ahead and start building your program without scheduling the standard Kick Off call we usually have with new clients. If you could, please fill out the Admin User forms and send back to me, I can get the accesses granted once the program is built on our end. Please let me know if you have any questions, or if you would like me to schedule a quick call to answer any questions you may have. Thank you!

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904 654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

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communication in error, and then immediately delete it. Thank you in advance for your cooperation. -----  
-----

**From:** [Anderson, Gretchen R](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program  
**Date:** Monday, October 17, 2022 9:38:46 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

You're welcome! Just FYI I'll be out of the office 10/19-10/21. Thank you

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchen\\_anderson@usbank.com](mailto:gretchen_anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 17, 2022 11:34 AM  
**To:** Anderson, Gretchen R <[gretchen.anderson@usbank.com](mailto:gretchen.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Thanks Gretchen!

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payrol week.\*\*

**From:** Anderson, Gretchen R <[gretchen\\_anderson@usbank.com](mailto:gretchen_anderson@usbank.com)>  
**Sent:** Monday, October 17, 2022 9:30 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

That is correct they will be separate by both the Visa Vue and admin site reports. Thank you

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchen\\_anderson@usbank.com](mailto:gretchen_anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**To:** Anderson, Gretchen R <[gretchen.anderson@usbank.com](mailto:gretchen.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Thanks Gretchen! I'll let MYR know about the card replacement.

And to confirm: their monthly MCC spend report will be separate from the OEWD report (not comingled)?

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payrol week.\*\*

**From:** Anderson, Gretchen R <[gretchen\\_anderson@usbank.com](mailto:gretchen_anderson@usbank.com)>  
**Sent:** Monday, October 17, 2022 9:13 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning please see the below. Thanks!

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchen\\_anderson@usbank.com](mailto:gretchen_anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, October 14, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchen.anderson@usbank.com](mailto:gretchen.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Hi Gretchen

I had meeting with MYR yesterday to go over the order process and they had 2 questions:

1. If they issue a card to user and the user uses the card but later wants to change the name on the card. Can they contact customer support to reissue a new card with different name and have balance transferred to the new card? **Yes she can submit paperwork to have her name changed and our call center staff will process that. She can still use her current card or if she prefers she can get a replacement card with her updated name. The funds will automatically transfer over from the current to new card once she receives it and activates it.**
2. They would like a monthly MCC spend report. Can I submit monthly request to you and cc: MYR and you respond to all when you provide the report (this will save me having to forward to them)? **Yes we can add them to the monthly Visa Vue reports. They will also be able to pull the monthly ATM/POS spend in the Card Activity Detail report on the admin site.** Thanks.

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payrol week.\*\*

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, October 4, 2022 1:13 PM  
**To:** Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Cc:** Anderson, Gretchen R <[gretchen.anderson@usbank.com](mailto:gretchen.anderson@usbank.com)>  
**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Hi Rebekah

Thank you for checking in. I am scheduled to meet with MYR next Thursday to go over the order process. But received update: the rollout timeline has been pushed back a couple of months. The CBO partner is currently targeting distribution of the cards in January 2023.

So they will not be submitting any orders until early next year.

Regards  
Carmen

“Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payroll week.”

From: Larson, Rebekah L <rebekah.larson@usbank.com>  
Sent: Tuesday, October 4, 2022 7:36 AM  
To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
Cc: Anderson, Gretchen R <gretchen.anderson@usbank.com>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to follow up and see if you are still on track for an October card order? I know you are familiar with the system and ordering. I just wanted to keep an eye out and make sure cards arrive on target ETC. Thank you and have a great day!

Sincerely,

Rebekah Larson  
Officer | Account Relationship Manager  
p. 612.210.0557 | rebekah.larson@usbank.com

From: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
Sent: Wednesday, September 7, 2022 11:38 AM  
To: Larson, Rebekah L <rebekah.larson@usbank.com>  
Cc: Anderson, Gretchen R <gretchen.anderson@usbank.com>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Great, thanks Rebekah! We expect to place first order next month. Hopefully it will go without any issues but if I encounter any I will reach out. Thanks for all your help!

Regards  
Carmen

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Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Here you are!

Password

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Rebekah Larson  
Officer | Account Relationship Manager  
p. 904.654.3031 | rebekah.larson@usbank.com

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Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

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Thank you Rebekah for the update. Please advise when you'll be providing the passcode? I need it before I can start placing orders. Please see below for email that Todd used to provide:

### OEWD Entrepreneur Update

GT Gross, Todd J <todd.gross@usbank.com>  
to: Ho, Carmen (TTX)  
You replied to this message on 9/30/2021 9:07 AM.

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Password

Todd Gross  
Project Manager 3  
p. 904.470.1962 | todd.gross@usbank.com

### RE: OEWD Entrepreneur New Program

GT Gross, Todd J <todd.gross@usbank.com>  
To: Ho, Carmen (TTX)  
Cc: Mora, Evelyn (TTX); Anderson, Gretchen R  
You replied to this message on 9/27/2021 10:45 AM.

Reply Reply All Forward

Fri 9/24/2021

Hi Carmen,

Your new program is now set up for immediate use. Access to the new program has been granted to the usual 4 users in the admin portal.

You will able to find your new funding account for the program after logging in, selecting the Agency card program who wish to see, and going to Client Program Details on the left, and then Accounts, like usual. I will separately email you with the passcode like before. The passcode will be the only thing in the body of the email.

The new program name in the system (due to character limitations) is:  
City City San Fran OEWD-Entrepreneur CR

Once you are ready to transfer whichever cards you are initially registering under the existing OEWD Covid program to this new one, please let me know and we will discuss next steps at that time.

Regards  
Carmen

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Sent: Wednesday, September 7, 2022 6:37 AM  
To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
Cc: Anderson, Gretchen R <gretchen.anderson@usbank.com>

**Subject:** RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to let you know that your new program is up and running and access has been granted to the user forms submitted on the previous email. The program is listed as CCSF MYR - Transgender Program in the portal. Please let me know if you have any questions thank you!

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p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

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**Sent:** Thursday September 1 2022 11:01 AM  
**To:** Larson Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Cc:** Anderson Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Rebekah

Since there hasn't been any change to the previous form we completed I'm hoping you're able to use it. Attached is the completed and signed User Request Form. Please help setup the 3 users. Thanks.

**Gretchen**, since Evelyn's last day is tomorrow. Can you help delete Evelyn's profile on Monday? Thanks.

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payro I week.\*\*

**From:** Larson Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Sent:** Thursday September 1 2022 6:14 AM  
**To:** Ho Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Anderson Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** City and County of San Francisco - CCSF Mayors Office Transgender Program

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good morning Carmen! I wanted to introduce myself as the Onboarding Manager for your ReliaCard program. I understand that you are familiar with our Admin Portal and how to place card orders so I am happy to go ahead and start building your program without scheduling the standard Kick Off call we usually have with new clients. If you could please fill out the Admin User forms and send back to me I can get the accesses granted once the program is built on our end. Please let me know if you have any questions or if you would like me to schedule a quick call to answer any questions you may have. Thank you!

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

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-----

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Doyle, Kevin \(US - Nevada\)](#); [Ho, Carmen \(TTX\)](#); [Driver, Craig \(Washington\)](#)  
**Cc:** [Garcia, Cari \(US - Washington\)](#)  
**Subject:** RE: confirm possible program setups  
**Date:** Thursday, October 21, 2021 2:10:04 PM

---

Hi Kevin-

Appreciate the update. No worries. I can still have the meeting with City Attorney tomorrow and will just focus on the commodity contract. We'll schedule another one to review your agreements sometime next week once we receive them.

Thanks!  
Evelyn

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Thursday, October 21, 2021 2:03 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

Hi Carmen & Evelyn,

Thanks again for your time yesterday. We have forwarded the comments you provided on the agreements yesterday. They are reviewing and will get back a response. I don't believe it will be in time however for your call tomorrow with the City Attorney. I will get you a better update on timing ASAP. Additionally, we have discussed with them the potential use cases for portability. Portability may require some additional language for consideration. If that is the case I will get you that language ASAP as well. Please let me know if you have any questions. Thank you.

**Kevin M Doyle**  
Sales Director  
Government Solutions  
Mobile: 916.835.4053

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 5:00 PM



**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>

**Subject:** RE: confirm possible program setups

 EXTERNAL MESSAGE – Think Before You Click

Hi Kevin,

Below is list of potential programs we want to setup during implementation. Please confirm if that is possible? Note, we don't have firm estimate or details because for the existing programs, we don't know how much longer they will need the cards, and for future programs, Departments need to provide details to us to forward to you to help setup. If we have extra time, can we go over the questions and confirm answers from the attached document? If we run out of time, can we schedule another meeting to review, or if you can provide written answers? Thanks.

Confirm can setup these potential Programs at implementation

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?)

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper – EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Future Programs with no details

guaranteed income program for transgender individuals

HSH has reached out about a program for transitional aged youth

HRC non-reloadable cards

Confirm we can setup generic programs at implementation, so we can order cards quickly, rather than wait minimum 30 days? Confirm reloadable cards can be blank/issued to no name, also if LAP

cards can be issued to named?  
Reloadable – general – unnamed (non-portable)  
Reloadable – general – named (non-portable)  
Reloadable – general – named (portable)

Regards,  
Carmen

Regards,  
Carmen

---

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, October 19, 2021 8:35 AM  
**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

Hi Kevin,

Tomorrow at 1 works better than Thursday. Please send invite. Thanks.

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Tuesday, October 19, 2021 8:32 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

Hi Carmen, does 1PM Wednesday or Thursday this week work for your calendars? Thanks.

**Kevin M Doyle**  
Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 18, 2021 1:58 PM  
**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

 EXTERNAL MESSAGE – Think Before You Click

Hi Kevin,

My schedule is pretty open, so if you want to provide some available dates and times that works for your team, then I can check Evelyn's availability and respond. Thanks.

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Monday, October 18, 2021 12:27 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

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Hi Carmen,

Would it be possible to get some time on the calendar to discuss some more specific program information? We would like to know anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? can you let me know some available times? Thanks.

**Kevin M Doyle**  
Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, October 14, 2021 10:40 AM

**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: confirm possible program setups

 EXTERNAL MESSAGE – Think Before You Click

Hi Kevin and Craig,

Evelyn forwarded copy of the matrix. I reviewed and it's missing MCC block. Can you please add? And help review my email below and advise? I need the confirmation and the card specs to complete reviewing the agreement and submitting change requests to Evelyn for final review. Thanks.

Regards,  
Carmen

---

**From:** Ho, Carmen (TTX)

**Sent:** Wednesday, October 13, 2021 8:39 AM

**To:** [kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com); [craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** confirm possible program setups

Hi Kevin and Craig,

It was nice meeting you at last Thursday's meeting. You helped answered a lot of my questions and I still have a lot, but I think most of them may be answered after we receive the card specs, matrix and user guides. I can review when received and if I still have questions (which I expect I will) I will send to you. But in the meanwhile, we are reviewing the agreements and want to get confirmation that we can have multiple programs setup, especially having mixed "portability" feature? We're thinking of setting up a minimum of these programs:

Payroll (reloadable) – Non-portable

Payroll (reloadable) – Portable

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Reloadable – for specific CCSF Dept, ECN - Portable

Reloadable – for specific CCSF Dept, ECN – Non-Portable

Reloadable – for specific CCSF Dept, DPH – Non- Portable

Reloadable – for specific CCSF Dept, TTX – Non-Portable

Reloadable – for specific CCSF Dept, TTX - Portable

LAP/non-reloadable -unnamed

LAP/non-reloadable- named

Please confirm the proposed program setups are possible, and let us know when we can expect to receive the documents (card specs, matrix and user guides)? Thanks.

Regards,

Carmen

**From:** [Shah, Tajel](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:16:51 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

++ Carmen

Hi,

Will need to ask Carmen, but I know that she is setting them up with Money Network and has not with US Bank.

We were just discussing the go live date at our last meeting.

There is a glitch with Money Network, which we are working through that is pushing the date. It is related to data needed for activation.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:39:12 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:37 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

Hi Tajel and Amanda,

Per the intake form Benjamin submitted, October is when MYR needs the cards, so that is the timeline we are aiming to meet. At the end of last month when I provide update, I asked if there's any change in their timeline (need cards in Oct)? He confirmed Oct is still the anticipated target date (see attached).

We are working with MN to get their program setup. We were provided with 4-6 week timeline. But MN is researching outstanding items (i.e. if can waive unique identifier requirement) which may add time to the setup. We'll have firmer go live date after MN provides update.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:17 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

++ Carmen

Hi,

Will need to ask Carmen, but I know that she is setting them up with Money Network and has not with US Bank.

We were just discussing the go live date at our last meeting.

There is a glitch with Money Network, which we are working through that is pushing the date. It is related to data needed for activation.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#); [Ngo, Jennie \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Tuesday, August 23, 2022 1:54:09 PM  
**Attachments:** [image001.png](#)

---

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Botelho, Charline M <charline.botelho@usbank.com>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Wentworth, Amanda (TTX) <amanda.wentworth@sfgov.org>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, August 18, 2022 3:12 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 9:02 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:47 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn

(TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:03 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 7:09 AM

**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 10, 2022, 6:40 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 9, 2022 7:39 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 3, 2022 9:23 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen



**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

U.S. BANCORP made the following annotations -----  
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**From:** [Anderson, Gretchen R](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#); [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Cc:** [Ngo, Jennie \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Wednesday, August 10, 2022 3:31:08 PM  
**Attachments:** [image001.png](#)

---

Thank you so much

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Wednesday, August 10, 2022 5:27 PM  
**To:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>; Shah, Tajel <tajel.shah@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Cc:** Ngo, Jennie (TTX) <jennie.ngo@sfgov.org>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

Please see response in red text below and let us know if you have any follow up questions. Thanks!

- Will recipients in the program get a choice for method of payment? I.e. cash, check, DD or ReliaCard? **ReliaCard only. We discussed previously and removed this question from the intake form because we want all of our card programs to default to ReliaCard only, see attached.**
- Is the preferred program name to be: Transgender Basic Income Program or another name? Is this under Dept of Health and/or Mayors Office? **Setup as "Mayor's Office – Transgender Program"**
- You selected no MCC blocks can you confirm the standard blocks are ok and that this was meant that no additional blocks are needed? **Use same blocks as existing card program, no additional blocks are needed. Going forward, all new programs will be setup with the same blocks, no additional blocks are needed.**
- Funds are considered consumer owned once applied correct? **Yes (we discussed previously, see attached), all our cards will default to consumer owned.**



Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 11:05 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. A few questions to ask while I draft the new program proposal internally here.

- Will recipients in the program get a choice for method of payment? I.e. cash, check, DD or ReliaCard?
- Is the preferred program name to be: Transgender Basic Income Program or another name? Is this under Dept of Health and/or Mayors Office?
- You selected no MCC blocks can you confirm the standard blocks are ok and that this was meant that no additional blocks are needed?
- Funds are considered consumer owned once applied correct?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 11:01 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

To further clarify my email (and we can discuss further on our call), the language within the new contract states we may be the back-up. However, the contract does not include any other SOW relating to prepaid; hence a new contract would be required. We did discuss that in the event this would occur, a new contract would be drawn up and signed.

*In the event CCSF's vendor for prepaid card fails to meet their requirements, the Bank may provide Focus, ReliaCard, Gift Card and/or any other prepaid card type that is required to meet their needs.*

As with any client or prospect requesting a new program, we have to ensure we have the capacity to build it. With the Union Bank merger to fast approaching, we have been turning down some programs due to limited resources. Gretchen is discussing with her department at this time. Because of your valued relationship with us, we are pushing to accomplish it.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you

have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**



Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** [Shah, Tajel](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Mora, Evelyn \(TTX\)](#)  
**Cc:** [Ngo, Jennie \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Wednesday, August 10, 2022 1:49:09 PM  
**Attachments:** [image001.png](#)

---

Looks right to me.

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Wednesday, August 10, 2022 11:19 AM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Cc:** Ngo, Jennie (TTX) <jennie.ngo@sfgov.org>  
**Subject:** RE: question re: MCC restriction for package stores

Removed USB.

I can respond to Gretchen but wanted to check if my response is correct. When we met last time, we decided to remove the MCC block question from the intake form because it will be standard (have same blocks on existing card program, i.e. liquor, online gambling, etc...). Please see draft response and let me know if ok to send, or if you will send? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 11:05 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. A few questions to ask while I draft the new program proposal internally here.

- Will recipients in the program get a choice for method of payment? I.e. cash, check, DD or ReliaCard? **ReliaCard only. We discussed previously and removed this question from intake form because all are cards will default to ReliaCard, see attached,**
- Is the preferred program name to be: Transgender Basic Income Program or another name? Is this under Dept of Health and/or Mayors Office? **Setup as Mayor's Office – Transgender Program**
- You selected no MCC blocks can you confirm the standard blocks are ok and that this was meant that no additional blocks are needed? **Use same blocks on existing card program, no additional blocks are needed. Going forward, all new programs will be setup with the same**

blocks, no additional blocks are needed.

- Funds are considered consumer owned once applied correct? Yes (we discussed previously, see attached), all are cards will default to consumer owned.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 11:01 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

To further clarify my email (and we can discuss further on our call), the language within the new contract states we may be the back-up. However, the contract does not include any other SOW relating to prepaid; hence a new contract would be required. We did discuss that in the event this would occur, a new contract would be drawn up and signed.

*In the event CCSF's vendor for prepaid card fails to meet their requirements, the Bank may provide Focus, ReliaCard, Gift Card and/or any other prepaid card type that is required to meet their needs.*

As with any client or prospect requesting a new program, we have to ensure we have the capacity to build it. With the Union Bank merger fast approaching, we have been turning down some programs due to limited resources. Gretchen is discussing with her department at this time. Because of your valued relationship with us, we are pushing to accomplish it.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank  
Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

U.S. BANCORP made the following annotations -----  
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Instead, please reply to the sender that you have received this communication in error, and then  
immediately delete it. Thank you in advance for your cooperation. -----  
-----



**From:** [Ngo, Jennie \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Wednesday, August 24, 2022 3:07:26 PM  
**Attachments:** [image001.png](#)

---

Great!!

Thanks for the quick response.

I'll email the invite shortly.

Jennie

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 2:40 PM  
**To:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. September 7<sup>th</sup> works best for me.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 4:34 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hello Gretchen,

I hope this email finds you well.

I'm following up on Evelyn's email regarding scheduling a meeting with Tajel next week.

TTX team's availability is as follow:

Wednesday, August 31<sup>st</sup> at 1:30-2 PM

Wednesday, September 7<sup>th</sup> at 1—1:30 PM

Please let me know if these options work with your calendar. If not, please send me your availability.

Thank you.

Best,

*Jennie T. Ngo*

Assistant to Tajel Shah | Office Manager

Office of the Treasurer & Tax Collector

City & County of San Francisco

(415) 554-4471 (M,T & W)

Protected Personal Contact Information (Th & F)

[www.sftreasurer.org](http://www.sftreasurer.org)

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 23, 2022 1:54 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, August 23, 2022 11:43 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, August 18, 2022 6:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, August 18, 2022 5:55 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, August 18, 2022 3:12 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

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---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:55 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank  
Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>



**Sent:** Wednesday, August 10, 2022, 6:40 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 9, 2022 7:39 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet

our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to

set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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-----

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:49:15 AM

---

Thanks for the quick review! I think the plan to start with non-reloadable cards makes sense and may actually ease some of the concerns of the community partners as we are getting started. Is there a startup time for those?

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Friday, August 19, 2022 9:42 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The only correction is "Department (MOHCD) staff will complete direct payment vouchers in FSP and provide shipping details to TTX". They don't upload the shipping details in FSP, they provide to us to upload in the card vendor's portal.

Note, the 14 day timeline is after a program has been setup. It takes 6-12 weeks for a program to be setup. Might be shorter with Money Network for new programs, after initial programs are setup. We hope we will be able to meet MYR's October go live timeline. Worst case scenario, we will need to order non-reloadable cards to distribute initially....

Hope that makes sense. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:31 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Carmen- does this response look OK to you? Anything I've gotten wrong? Anything else I should add? Do you have any info about privacy I can share?

-----

Hi- The timing for this meeting doesn't work for TTX. We have a critical contract meeting on the 26<sup>th</sup> that will likely determine a lot of details for this program. I think that meeting in advance of that

conversation will be frustrating as we won't have enough clarity to provide.

A few short responses for now:

The enrollment of participants can be on a rolling basis.

Department (MOHCD) staff will upload the information about recipients in the direct payment voucher process in FSP

Current process requires this at least 14 days before card issuance.

Can we reschedule for the week of September 6<sup>th</sup>? We will share more info in advance of that meeting.

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

**Sent:** Thursday, August 18, 2022 4:37 PM

**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,

Pau

**Pau Crego, MPH** (He, Him, His)

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Thursday, August 18, 2022 4:19:56 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos  
Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:21 PM  
To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)  
Executive Director  
Office of Transgender Initiatives, City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
Sent: jueves, agosto 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

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Dial by your location

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+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GPkPZ9>

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, September 8, 2022 11:57:35 AM

---

Perfect – thanks. Can you do me a favor and cc me when you reach out to Benjamin? The program people keep asking me things so I want to make sure I understand the full picture.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 10:57 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The account was setup and I got the new wire information from CON. Please see attached:

1. answers to your questions
2. Order instructions specific for MYR (has new account information)
3. Since MYR plans to reload the cards, instructions to submit reload request is provided
4. Sample Card account detail report (which will be provided after the order is placed). They will need that to modify and add load amounts.

All this will be covered during the training meeting, which I can now schedule because we received the account information. I will reach out to Benjamin to schedule. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, September 7, 2022 1:44 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Carmen- I have some questions about the attached Reloadable Card Instructions – can you take a look? Thanks!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX)



<[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,

Pau

**Pau Crego, MPH (He, Him, His)**

Executive Director

[Office of Transgender Initiatives](#), City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)

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**Sent:** Thursday, August 18, 2022 4:19:56 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;

Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)

<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

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Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

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Sent: Thursday, August 18, 2022 2:55 PM

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Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

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Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

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Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

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Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

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+17207072699,,86499560293#,,,,\*656553# US (Denver)

Dial by your location

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+1 720 707 2699 US (Denver)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdc0GPKPZ9>

**From:** [Pagoulatos, Nickolas \(MYR\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#); [Ho, Carmen \(TTX\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 1:16:48 PM  
**Attachments:** [image002.png](#)  
[image003.png](#)

---

Hi Carmen,

Yes, if you can give us that estimated date I can communicate it to the grantee so that they can weigh in as well. Thank you.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (628) 652-5917  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until

after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.

2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riviera Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately



because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)

**Sent:** Wednesday, May 25, 2022 8:07 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.v.chen@sfgov.org](mailto:jessie.v.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

Hi **Amanda**, can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Shah Tajel](#)  
**To:** [Ho Carmen \(TTX\)](#); [Mora Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 3:06:56 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Got it...so weird

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:33 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

No, having the block is allowing the users to "pay at the pump". If we removed that block, they cannot pay at the pump, they need to go inside to pay for the exact amount of the purchase not the \$75.00 hold. Hope that makes sense.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:31 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Understood..but, does it make sense? I don't think we want to not allow gas stations, is that what is happening?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:27 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Tajel,

Please see attached for explanation.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Good check...why is Automated Fuel Dispenser on the list?

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, August 1, 2022 1:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)

**Sent:** Monday, August 1, 2022 1:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 11:31 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel

<[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riviera Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 5:25 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 9:12 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Shah Tajel](#)  
**To:** [McCloskey Benjamin \(MYR\)](#); [Ho Carmen \(TTX\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#); [Mora Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 2:25:51 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Hi,

We will get a better definition.

Please note that these cards do ALLOW for them to withdraw cash, which we believe is very important.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)



Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there’s no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I’ll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: work packet for MYR program  
**Date:** Wednesday, August 24, 2022 10:34:43 AM  
**Attachments:** [image001.png](#)

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For this program, yes. Using USBank will be the safest route to ensure no delay on their October go "live" date.

We are meeting with Money Network on Friday. We should know after our discussion on how we will proceed with them.

Thanks-Evelyn

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 10:29 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Fantastic news! Thanks!!! Does this mean we are for sure using USBank? Carmen, let me know if you need my help to get any info from MOHCD.

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 10:04 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: work packet for MYR program

Hi Amanda-

Just an update regarding the Mayor's Office Transgender Program. It's been approved by USBank!

Carmen should be able to provide you with more details once the work packet is completed with USBank.

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 9:50 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** work packet for MYR program

Hi Gretchen,



I'm so happy to hear that the MYR program got approved, that's great! Please provide some timeslots that you're available for today and tomorrow to meet to discuss work packet for MYR program. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 2:26 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 3:54 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 17, 2022 1:29 PM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores  
**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 9:02 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

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621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:03 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
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p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

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-----

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Agbayani, Nicole \(TTX\)](#); [Fried, Amanda \(TTX\)](#)  
**Cc:** [Yee, Andrea \(TTX\)](#)  
**Subject:** RE: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 4:46:00 PM  
**Attachments:** [image003.png](#)

---

Hi Nicole,

I'm not sure if we need instruct the cardholder to close the current card, they just need to contact USB to request replacement card be reissued with new name. But you can send it to Gretchen and see if she'll approve. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:41 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

OK thanks, Carmen. Please confirm response to Gretchen below, or let me know if you'd like to chime in directly to assert these procedures or happy to send the draft below.

---  
Thank you, Gretchen. I discussed with Carmen, as this is more of a procedural question than just language on the FAQ. TTX would like USB to process this type of request by closing the current card and issuing a new one with the name change and any remaining funds. I adapted the language on the FAQ accordingly.

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 4:17 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

The instruction should be for the cardholder to contact USB to request a new card be reissued, not the administrator of your guaranteed income program.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 4:10 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your responses, Carmen and Amanda. Apologies to belabor this, I just want to make sure I'm fully understanding directions for clients and case managers.

Here would be the client-facing FAQ:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

For case managers/program administrators, they should reach out to TTX to close the current card, start a new card with the appropriate name, and transfer any balance?

Thanks for clarifying for me!

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, January 5, 2023 3:56 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** Re: San Francisco ReliaCard FAQ

I wonder if we should advise programs to close an account / card and reopen as a new participant?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:54:42 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole,

I think we need to push back and have USB process the request. Currently, we don't process any requests on cards that have been activated. So if cardholders have used the card, they need to contact US bank for any changes or requests. We only process requests for cards that have not been activated, and can cancel and reissue replacement cards. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 3:22 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** FW: San Francisco ReliaCard FAQ

Hello again, Carmen and Amanda –

Removing Gretchen to get internal alignment and confirm our understanding. Given Gretchen's response, please let me know if the following edit is correct:

1. **DRAFTS-SF Admin Code Section 67.24(a)(1)**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 2:54 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX)

<[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** RE: San Francisco ReliaCard FAQ

What the procedures are stating is that you as the agency staff can make the updates in our system without having to send the cardholder to submit the documentation necessary to us. It's a definite benefit to your agency you would just need to follow any procedures you might have to verify identity and it's easier since the cardholder your client might be in front of you already.

Also, for security purposes we do not allow cardholders to change their DOB or SSN directly as that lessens our ability to verify their identity we ask that the agencies update those in our system.

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 4:14 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Shrinking the recipient list a bit to sort through this one.

We based that response on our understanding that U.S. Bank call center staff would process the paperwork to facilitate this type of request. If we remove the U.S. Bank customer service number from this response, where should folks be directed as an alternative to request and submit this paperwork for a name change? Thanks!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 1:53 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Hi Nicole. I was waiting to hear on a topic that you had within the FAQ on name changes. For ReliaCard cardholders we refer them back to the agency. How do you want that reflected in #3?

## DRAFTS-SF Admin Code Section 67.24(a)(1)

We should remove the U.S. Bank customer service number to avoid having the cardholders think we handle them.

Thank you,

-Gretchen

### **Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 11:49 AM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached

out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 11:20 AM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)

**Sent:** Wednesday, December 7, 2022 2:41 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate



that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R  
**Sent:** Thursday, December 1, 2022 12:47 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Friday, November 18, 2022 10:34 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs. creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: 415-554-0889  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)



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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

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Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

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Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
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**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, October 3, 2022 3:26:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Hi Benjamin,

I am available for most of the timeslots you provided for 10/13, except from 11-12. Please send invite for time that works for your team. I will be going over the forms for the order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, October 3, 2022 2:07 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Sorry, moving a bit too fast! Do either of the below timeslots work for TTX?

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, October 3, 2022 2:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about the delay on this. Just so we are all on the same page, I’m attaching our latest version of the prepaid cards policy and relevant attachments, as well as the forms you sent on September 8.

The MOHCD team is available on October 13, 10am-12pm or 3pm-5pm to discuss. We understand that we need to provide TTX all of the relevant info two weeks in advance of needing the cards.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, September 27, 2022 2:59 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Wanted to follow up on this. Please provide some dates and times your team is available to go over the forms for the card order process. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of "package store", or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we're ready for a kickoff meeting.

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the

order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:28 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:15 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Tuesday, September 13, 2022 9:34:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Hi Benjamin,

Here's USB's response for definition of "package store":

Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. In cases where a business may have 2 different lines of businesses, the determining factor is the sales volume. Which has the higher sales volume? If alcohol sales has the higher sales volume, then MCC 5921 would prevail. If the convenience portion of the business has higher sales volume, then MCC 5499 would be used.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 12:32 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Thanks for the update, Carmen. Did you get clarity around the definition of "package store", or is that no longer applicable now that we are using US Bank?

Andrea, Nick and I will collaborate and let you know when we're ready for a kickoff meeting.

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, September 8, 2022 at 12:22 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Sorry for taking so long to get back to you, but everything is setup and good to go. We will be ordering cards from US Bank, our existing card vendor, for the whole duration of the program (so no need to switch cards). We can order cards as soon as the order is submitted. I can schedule meeting to walk you through the steps and order forms (see attached). Please provide

names of staff who I should send the invite to. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey  
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Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:28 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:15 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.



Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

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Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Shah, Tajel](#); [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 3:34:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Hi Benjamin,

I've ask MN to provide earliest estimate date when we can order cards for your program and will let you know as soon as we receive their response.

I've also asked for more details about package store. For Automated Fuel Dispenser, it's to allow users to "pay at the pump". There's a padding that automatically holds \$75.00 every time gas is purchased at the pump. This hold stays on the card by the merchant and Visa/MC for up to 2 business days depending upon how fast the merchant processes their transactions. The unfortunate part for the cardholders is that it holds \$75.00 even if the cardholder pumps gas for a different amount. So for example, if the cardholder purchases \$32.00 in gas it still holds \$75.00. If decision to remove from block, the cardholder would have to pay inside for their gas which settles for the exact amount of the purchase not the \$75.00 hold.

Please let me know if you have any questions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:26 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi,

We will get a better definition.

Please note that these cards do ALLOW for them to withdraw cash, which we believe is very important.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these

establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.



Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Attorney-Client Privilege**

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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**Date:** Friday, May 13, 2022 at 11:21 AM  
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**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

Hi **Amanda**, can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

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**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 12:51:00 PM  
**Attachments:** [image001.png](#)  
[Re Transgender Basic Income - prepaid cards policy.msg](#)

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Ok, I'll extend our meeting to discuss.

No, I didn't follow up with Maricar because she was out of the office and I wasn't aware that TTX needed to follow up on the P&P. If that is a requirement, please let me know and we'll add that to our procedure.

I did respond to Ben and set expectations (that it will take several weeks to setup program and provide order instructions because we are working with a new vendor and he was ok with it, see attached. Tajel is part of that email string).

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:37 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Carmen-

Did you follow up with Maricar on the P&P before Ben's inquiry? Also have you communicated to Ben that the review is in progress?

We can discuss during our check in today.

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

When are you meeting with Tajel, can we discuss during our 1 on 1 later today at 1:30?

I didn't respond to Benjamin because we were waiting for CON to review their P&P. My mistake was not realizing he sent in P&P for CON's review using a template that I didn't provide. I don't feel there's a delay because there's no urgency because cards aren't needed until Oct. We're waiting for kickoff meeting with MN before we can do anything, i.e. provide order instructions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:30 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Can we discuss before I meet with T?

Thanks-Evelyn

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

Let us talk about the delay on our side. Not sure why Carmen waited for Maricar and why they both waited for Benjamin's prompt?

Tajel

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

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---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---



**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
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Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [McCloskey, Benjamin \(MYR\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 8:45:50 AM

---

Hi Carmen,

Yes, this is fine! We have time.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

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Regards,  
Carmen

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<benjamin.mccloskey@sfgov.org>

**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Chen, Jessie (CON) <jessie.y.chen@sfgov.org>

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**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>; Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>

**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>

**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Hi Maricar and Carmen,

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Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 12:02:00 PM  
**Attachments:** [RE Transgender Basic Income - prepaid cards policy.msg](#)  
[image001.png](#)

---

Hi Benjamin,

I thought Amanda provided approval for the exemption, see attached.

Regards,  
Carmen

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---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:37 AM  
**To:** Ho, Carmen (TTX) [carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)  
**Cc:** Gremer, Andrea (MYR) [andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, we can do that! Thanks for confirming. We'll make that edit when we hear back from Amanda about the 1099 Exemption.

Benjamin

---

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 10:51 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Since CON is the one that needs to approve the P&P, and Maricar is ok with the existing one except for order instructions, seems the easiest thing would be to replace the order instruction section with:

**II. Ordering Process**

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.
- Refer to order instructions provided by TTX separately.

Do you agree?

Regards,  
Carmen

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Andrea and I are unclear on what you want us to do next.

Do you want us to:

1. Start over using this template?
2. Add more detail from the template into our document, in particular in Reporting/Fees/Cancellation?
3. Remove the Ordering Process portion from our document, since that refers to the payment instructions which will be changing?
4. Something else???

Thanks!  
Benjamin

---

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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

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---

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**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

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**To:** [Ho, Carmen \(TTX\)](#); [McCloskey, Benjamin \(MYR\)](#); [Gratuito, Maricar \(CON\)](#)  
**Cc:** [Shah, Tajel](#); [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, May 13, 2022 12:40:23 PM  
**Attachments:** [RE Transgender Basic Income - prepaid cards policy.msg](#)

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**Attorney-Client Privilege**

[REDACTED]

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** [McCloskey, Benjamin \(MYR\) <benjamin.mccloskey@sfgov.org>](mailto:benjamin.mccloskey@sfgov.org); [Gratuito, Maricar \(CON\) <maricar.gratuito@sfgov.org>](mailto:maricar.gratuito@sfgov.org)  
**Cc:** [Shah, Tajel <tajel.shah@sfgov.org>](mailto:tajel.shah@sfgov.org); [Fried, Amanda \(TTX\) <amanda.fried@sfgov.org>](mailto:amanda.fried@sfgov.org); [Gremer, Andrea \(MYR\) <andrea.gremer@sfgov.org>](mailto:andrea.gremer@sfgov.org); [Pagoulatos, Nickolas \(MYR\) <nick.pagoulatos@sfgov.org>](mailto:nick.pagoulatos@sfgov.org)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** [McCloskey, Benjamin \(MYR\) <benjamin.mccloskey@sfgov.org>](mailto:benjamin.mccloskey@sfgov.org)  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** [Ho, Carmen \(TTX\) <carmen.ho@sfgov.org>](mailto:carmen.ho@sfgov.org); [Gratuito, Maricar \(CON\) <maricar.gratuito@sfgov.org>](mailto:maricar.gratuito@sfgov.org)  
**Cc:** [Shah, Tajel <tajel.shah@sfgov.org>](mailto:tajel.shah@sfgov.org); [Fried, Amanda \(TTX\) <amanda.fried@sfgov.org>](mailto:amanda.fried@sfgov.org); [Gremer, Andrea \(MYR\) <andrea.gremer@sfgov.org>](mailto:andrea.gremer@sfgov.org); [Pagoulatos, Nickolas \(MYR\) <nick.pagoulatos@sfgov.org>](mailto:nick.pagoulatos@sfgov.org)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin**, can you please complete the intake form? See attached. Thanks.

**Hi Amanda**, can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.



Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [REIBER, SCOTT \(CAT\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Shah, Tajel](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, May 13, 2022 12:35:37 PM

---

**Attorney-Client Privilege**

[Redacted]

**Scott M. Reiber (he/him)**

Chief Tax Attorney  
Office of City Attorney David Chiu  
(415) 554-4660 Direct  
[www.sfcityattorney.org](http://www.sfcityattorney.org)

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:50 AM  
**To:** Reiber, Scott (CAT) <[Scott.Reiber@sfcityatty.org](mailto:Scott.Reiber@sfcityatty.org)>  
**Cc:** Shah, Tajel (TTX) <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Fwd: Transgender Basic Income - prepaid cards policy

**Attorney-Client Privilege**

[Redacted]

[Redacted]

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

Thanks,  
Amanda

Get [Outlook for iOS](#)

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:24:32 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

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**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,

Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Grauto, Maricar (CON) <[maricar.grauto@sfgov.org](mailto:maricar.grauto@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

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Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 2:26:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[RE review and approve blocks for MCC codes.msg](#)

---

Hi Tajel,

Please see attached for explanation.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Good check...why is Automated Fuel Dispenser on the list?

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riveria Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Monday, June 27, 2022 at 4:42 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 4:16 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, June 2, 2022 at 4:31 PM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen



\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:28 PM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Thursday, June 2, 2022 4:15 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: review and approve blocks for MCC codes  
**Date:** Friday, July 1, 2022 10:50:08 AM  
**Attachments:** [image002.png](#)  
[image003.png](#)

---

Let's keep the **same restrictions as current set up** with USBank.

Thanks-Evelyn

---

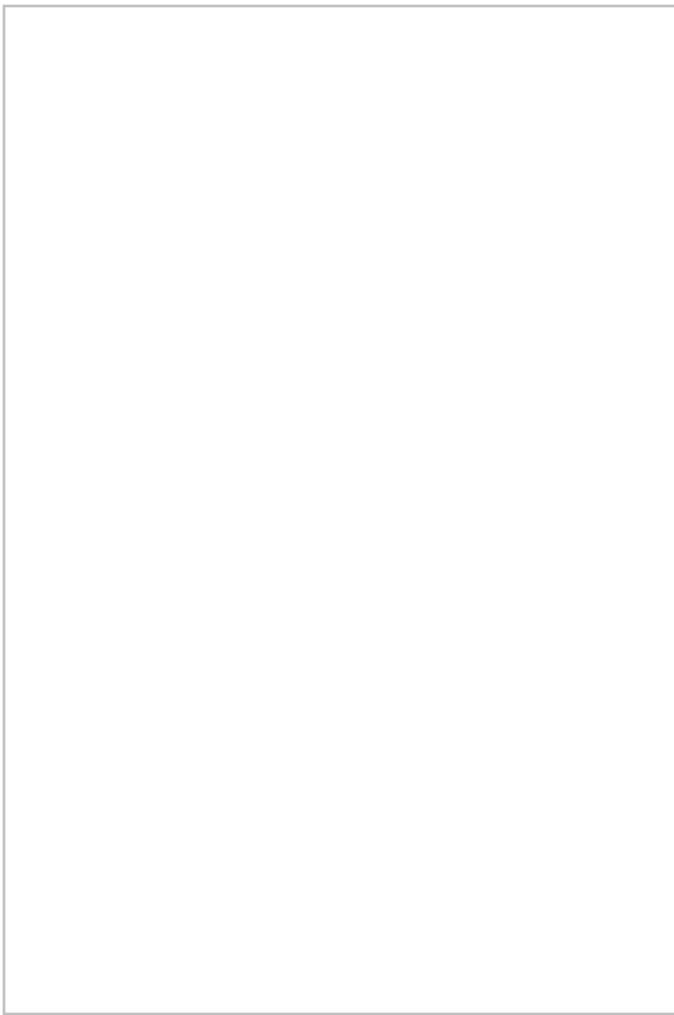
**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Thursday, June 30, 2022 3:59 PM  
**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** review and approve blocks for MCC codes

Hi Evelyn,

Below is list of MCC codes that are blocked on our Reliacard (reloadable) cards. Please review and confirm that is what we want to provide to Money Network to add blocks to the TPP cards (reloadable).

If you're wondering about the 2<sup>nd</sup> one, Automated Fuel Dispenser, Gretchen provided explanation: AFD Auto Fuel Dispense is "pay at the pump". There's a padding that automatically holds \$75.00 every time gas is purchased at the pump. This hold stays on the card by the merchant and Visa/MC for up to 2 business days depending upon how fast the merchant processes their transactions. The unfortunate part for the cardholders is that it holds \$75.00 even if the cardholder pumps gas for a different amount. So for example, if the cardholder purchases \$32.00 in gas it still holds \$75.00. If decision to remove from block, the cardholder would have to pay inside for their gas which settles for the exact amount of the purchase not the \$75.00 hold.

Please advise if you want to keep or remove that one? Thanks.



Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>

**Sent:** Friday, June 12, 2020 10:04 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Subject:** RE: question re: adding blocks for MCC codes

Hi Carmen,

The ones on list that already show 'blocked' or 'always blocked' are already set up as blocked for your program as that is standard for the ReliaCard program you are on. Sorry for any confusion on that.

Noting that, you are just wanting to add a block for the remaining one labeled MCC 7273 for Dating/Escort Services, correct?

Thank you

**Todd Gross**

Project Manager

p. 904.470.1962 | [todd.gross@usbank.com](mailto:todd.gross@usbank.com)

**U.S. Bank | FSV Payment Systems Inc.**

6410 Southpoint Pkwy, Ste. 200

Jacksonville, FL 32216 | [www.usbank.com](http://www.usbank.com) | [www.fsvps.com](http://www.fsvps.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Friday, June 12, 2020 11:49 AM

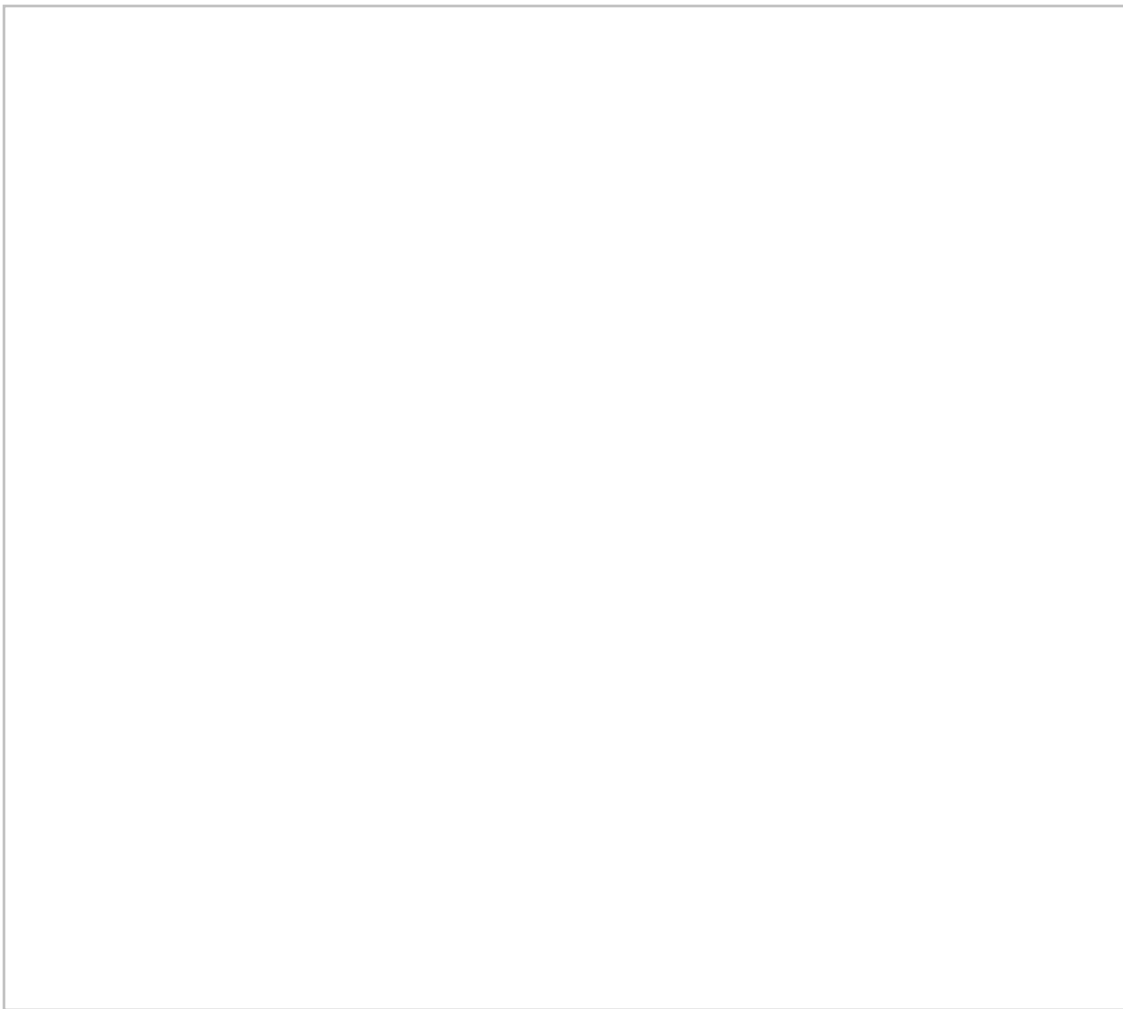
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: adding blocks for MCC codes

Thank you Gretchen for the detailed explanation. Evelyn approved to place block on all the MCC codes listed below. Can you please help add the blocks to our program? Thanks.





Regards,  
Carmen

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, June 11, 2020 5:05 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: question re: adding blocks for MCC codes

I can answer those. AFD Auto Fuel Dispense is “pay at the pump”. There’s a padding that automatically holds \$75.00 every time gas is purchased at the pump. This hold stays on the card by the merchant and Visa/MC for up to 2 business days depending upon how fast the merchant processes their transactions. The unfortunate part for the cardholders is that it holds \$75.00 even if the cardholder pumps gas for a different amount. So for example, if the cardholder purchases \$32.00 in gas it still holds \$75.00. The decision was to turn it off and the cardholder would have to pay inside for their gas which settles for the exact amount of the purchase not the \$75.00 hold.

As for the blocks, yes it’s program wide so ALL cardholders within your program would have the MCC blocks for purchases.

Todd, please feel free to add/edit anything to the above response.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 651.457.1007 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, June 11, 2020 6:51 PM  
**To:** Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: adding blocks for MCC codes

Hi Todd and Gretchen,

We want to add blocks to some of the MCC codes from the list Gretchen provided, but we have a question re: the second item on the list below, MCC 5542 Automated Fuel Dispenser. Can you please help clarify what is that? Also, when we provide the list of codes we want blocked, can that be set as default (to block) for all of the ReliaCards that we order? Thanks.

Regards,  
Carmen

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, April 29, 2020 4:14 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: RE: Attorney Client Privileged Communications ... +TTX & CON Policy/Procedural Items: 1) Purchase Prohibitions, 2) Public Information Disclosure of Recipients & Recipient Purchases ... RE: Primer on Gift Cards and Reliacard Card

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Evelyn,

So as far as the Gift/Rewards Cards yes we can emboss a name on the front of the card. The cards would still be shipped to you. Gift cards can be used anywhere within the U.S. (we do have an option to have International usage but I would assume you do not need that feature) with the exception of online gambling. It theory they could potentially use them at liquor/package stores correct. Would this be for the plastic Rewards cards or for Digital Cards or both? I can confirm with Shawn Hricak our Product Manager in Rewards Cards if there is a difference in spend between the plastic Rewards & Digital Rewards if necessary

As for the ReliaCard program, we do have a process in place in which we can extend the restriction of card usage beyond online gambling to a variety of is referred to as “Merchant Category Codes” or MCCs. I’ve attached that list. You can see on the list is cigar stores, package stores – beer, wine & liquor are restricted on the list.

On a separate note, would you like to meet to discuss the next steps for the program that Cheryl Davis wanted to implement? Is this the same as the card opportunity below?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 651.457.1007 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, April 29, 2020 2:57 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: Attorney Client Privileged Communications ... +TTX & CON  
Policy/Procedural Items: 1) Purchase Prohibitions, 2) Public Information Disclosure of Recipients & Recipient Purchases ... RE: Primer on Gift Cards and Reliacard Card

**Importance:** High

Hi Gretchen-

Can you please respond to the inquiry below? Can we also assign names to the Visa Gift cards if

needed?

Thanks-  
Evelyn

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, April 29, 2020 12:49 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** REIBER, SCOTT (CAT) <[Scott.Reiber@sfcityatty.org](mailto:Scott.Reiber@sfcityatty.org)>

**Subject:** FW: Attorney Client Privileged Communications ... **Attorney-Client Privilege**

**Importance:** High

**Attorney-Client Privilege**

Hi Evelyn,

**Attorney-Client Privilege**

Thanks.

Tajel

U.S. BANCORP made the following annotations

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Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.  
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U.S. BANCORP made the following annotations

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U.S. BANCORP made the following annotations

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Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.

-----

**From:** [Hadley, Kevin \(Marietta\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Quigley, Liam \(US - California\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Revised/reduced card estimates for DPH program  
**Date:** Thursday, July 7, 2022 5:08:37 AM  
**Attachments:** [image001.png](#)  
[image003.png](#)

Hi Carmen,

Let's discuss on today's call.

Thanks,  
 Kevin

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Sent:** Tuesday, July 5, 2022 1:03 PM  
**To:** Quigley, Liam (US - California) <liam.quigley@Fiserv.com>; Hadley, Kevin (Marietta) <kevin.hadley@Fiserv.com>  
**Cc:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Subject:** Revised/reduced card estimates for DPH program

 **EXTERNAL MESSAGE – Think Before You Click**

Hi Kevin,

Please see below for program setup revisions based on kickoff meeting last week. Note, DPH's card estimate volume has been reduced. Their first line (COVID program) was removed because it was an error. Please help setup 5 TPP programs for reloadable cards and 1 Standard LAP program for non reloadable cards. Please let me know if you have any questions. Thanks.

Reloadable

ECN – Dream Keeper	Frequency	Cards per Batch	Amount per Card	Reload frequency
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
DKI City EMT	Monthly	20	2,000	not provided
DKI CityBuild Academy	Monthly	30	1,000	not provided
DKI Entrepreneur Training	Monthly	40	3,000	not provided
DKI HCN	Monthly	20	1,500	not provided

ECN – COVID	Frequency	Cards per Batch	Amount per Card	Reload frequency
Family Relief	Monthly	150	1,000	1 time load only

MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Transgender Basic Income Pilot Program	Monthly	55	1,200	18	

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

TTX - General	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
General*	As needed	TBD	TBD	N/A – non-reloadable	*This is work around to allow us to order non-reloadable cards to be sent directly to recipients

Non-Reloadable

TTX	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Ho, Carmen (TTX)  
**Sent:** Wednesday, June 29, 2022 11:57 AM  
**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Hadley, Kevin (Marietta) <[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** card estimates for reloadable and non-reloadable cards

Hi Kevin,

Below are card volume estimates for 4 different departments. Please help setup these 4 departments/programs on the portal. Note, for ECN, they want the Family Relief reporting separate from other

ones because that one is COVID related.

ECN	Frequency	Cards per Batch	Amount per Card	Reload frequency
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
DKI City EMT	Monthly	20	2,000	not provided
DKI CityBuild Academy	Monthly	30	1,000	not provided
DKI Entrepreneur Training	Monthly	40	3,000	not provided
DKI HCN	Monthly	20	1,500	not provided
Family Relief	Monthly	150	1,000	1 time load only

MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Transgender Basic Income Pilot Program	Monthly	55	1,200	18	

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
COVID (program name TBD)	Monthly	900	200	2	
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

TTX (non-Reloadable)	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, May 31, 2022 9:27 AM  
**To:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>



**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Hi Craig,

Please below for revised estimates:

- Payroll cards: 500-700 (**Christy** please revise if needed)
- Reloadable cards: unknown because it's dependent on department's programs and COVID related programs. We will have at least 2 departments ordering cards. MYR and ECN. ECN is for COVID, unknown/unpredictable number of cards, average load is \$1K. MYR will have 55 cards, loaded monthly for 18 months, \$1.2k per load. DPH might have 20 cards, loaded every 3 months or so, average \$25 load.
- Non-Reloadable cards: unknown number of cards, can start with estimate 100 cards year, approximate average load of \$50-100.

Please help setup kickoff call. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Sent:** Friday, May 27, 2022 5:43 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Good morning, Carmen, and happy Friday to you and the team!

Thanks for the clarification that you've provided. We look forward to the kickoff call!

Does the following seem like a good summation? We will provide this to our Implementations team for planning purposes.

- Payroll cards: 500-700
- Reloadable cards: 25K – 100K cards annually, average load of \$1K (seemed that Amanda might have meant 25-100K in terms of number of cards, rather than funds loaded)
- Non-Reloadable cards: 100 cards max per year, approximate average load of \$1K

Thanks, Carmen, and hope you and the team have not only a great Friday, but a fantastic, long holiday weekend!

Craig.

**Craig Driver**

Sales Executive

Prepaid & Disbursements – Government, Higher Education, Not-for-Profits & Utilities

Mobile:+1-703-203-8078



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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, May 26, 2022 8:02 PM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

 EXTERNAL MESSAGE – Think Before You Click

Hi Liam,

Is the information that Amanda provided previously not sufficient? see attached. Noticed for the reloadable cards, Amanda said 25k-100k per load, that is too high. For non-payroll reloadable cards, it's about \$1k/load. Please schedule meeting for kickoff so we can provide more details on non-payroll reloadable card program setup requirements. We will have at least 2 departments ordering reloadable cards, and will need separate reporting. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>

**Sent:** Thursday, May 26, 2022 10:06 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Evelyn –

I have everything ready to submit my request for resources expect the specific program volumes. Would you please advise to the reloadable & single load volumes for each program?

Thank you,

**Liam Quigley**

Account Executive

Government Solutions

Mobile: 916.291.0610

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Fast Company is a registered trademark of Mansueto Ventures LLC.

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 4:51 PM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Doyle, Kevin (Carson City) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>

**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>

**Subject:** Money Network/CCSF kick off meeting - PayCards/Prepaid cards

**Importance:** High



**EXTERNAL MESSAGE – Think Before You Click**

Hi Liam and Kevin-

Just want to say thank you for all your help in getting our contract executed.

Also checking when you might be available to do a kick off meeting with the team?

Thanks-

Evelyn Mora  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: (415) 554-5263



**From:** [Anderson, Gretchen R](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: work packet for MYR program  
**Date:** Monday, August 29, 2022 11:49:40 AM  
**Attachments:** [image001.png](#)

---

Thanks for getting back to me I'll let Abby know. She's the Onboarding Manager and we spoke on Friday. She is in the process of assigning a Project Manager.

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 29, 2022 12:50 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We don't have need for instant issue card stock to be on hand. Please proceed with setting up the program, and when you get a chance, provide update on when you think setup will be complete?  
Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, August 26, 2022 1:43 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Good afternoon. Would you have a need to have any instant issue card stock on hand? It sounds like

we're moving away from it to avoid stale plastic you would have on hand that never gets used. Let me know if you'd like to talk further about it too.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 6:08 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi-

Sounds good! Thank you both for all your efforts to get this going and for ensuring a "go live" date of October.

Regards-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 2:25 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: work packet for MYR program

Hi Evelyn,

Just wanted to provide recap of the meeting. Gretchen will be setting up the program in the portal and provide the adjustment account as soon as it's available. Then I will submit to Supplier Mgmt team to setup in FSP and will share order instructions with MYR. She expects to provide update with estimate date when setup will be complete early next week. Please let me know if you have any questions. Thanks.

**Gretchen**, if I missed anything, please help add or correct. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 1:43 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

No problem I think 15-30 minutes would work and anything we don't discuss we can get covered when we kick off the implementation. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 3:29 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am available but Evelyn is not. Can we still meet and I'll relay any questions to Evelyn later if I can't answer? If that's ok, please send me the invite. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 12:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Would 2pm PT today work for you?

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 1:40 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] Re: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am not available this Friday. Sorry.

Regards,  
Carmen

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 11:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Are you available this Friday?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 11:50 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I'm so happy to hear that the MYR program got approved, that's great! Please provide some timeslots that you're available for today and tomorrow to meet to discuss work packet for MYR program. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 2:26 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn



---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 3:54 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <

[mora@sfgov.org](mailto:mora@sfgov.org); Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, August 18, 2022 6:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, August 18, 2022 5:55 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, August 18, 2022 3:12 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

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**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:47 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX)

<[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 10, 2022, 6:40 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 9, 2022 7:39 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.



Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet

our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to

set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** list of open items for 3pm meeting  
**Date:** Wednesday, May 18, 2022 2:56:00 PM  
**Attachments:** [April22 HSA DAAS bank analysis.xlsx](#)  
[DPH BofA price comparison.xlsx](#)  
[Copy of Copy of TTX - Action Items Project Plan 5.6 assigned to TTX units.xlsx](#)  
[new department wants to order reloadable cards.msg](#)

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Hi Evelyn,

Here's list of items we will be reviewing:

1. DAS account analysis (1<sup>st</sup> attachment)
2. Can I submit request to JPM to get user guide or more information on how high order prefix works? (so we can provide to HSA to consider)
3. Should we notify JPM to put hold on opening one of the accounts that HSA is considering consolidating (if can use high order prefix)?
4. DPH banking services price comparison (2<sup>nd</sup> attachment)
5. Can you help ask BofA to add change order service and provide pricing? It wasn't on the list of services on the pricing sheet
6. TTX project plan (3<sup>rd</sup> attachment). I made a copy of the tab, and for anything that wasn't 100% complete with TTX, I assigned it to a unit (banking, banking-accounting, IT or cashiering), and highlighted cell yellow to easily see them.
7. MYR card (4<sup>th</sup> attachment)
8. Ok to ask Mario to confirm supplies ordered (while reviewing DAS fees, noticed January fees were \$2k higher, and it ends up it was for supplies)?

Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

current state  
 \*2 PFIC accounts earn interest at .18%  
 3 accounts ECR at .19%  
 combined ending balance as of April 2022 is \$25.7M

Banking Info	Investable balance as of	bank fees	Interest	Earnings Credit (EC)
	833,812.92	141.22	124.63	
	617,648.44	110.66	89.42	
	17,912,932.05	3,004.22		2,890.61
	3,287,526.97	588.71		530.51
	2,113,445.92	545.83		341.05
Total	24,765,366.90	4,390.64	214.05	3,762.17

ECR using JPM rates				0.28%
Scenario 1 - All accounts ECR				
Banking Info		141.22		191.89
		110.66		142.14
		3,004.22		4,122.43
		588.71		756.58
		545.83		485.38
Total ECR				5,699.43
Total bank fees		4,390.64		
Excess ECR				1,308.79

Scenario 2 - All PFIC and 1 ECR (8727)				0.05%	0.28%
Banking Info		141.22		34.27	
		110.66		25.38	
		3,004.22		4,122.43	
		588.71		135.10	
		545.83		86.85	
Interest/ECR			281.01		4,122.43
bank fees		4,390.64			
Interest ECR - bank fees					13.40

*What is the firm's current earnings credit rate? What earnings credit rate are you offering to CCSF?*

J.P. Morgan is offering CCSF a Premium Earnings Credit Rate, currently at 28 bps. This is a managed rate and subject to change based on the overall interest rate environment. Additionally, we are offering a hard dollar interest rate of 5 bps (net) on deposit balances, which will be paid during the transition credit period. This is also a managed rate and subject to change.

	ECR	fees	deficit
jan	2,944.01	5,865.74	(2,921.73)
feb	2,965.02	3,924.77	(959.75)
march	3,762.17	4,390.64	(628.47)
			(4,509.95)

**Pricing Term To be Determined**

Any reference to date during which certain fee schedules will be in place does not amend the terms of any service agreement (including the Treasury Services Terms and Conditions booklet) with regard to your rights there under, including but not limited to the right to terminate a service or services as provided under the service agreement. Additionally, any fee schedule provided to you are subject to change upon 30 days notice if you no longer qualify, in our sole discretion, for any pricing concessions that may have been granted.

Price Change	AFP Code	Service Description	No. of Units	Current Price	Comments	Current Charge	Proposed Price	Proposed Charge	% Estimate monthly Variance increase		
<b>General Account Services</b>											
	010000	ACCOUNT MAINTENANCE	1	\$3.00		\$3.00	\$3.0000		\$3.00		
	010000	REMOTE DEPOSIT ACCOUNT MAINT	1	\$10.00	✓	\$10.00	\$10.0000	\$10.00			
	010000	REMOTE DEPOSIT ACCOUNT MAINT	1	\$50.00	duplicate? which is correct?	\$50.00	\$50.0000	\$50.00			
	010010	INTEREST BEARING ACCOUNT	1	\$14.00	don't have, don't need?	\$14.00	\$14.0000	\$14.00			
	010010	INTEREST BEARING ACCOUNT	1	\$3.00	don't have, don't need?	\$3.00	\$3.0000		\$3.00		
	010021	ZBA-SUBSIDIARY ACCOUNT MAINT	1	\$3.00		\$3.00	\$3.0000		\$3.00		
	010100	DEBITS POSTED-OTHER	9	\$0.00	duplicate? which is correct?	\$0.00	\$0.0000		\$0.00		
	010100	DEBITS POSTED-OTHER	1	\$0.01	✓	\$0.01	\$0.0100		\$0.01		
	010101	CREDITS POSTED-OTHER	4	\$0.00	duplicate? which is correct?	\$0.00	\$0.0000		\$0.00		
	010101	CREDITS POSTED-OTHER	1,171	\$0.01	✓	\$11.71	\$0.0100	\$11.71			
	010101	CREDITS POSTED-OTHER	3	\$0.01	duplicate	\$0.03	\$0.0100		\$0.03		
	010112	ZBA PER TRANSACTION	23	\$0.00		\$0.00	\$0.0000		\$0.00		
	010310	PAPER DEPOSIT STATEMENT	1	\$0.00	don't have, don't need?	\$0.00	\$0.0000		\$0.00		
	019999	REMOTE DEPOSIT CKC IMAGE	6	\$0.02		\$0.12	\$0.0200		\$0.12		
	019999	REMOTE DEPOSIT ITEM STORAGE	503	\$0.00		\$0.00	\$0.0000		\$0.00		
	<b>Lockbox Services</b>	<b>Total General Account Services</b>				<b>\$94.87</b>		<b>\$94.87</b>	<b>0.00%</b>		
	050000	WLBX LOCKBOX MAINT PER BOX	3	\$75.00		\$225.00	\$75.0000	\$225.00			
	050000	WLBX-EDC MONTHLY	3	\$200.00		\$600.00	#####	\$600.00			
	050100	WLBX LOCKBOX PROC PER ITEM	475	\$0.22		\$104.50	\$0.2200	\$104.50			
	050115	WLBX MATCH-COMPARE	475	\$0.15		\$71.25	\$0.1500	\$71.25			
	05011L	WLBX DOCUMENT RETURN PKG	3	\$40.00		\$120.00	\$40.0000	\$120.00			
	05011N	WLBX PA D N FULL CHECK REVIEW	375	\$0.10		\$37.50	\$0.1000	\$37.50			
	05011P	WLBX WALK- N COUR ER PKG ITEM	8	\$2.0000		\$16.00	\$2.0000		\$16.00		
	05011R	WLBX IMAGE DOCUMENTS IMAGED	10,580	\$0.0180		\$190.44	\$0.0180	\$190.44			
	05011R	WLBX-EDC HL IMAGE TRANS MAINT	3	\$175.0000		\$525.00	\$175.0000	\$525.00			
	05011R	WLBX-EDC MAGE FILE PER MAGE	11,138	\$0.0400		\$445.52	\$0.0400	\$445.52			
	05011R	WLBX-EDC-ENHANCED CORR	1,151	\$0.6200		\$713.62	\$0.6200	\$713.62			
	50120	WLBX DUAL SIDED MAGE MAINT	3	\$75.0000		\$225.00	\$75.0000	\$225.00			
	50131	WLBX PAYEE VAL DATION PER	475	\$0.0984		\$46.74	\$0.0984		\$46.74		
	05013A	WLBX CARD PAYMENT REJECT	1	\$2.7500		\$2.75	\$2.7500		\$2.75		
	50300	WLBX DEPOSIT PREP PER DEPOSIT	59	\$1.1000		\$64.90	\$1.1000		\$64.90		
	50400	WLBX CASHPRO REC	3	\$50.0000		\$150.00	\$50.0000	\$150.00			
	50413	WLBX COUR ER DELIVERY OF PKG	1	\$133.6000	get details/cost make up	\$133.60	\$133.6000	\$133.60			
	50424	WLBX CASHPRO REC ARCHIVE 7	696	\$0.0525		\$36.54	\$0.0525		\$36.54		
	50424	WLBX CASHPRO REC PER MAGE	10,580	\$0.0100		\$105.80	\$0.0100	\$105.80			
	50530	WLBX CORRESPONDENCE	1,474	\$0.3500		\$515.90	\$0.3500	\$515.90			
	50530	WLBX REJECTED ITEM	3	\$0.3500		\$1.05	\$0.3500		\$1.05		
	109999	WLBX-EDC EOB PROCESSED	1,453	\$0.5900		\$857.27	\$0.5900	\$857.27			
	<b>Depositor Services</b>	<b>Total Lockbox Services</b>			LH needs change order service, can we add?	<b>\$5,188.38</b>		<b>\$5,188.38</b>	<b>0.00%</b>		
	*	100000	BANKING CENTER DEPOSIT	1	\$1.4000	currently .5, not 1.40	\$1.40	\$7.5000	\$7.50	\$39	66 branch deposits April21-April22
	*	100100	VAULT DEPOSIT	13	\$0.2000		\$2.60	\$1.7500	\$22.75	\$45	87 vault Jan - Mar22
	*	100102	CURR DEPOSITED-PER NOTE-VLT	105	\$0.0018		\$0.19	\$0.0200	\$2.10	\$19	3168
		100200	CHECK DEPOSIT-ICL or RDSO	5	\$0.2000		\$1.00	\$0.2000	\$1.00		
		100229	MAGE DEPOSITED ITEMS-RDSO	6	\$0.0150		\$0.09	\$0.0150	\$0.09		
		10022Z	CHECKS DEPOSITED-BKG CENTER	1	\$0.1300	currently .03 not .13	\$0.13	\$0.1300	\$0.13		
	*	10022Z	CHECKS DEPOSITED-CASH	8	\$0.0300		\$0.24	\$0.1700	\$1.36	\$2	35
	*	10022Z	CHECKS DEPOSITED-LOCKBOX	475	\$0.0200		\$9.50	\$0.1000	\$47.50	\$36	1358
	*	100400	RETURNS-CHARGEBACK	1	\$0.6000		\$0.60	\$1.5000	\$1.50	\$2	8
		<b>Total Depository Services</b>				<b>\$15.75</b>		<b>\$83.93</b>	<b>432.92%</b>		
	<b>Paper Disbursement Services</b>										
		150102	GENERAL DISB CKS PAID-IMAGE	19	\$0.08	currently don't have "image" service, only "truncated", which is .015. Please help change to "truncated"	\$1.52	\$0.0800	\$1.52		
		151350	CASHPRO IMAGE SUBSCRIPTION	1	\$0.14		\$0.14	\$0.1400	\$0.14		
		151350	CASHPRO IMAGE SUBSCRIPTION	1	\$10.00	on Community Health account (under different parent ID). Can this account be moved to be under same parent ID as other DPH accounts? and get this fee lowered to .14?	\$10.00	\$10.0000	\$10.00		
		151351	IMAGE ARCHIVE-90 DAYS	18	\$0.0000		\$0.00	\$0.0000	\$0.00		
		<b>Total Paper Disbursement</b>				<b>\$11.66</b>		<b>\$11.66</b>	<b>0.00%</b>		
	<b>Paper Disb Recon Services</b>										
		159999	ARP AUTO CHECK RETURN	1	#####		\$10.00	\$10.0000	\$10.00		

Total Paper Disb Recon Services			Missing ARP PPay maint-no recon Can we add?	\$10.00	\$10.00	0.00%
<b>General ACH Services</b>						
250000	ACH LV-MONTHLY MAINTENANCE	1 #####	Don't have for DPH account, don't need?	\$10.00	\$10.0000	\$10.00
250102	ACH LV OFF US ITEMS	19 \$2.5000	Don't have for DPH account.	\$47.50	\$2.5000	\$47.50
250102	ACH LV OFF US ITEMS-SAME DAY	1 \$3.5000	Don't have for DPH account.	\$3.50	\$3.5000	\$3.50
250102	ACH LV ON US ITEMS	6 \$1.5000	Don't have for DPH account.	\$9.00	\$1.5000	\$9.00
250102	ACH LV ON US ITEMS-SAME DAY	5 \$1.5000	Don't have for DPH account.	\$7.50	\$1.5000	\$7.50
250150	ACH BLOCKS AUTH	6 \$0.3500	✓	\$2.10	\$0.3500	\$2.10
250150	ACH BLOCKS AUTH	13 \$2.0000	duplicate? which is correct?	\$26.00	\$2.0000	\$26.00
250200	ACH DEBIT RECEIVED ITEM	33 \$0.0600	currently .007, not .06, need correct or highlight price increased	\$1.98	\$0.0600	\$1.98
250201	ACH CREDIT RECEIVED ITEM	1,170 \$0.0070	✓	\$8.19	\$0.0070	\$8.19
250201	ACH CREDIT RECEIVED ITEM	2 \$0.0600	duplicate? which is correct?	\$0.12	\$0.0600	\$0.12
250201	ACH CREDIT RECEIVED ITEM	2 \$0.0050	duplicate? which is correct?	\$0.01	\$0.0050	\$0.01
251050	ACH BLOCKS AUTH ADD-CHANGE	1 \$15.0000	new? didn't see on current analysis statement	\$15.00	\$15.0000	\$15.00
251050	ACH BLOCKS AUTH MAINTENANCE	1 \$1.0000	✓	\$1.00	\$1.0000	\$1.00
251050	ACH BLOCKS AUTH MAINTENANCE	1 \$30.0000	duplicate? which is correct?	\$30.00	\$30.0000	\$30.00
<b>Total General ACH Services</b>				<b>\$161.90</b>	<b>\$161.90</b>	<b>0.00%</b>
300010	CASHPRO CONNECT REC TRAN	1 \$250.0000		\$250.00	\$250.0000	\$250.00
300229	CASHPRO CONNECT REC	10 \$0.0500		\$0.50	\$0.0500	\$0.50
<b>Total EDI Services</b>				<b>\$250.50</b>	<b>\$250.50</b>	<b>0.00%</b>
<b>Wire &amp; Other Funds Trnsf Svcs</b>						
300221	CASHPRO CONNECT REC ITEMS	1 170 \$0.2500		\$292.50	\$0.2500	\$292.50
350000	CASHPRO GP ACCTS ENTITLED	1 \$0.0000	new? didn't see on current	\$0.00	\$0.0000	\$0.00
350000	CASHPRO GP ACCTS ENTITLED	1 \$0.0000	new? didn't see on current	\$0.00	\$0.0000	\$0.00
350000	WIRE MONTHLY SUBSCRIPTION	1 \$50.0000	Don't have for DPH account, don't need?	\$50.00	\$50.0000	\$50.00
350000	WIRE MONTHLY SUBSCRIPTION	1 \$10.0000	Don't have for DPH account, don't need?	\$10.00	\$10.0000	\$10.00
350300	NCOMING DOMESTIC W RE	1 \$1.0000	✓	\$1.00	\$1.0000	\$1.00
350300	NCOMING DOMESTIC W RE	1 \$10.0000	duplicate? which is correct?	\$10.00	\$10.0000	\$10.00
350412	WIRE ADVICE-MA L	1 \$2.5000	new? didn't see on current analysis statement. DPH will not be sending wires, so don't	\$2.50	\$2.5000	\$2.50
350599	CASHPRO GP CUST MNT TMLPT STRG	1 \$1.0000	currently .50 and not on DPH account (only 1408D1), not needed?	\$1.00	\$1.0000	\$1.00
<b>Total Wire &amp; Other Funds Trnsf Svcs</b>				<b>\$367.00</b>	<b>\$367.00</b>	<b>0.00%</b>
<b>Information Services</b>						
* 400052	CASHPRO ONLINE PDR ACCOUNT	1 \$4.0000	✓	\$4.00	\$5.0000	\$5.00
400052	CASHPRO ONLINE PDR ACCOUNT	1 \$50.0000	duplicate? which is correct?	\$50.00	\$50.0000	\$50.00
* 400052	CASHPRO ONLINE PDR ACCOUNT	1 \$4.0000	duplicate?	\$4.00	\$5.0000	\$5.00
<b>FDI Services</b>						
* 400055	CASHPRO ONLINE CDR ACCOUNT	1 \$4.0000	Don't have for DPH account,	\$4.00	\$5.0000	\$5.00
400110	CASHPRO CONNECT PDR ACCT	1 \$4.0000		\$4.00	\$4.0000	\$4.00
400110	CASHPRO CONNECT PDR ITEM	1,459 \$0.0150		\$21.89	\$0.0150	\$21.89
* 400272	CASHPRO ONLINE PDR ITEM	430 \$0.0000	duplicate?	\$0.00	\$0.0175	\$7.53
* 400272	CASHPRO ONLINE PDR ITEM	1,055 \$0.0150	✓	\$15.83	\$0.0175	\$18.46
* 400272	CASHPRO ONLINE PDR ITEM	191 \$0.0150	duplicate?	\$2.87	\$0.0175	\$3.34
* 400275	CASHPRO ONLINE CDR ITEM	117 \$0.0150	Don't have for DPH account,	\$1.76	\$0.0250	\$2.93
* 400299	CASHPRO ONLINE SUBSCR PTION	1 \$0.0000	new? didn't see on current	\$0.00	\$50.0000	\$50.00
* 400299	CASHPRO ONLINE SUBSCR PTION	1 \$15.0000	duplicate?	\$15.00	\$50.0000	\$50.00
400299	CASHPRO REPORT EMA L	31 \$0.0000	new? didn't see on current	\$0.00	\$0.0000	\$0.00
* 400299	CASHPRO REPORT NG	1 \$0.0000	duplicate?	\$0.00	\$15.0000	\$15.00
400299	CASHPRO REPORT NG	1 \$15.0000	✓	\$15.00	\$15.0000	\$15.00
400340	CASHPRO ONLINE RESEARCH ITEM	368 \$0.0728	decreased, currently .0993	\$26.79	\$0.0728	\$26.79
<b>Total Information Services</b>				<b>\$165.12</b>	<b>\$279.93</b>	<b>69.53%</b>
<b>Total Monthly Service Charges (Does not includes FDIC)</b>		<b>\$6,265.18</b>			<b>\$6,448.17</b>	
<b>Annualized (Does not includes FDIC)</b>		<b>\$75,182.16</b>			<b>\$77,378.04</b>	
<b>+/- Variance(Current to Proposed)</b>						
Total monthly increase						\$159
Annual total increase						\$1,903.19
Monthly EPIC account bank fees (March 2022)						7412
% increase						2.14%

1572	1628
370	
563	627
533	553
336	352
364	380
1355	1355
518	518
513	514
324	
353	353
380	380
1404	1808
1430	1539
553	546
360	
252	256
440	436
11620	11245

Action items

Task	Actions Needed	Task Owner	Due Date	Comments	Status
JP Morgan Technical Resource	JP Morgan to assign a technical resource to support the ICL Files	JP Morgan Team	13-Apr		Completed
ACH Contacts	Evelyn to provide ACH Contacts to JPM	TTX - Evelyn	21-Apr		Completed
RDC Scanner List	New file added to shared file with MTA location information	TTX - Evelyn	30-Apr		Completed
FBO ACH IDs	TTX group to provide estimated dollar amounts for max ACH transfers on both FBO accounts	TTX	21-Apr		Completed
Product Call(UUID VRN Etc)	Call Scheduled for this afternoon	JPM	5-May		In progress
Account Opening Documentation	TTX Group to contact account signers for phase 1 documents	TTX	21-Apr		Completed
City Reverse Wire	reverse wire instructions for Concentration Account	TTX	TBD		In progress
BAI File	Carmen will provide account list for each of the 5 bai files	TTX/Carmen			Completed
Deposit Supplies list	TTX will provide Rachelle deposit supply list for phase 1 accounts	TTX	TBD		In progress
Check Order Spreadsheet	JPM to provide check order spreadsheet to TTX	JPM	1 don		In progress
Schedule Group 2 & 3 Kickoff	Discuss Authentication and Tokens	JPM/TTX			In progress
Account Opening Letters	CCSF to create list for accounts that need bank letters	JPM/TTX			In progress
Access Details	Confirmed Password Authentaciton and 7 total tokens				Completed
Group 2 & 3 Documents	Group 2 Docs 80% Complete Group 3 deployed by next week	JPM/TTX			In progress
Revolving Accounts	Confirmed Password Authentaciton and 7 total tokens				Completed
Account Signer List	Rachelle will help produce an account signer list after accounts are opened	JPM			no started



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% Complete	Task Name	Resource Names	Duration	Start	Finish	Predecessors	Finish Variance
4%	<b>CCSF Implementation Project Plan</b>		173 days	Tue 3/22/22	Wed 11/23/22		0 days
100%	<b>Initiation</b>		3 days	Tue 3/22/22	Thu 3/24/22		0 days
100%	<b>Review Implementation Request</b>		1 day	Tue 3/22/22	Tue 3/22/22		0 days
100%	Review initial project scope	JPMorgan	1 day	Tue 3/22/22	Tue 3/22/22		0 days
100%	Hold Project Kick-off Call	JPMorgan	1 day	Wed 3/23/22	Wed 3/23/22		0 days
100%	Define and confirm project scope	JPMorgan CCSF	1 day	Wed 3/23/22	Wed 3/23/22	3	0 days
100%	Review and confirm project timeline	JPMorgan CCSF	1 day	Wed 3/23/22	Wed 3/23/22	3	0 days
50%	<b>Planning</b>		21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	<b>Gather Requirements - Design Stage Begins</b>	CCSF - System,CCSF - AOSD,JPMorgan	21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	<b>Finalize Scope &amp; Timeline</b>		21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	Review and confirm products & services	JPMorgan CCSF	21 days	Fri 3/25/22	Mon 4/25/22		0 days
50%	Finalize Scope	JPMorgan CCSF	0 days	Thu 3/24/22	Thu 3/24/22		0 days
50%	Identify key milestone dates	JPMorgan CCSF	0 days	Thu 3/24/22	Thu 3/24/22		0 days
100%	Complete Requirements		0 days	Thu 3/24/22	Thu 3/24/22		0 days
2%	<b>Execution</b>		148 days	Thu 4/21/22	Fri 11/18/22		0 days
55%	<b>Documentation</b>		12 days	Fri 4/15/22	Mon 5/2/22		0 days
33%	<b>Account/Product Documentation (Phases 1, 2 &amp; 3)</b>		8 days	Fri 4/15/22	Tue 4/26/22		0 days
33%	Provide account/product documentation	JPMorgan	1 day	Fri 4/15/22	Fri 4/15/22	15	0 days
10%	Complete account/product documentation	CCSF - TTX	5 days	Mon 4/18/22	Fri 4/22/22	25	0 days
0%	Review and process products documents	JPMorgan	2 days	Mon 4/25/22	Tue 4/26/22	26	0 days
100%	<b>Tax Documentation</b>		8 days	Thu 4/21/22	Mon 5/2/22		0 days
100%	Provide tax documentation requirements	JPMorgan	1 day	Thu 4/21/22	Thu 4/21/22	16	0 days
100%	Provide tax documentation	CCSF - TTX	5 days	Thu 4/28/22	Thu 4/28/22	26	0 days
100%	Review and process tax documents	JPMorgan	2 days	Fri 4/29/22	Mon 5/2/22	27	0 days
0%	Complete Documentation		0 days	Mon 5/2/22	Mon 5/2/22	37 34 38	0 days
33%	<b>Account Opening (Phases 1, 2 &amp; 3)</b>		15 days	Tue 4/26/22	Mon 5/16/22		0 days
33%	Open account(s)	JPMorgan	13 days	Tue 5/3/22	Thu 5/19/22	39 22	0 days
0%	Provide account confirmation letter & settlement instructions	JPMorgan	0 days	Thu 5/19/22	Thu 5/19/22	41	0 days
33%	Open New Account(s)		0 days	Thu 5/19/22	Thu 5/19/22	42 41	0 days
0%	<b>Product &amp; Service Setup - AOSD Begin Design &amp; Configuration</b>		134 days	Mon 5/16/22	Wed 11/23/22		0 days
0%	<b>JPMorgan Access</b>		8 days	Fri 5/20/22	Wed 6/1/22		0 days
10%	<b>New Access Profile</b>		8 days	Fri 5/20/22	Wed 6/1/22		0 days
100%	Complete JPMorgan Access Profile Setup Form	CCSF CCSF - TTX	2 days	Fri 5/20/22	Mon 5/23/22	43 39	0 days
0%	Create new Access profile	JPMorgan	1 day	Tue 5/24/22	Tue 5/24/22	47	0 days
10%	Order tokens for Security Administrators	JPMorgan	2 days	Wed 5/25/22	Thu 5/26/22	48	0 days
0%	Security Administrators Log onto JPMorgan Access	CCSF - TTX	2 days	Fri 5/27/22	Tue 5/31/22	49	0 days
0%	Schedule Security Administrator Training	JPMorgan CCSF - TTX	1 day	Fri 5/27/22	Fri 5/27/22	49	0 days
0%	Complete Security Administrator Training	JPMorgan CCSF - TTX	1 day	Tue 5/31/22	Tue 5/31/22	51	0 days
0%	Entitle Access users	CCSF CCSF - TTX	1 day	Wed 6/1/22	Wed 6/1/22	52	0 days
0%	<b>Core Access Products (Account Transfer, Reporting, Wires, Statements)</b>		5 days	Wed 5/25/22	Wed 6/1/22		0 days
0%	Add JPMorgan Access to account(s)	JPMorgan	3 days	Wed 5/25/22	Fri 5/27/22	43 48 39	0 days
0%	Entitle Access users	CCSF - TTX	2 days	Tue 5/31/22	Wed 6/1/22	59	0 days
0%	<b>ACH</b>		2 days	Wed 5/25/22	Thu 5/26/22		0 days
0%	Add ACH to account(s)/profile	JPMorgan	1 day	Wed 5/25/22	Wed 5/25/22	48 39	0 days
0%	Create company IDs & provide to CCSF	JPMorgan	1 day	Thu 5/26/22	Thu 5/26/22	62	0 days
0%	Complete JPMorgan Access products setup		0 days	Wed 6/1/22	Wed 6/1/22	53 57 63 215 70 73 75 77 68 60	0 days
0%	<b>ACH</b>		41 days	Fri 5/20/22	Tue 7/19/22		0 days
0%	Add ACH to account(s)	JPMorgan	3 days	Fri 5/20/22	Tue 5/24/22	39 43	0 days
0%	<b>ACH Debit Blocking - Full Debit Block</b>		1 day	Fri 5/20/22	Fri 5/20/22		0 days
0%	Setup full ACH debit blocking	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	<b>ACH Debit Blocking - Manual (ACH Filters/Drafts)</b>		1 day	Fri 5/20/22	Fri 5/20/22		0 days
0%	Setup manual ACH debit blocking	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	<b>Direct Send</b>		41 days	Fri 5/20/22	Tue 7/19/22		0 days
0%	Engage technical resources for technical setup and testing - CCSF begin Configuration	JPMorgan CCSF - System	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	Review and approve requirements document	JPMorgan CCSF - System	3 days	Mon 5/23/22	Wed 5/25/22	86	0 days
0%	Establish Origin and Company IDs	JPMorgan	3 days	Thu 5/26/22	Tue 5/31/22	87	0 days
0%	Create and send test file	CCSF - System	7 days	Wed 6/1/22	Thu 6/9/22	88	0 days
0%	Test file and provide feedback	JPMorgan	7 days	Fri 6/10/22	Mon 6/20/22	89	0 days
0%	Confirm Acknowledgment File Received (if applicable)	JPMorgan CCSF - System	7 days	Tue 6/21/22	Wed 6/22/22	90	0 days
0%	Conduct Additional File Testing (if applicable)	JPMorgan	5 days	Thu 6/23/22	Thu 7/7/22	91	0 days
0%	Signoff on file testing	JPMorgan CCSF CCSF - System	2 days	Fri 7/8/22	Mon 7/11/22	90 91 92	0 days
0%	Move to production	JPMorgan CCSF CCSF - System	3 days	Tue 7/12/22	Thu 7/14/22	93 925	0 days
0%	Entitle users	CCSF - TTX	1 day	Fri 7/15/22	Fri 7/15/22	94	0 days
0%	Transmit First Production ACH File	JPMorgan	1 day	Mon 7/18/22	Mon 7/18/22	95	0 days
0%	Confirm Receipt of First Production File	JPMorgan	1 day	Tue 7/19/22	Tue 7/19/22	96	0 days
0%	<b>Business Deposit Express</b>		6 days	Mon 5/16/22	Mon 5/23/22		0 days
0%	Setup Business Deposit Express	JPMorgan	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Order Supplies for Making Deposits	CCSF - TTX	5 days	Tue 5/17/22	Mon 5/23/22	193	0 days
0%	Send Business Deposit Welcome Kits to Stores	JPMorgan	3 days	Tue 5/17/22	Thu 5/19/22	193	0 days
0%	<b>Cash Concentration</b>		20 days	Fri 5/20/22	Fri 6/17/22		0 days
0%	Confirm sweep and intercompany account setups	CCSF - System JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	43 39	0 days
0%	Provide Cash Concentration & Intercompany Loan agreements	JPMorgan	2 days	Tue 5/24/22	Wed 5/25/22	202	0 days
0%	Review and sign Cash Concentration agreement(s)	CCSF - TTX	5 days	Thu 5/26/22	Thu 6/2/22	203	0 days
0%	Review & process documentation	JPMorgan	3 days	Fri 6/3/22	Thu 6/7/22	204	0 days
0%	Setup Cash Concentration	JPMorgan	5 days	Wed 6/8/22	Tue 6/14/22	205	0 days
0%	Add Liquidity Solutions module to JPMorgan Access profile	JPMorgan	2 days	Wed 6/15/22	Thu 6/16/22	206	0 days
0%	Confirm completion of cash concentration	JPMorgan	1 day	Fri 6/17/22	Fri 6/17/22	206 207	0 days
0%	<b>Cash Vault Services</b>		6 days	Mon 5/16/22	Mon 5/23/22		0 days
0%	Setup Cash Vault Services	JPMorgan	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Order Supplies	CCSF - TTX	5 days	Tue 5/17/22	Mon 5/23/22	210	0 days
0%	Provide CCSF with VRU or Web Instructions (if applicable)	JPMorgan	2 days	Wed 5/17/22	Wed 5/18/22	210	0 days
0%	<b>Checks</b>		25 days	Fri 5/20/22	Fri 6/24/22		0 days
0%	Add Checks product to account(s)	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Add ACH Filter to account(s) - US Accounts Only	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	<b>MICR &amp; Payee Verification Testing</b>		8 days	Mon 5/23/22	Thu 6/2/22		0 days
0%	Provide MICR Specification Checklist & Testing Instructions	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	Provide Positive Pay and Payee Name Verification (PVE) Testing Instructions	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	Send batch of test checks to JPMorgan	CCSF - AOSD	5 days	Tue 5/24/22	Tue 5/31/22	218	0 days
0%	Perform MICR and Payee Verification Testing and provide feedback	JPMorgan	2 days	Wed 6/1/22	Thu 6/2/22	219	0 days
0%	Complete MICR and PVT	JPMorgan CCSF CCSF - AOSD	0 days	Thu 6/2/22	Thu 6/2/22	220	0 days
0%	<b>Check Print</b>		13 days	Fri 5/20/22	Wed 6/8/22		0 days
0%	Add Check Print to account(s)	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Schedule CCSF Appropriate Training Session(s)	JPMorgan CCSF CCSF - TTX	2 days	Thu 6/2/22	Fri 6/3/22	53	0 days
0%	<b>Training Session 1</b>		3 days	Mon 6/6/22	Wed 6/8/22		0 days
0%	Upload Digitized Signature and Company Logo in Access	CCSF CCSF - TTX	3 days	Mon 6/6/22	Wed 6/8/22	224	0 days
0%	Add FedEx/UPS Billing Account Number in Access	CCSF CCSF - TTX	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Complete Courier Code Form Code and File Format	CCSF CCSF - TTX	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Test File Format	CCSF CCSF - TTX	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Send Sample Check	JPMorgan	1 day	Tue 6/7/22	Tue 6/7/22	229	0 days
0%	<b>Training Session 2</b>		1 day	Wed 6/8/22	Wed 6/8/22		0 days
0%	Approve Sample Check	CCSF CCSF - TTX	1 day	Wed 6/8/22	Wed 6/8/22	230	0 days
0%	Train Users on Manual and File Upload Functions	JPMorgan CCSF	1 day	Wed 6/8/22	Wed 6/8/22	230	0 days
0%	<b>Positive Pay &amp; Payee Name Verification Activation</b>		3 days	Fri 6/3/22	Tue 6/7/22		0 days
0%	Submit First Check Issue File In Production	CCSF	1 day	Fri 6/3/22	Fri 6/3/22	221	0 days
0%	Confirm Receipt of Production Check Issue File	JPMorgan	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Activate Positive Pay service and Payee Verification	CCSF CCSF - AOSD CCSF - TTX	2 days	Mon 6/6/22	Tue 6/7/22	235	0 days
0%	<b>Check Transmission Setup</b>		24 days	Mon 5/23/22	Fri 6/24/22		0 days
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF	3 days	Mon 5/23/22	Wed 5/25/22	214	0 days
0%	Transmit Test Check Issue File to JPMorgan	CCSF	1 day	Thu 5/26/22	Thu 5/26/22	239	0 days
0%	Provide Test Feedback	JPMorgan	1 day	Fri 5/27/22	Fri 5/27/22	240	0 days
0%	Provide Test Check Paid and/or Image File (if applicable)	JPMorgan	2 days	Fri 5/27/22	Tue 5/31/22	240	0 days
0%	<b>Test ACH File</b>	CCSF CCSF - AOSD	2 days	Wed 6/1/22	Thu 6/2/22	242 241	0 days
0%	Sign-off on File Testing	JPMorgan CCSF	1 day	Wed 6/1/22	Wed 6/1/22	240 241 242	0 days
0%	Move Check transmissions into production	JPMorgan CCSF	5 days	Wed 6/15/22	Tue 6/21/22	244 925	0 days
0%	Submit First Check Issue File In Production	CCSF	1 day	Wed 6/22/22	Wed 6/22/22	245	0 days
0%	Activate Positive Pay Service and Payee Verification (if applicable)	CCSF	2 days	Thu 6/23/22	Fri 6/24/22	246	0 days
0%	Confirm Receipt of Production Check Issue File	JPMorgan CCSF	2 days	Thu 6/23/22	Fri 6/24/22	246	0 days
0%	Complete Checks setup		0 days	Fri 6/24/22	Fri 6/24/22	223 233 237 248 726	0 days
0%	<b>Check Return Service</b>		8 days	Fri 5/20/22	Wed 6/1/22		0 days

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0%	Add Check Returns to account(s)	JPMorgan	8 days	Fri 5/20/22	Wed 6/1/22	43 39	0 days
0%	<b>Controlled Disbursement</b>		<b>14 days</b>	<b>Fri 5/20/22</b>	<b>Thu 6/9/22</b>		<b>0 days</b>
0%	Add Controlled Disbursement service to account(s)	JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	39 43	0 days
0%	<b>MICR &amp; Payee Verification Testing</b>		<b>12 days</b>	<b>Mon 5/23/22</b>	<b>Thu 6/9/22</b>		<b>0 days</b>
0%	Provide MICR Specification Checklist & Testing Instructions	JPMorgan	0 days	Mon 5/23/22	Mon 5/23/22	300	0 days
0%	Order checks	CCSF - System	5 days	Tue 5/24/22	Tue 5/31/22	300	0 days
0%	Send batch of test checks to JPMorgan	CCSF - System	5 days	Wed 6/1/22	Tue 6/7/22	303	0 days
0%	Perform MICR testing and provide feedback	JPMorgan	2 days	Wed 6/8/22	Thu 6/9/22	304	0 days
0%	Complete MICR testing and setup	CCSF - System JPMorgan	0 days	Thu 6/9/22	Thu 6/9/22	305	0 days
0%	<b>Host-to-Host Direct Transmission</b>		<b>27 days</b>	<b>Fri 5/20/22</b>	<b>Tue 6/28/22</b>		<b>0 days</b>
0%	Create New File Locator D	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Add account(s) to File Locator ID	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	644	0 days
0%	<b>HTH Direct Transmission Testing</b>		<b>25 days</b>	<b>Tue 5/24/22</b>	<b>Tue 6/28/22</b>		<b>0 days</b>
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF CCSF - System	3 days	Tue 5/24/22	Tue 5/26/22	645	0 days
0%	Send Test File	JPMorgan	5 days	Fri 5/27/22	Fri 6/3/22	647	0 days
0%	Test File and Provide Feedback	CCSF CCSF - System CCSF - TTX	5 days	Mon 6/6/22	Fri 6/10/22	648	0 days
0%	Conduct additional file testing (if applicable)	JPMorgan CCSF	5 days	Mon 6/13/22	Fri 6/17/22	649	0 days
0%	Sign-off on File Testing	CCSF CCSF - TTX	1 day	Mon 6/20/22	Mon 6/20/22	650	0 days
0%	Move into Production	JPMorgan CCSF CCSF - System	5 days	Tue 6/21/22	Mon 6/27/22	925 651	0 days
0%	Transmit First Production File	JPMorgan	1 day	Tue 6/28/22	Tue 6/28/22	652	0 days
0%	Confirm Receipt of First Production File	CCSF	1 day	Tue 6/28/22	Tue 6/28/22	652	0 days
0%	<b>Image Cash Letter (ICL)</b>		<b>27 days</b>	<b>Mon 5/16/22</b>	<b>Wed 6/22/22</b>		<b>0 days</b>
0%	Secure technical resources for setup and testing	JPMorgan CCSF CCSF - TTX	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Create Requirements Document	JPMorgan	3 days	Tue 5/17/22	Thu 5/19/22	728	0 days
0%	Review and approve Requirements Document	CCSF CCSF - AOSD CCSF - TTX	2 days	Fri 5/20/22	Mon 5/23/22	729	0 days
0%	Establish and test connectivity - testing environment	JPMorgan CCSF CCSF - System	3 days	Tue 5/17/22	Thu 5/19/22	728	0 days
0%	Create and send test file via connectivity	JPMorgan	4 days	Fri 5/20/22	Wed 5/25/22	731	0 days
0%	Review test file and provide feedback	CCSF	4 days	Fri 5/20/22	Wed 5/25/22	731	0 days
0%	Sign-off on file testing	JPMorgan CCSF	2 days	Thu 5/26/22	Fri 5/27/22	733	0 days
0%	Migrate ICL service to production	JPMorgan CCSF CCSF - AOSD CCSF - TTX	3 days	Wed 6/15/22	Fri 6/17/22	734 925	0 days
0%	Submit Production Verification Testing (PVT) file	JPMorgan	2 days	Mon 6/20/22	Tue 6/21/22	735	0 days
0%	Confirm PVT received and processed successfully	CCSF CCSF - AOSD CCSF - TTX	1 day	Wed 6/22/22	Wed 6/22/22	736	0 days
0%	<b>Lockbox</b>		<b>15 days</b>	<b>Fri 4/29/22</b>	<b>Thu 5/19/22</b>		<b>0 days</b>
0%	<b>Wholesale Lockbox Setup</b>		<b>15 days</b>	<b>Fri 5/20/22</b>	<b>Fri 6/10/22</b>		<b>0 days</b>
0%	Review & complete lockbox questionnaire	JPMorgan CCSF	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	Reserve lockbox location and number	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	740	0 days
0%	Open lockbox	JPMorgan	10 days	Tue 5/24/22	Thu 5/26/22	741	0 days
0%	<b>eRemittance</b>		<b>10 days</b>	<b>Fri 5/27/22</b>	<b>Fri 6/10/22</b>		<b>0 days</b>
0%	Create eRemittance email address	JPMorgan CCSF CCSF - TTX	1 day	Fri 5/27/22	Fri 5/27/22	742	0 days
0%	Setup eRemittance email address	JPMorgan	1 day	Tue 5/31/22	Tue 5/31/22	744	0 days
0%	Provide samples of eRemittance emails	CCSF CCSF - TTX	3 days	Wed 6/1/22	Fri 6/3/22	745	0 days
0%	Complete setup of eRemittance email	JPMorgan	5 days	Mon 6/6/22	Fri 6/10/22	746	0 days
0%	<b>Receivables Online</b>		<b>4 days</b>	<b>Fri 5/27/22</b>	<b>Thu 6/2/22</b>		<b>0 days</b>
0%	Create new Receivables Online portal	JPMorgan	2 days	Fri 5/27/22	Tue 5/31/22	742	0 days
0%	Complete user and entitlement setup for Receivables Edge	CCSF CCSF - TTX	1 day	Wed 6/1/22	Wed 6/1/22	749	0 days
0%	Activate Receivables Online ID	CCSF CCSF - TTX	1 day	Thu 6/2/22	Thu 6/2/22	750	0 days
0%	<b>Consolidated Receivables</b>		<b>1 day</b>	<b>Fri 6/3/22</b>	<b>Fri 6/3/22</b>		<b>0 days</b>
0%	Establish Consolidated Receivables	JPMorgan	1 day	Fri 6/3/22	Fri 6/3/22	751	0 days
0%	<b>Remote Deposit Capture (RDC)</b>		<b>6 days</b>	<b>Fri 5/27/22</b>	<b>Mon 6/6/22</b>		<b>0 days</b>
0%	Add RDC to account(s)/profile	JPMorgan	1 day	Fri 5/27/22	Fri 5/27/22	39 43 742	0 days
0%	Provide Scanner Comparison Guide	JPMorgan	1 day	Tue 5/31/22	Tue 5/31/22	772	0 days
0%	Order scanner from vendor	CCSF	1 day	Wed 6/1/22	Wed 6/1/22	773	0 days
0%	Complete scanner & software installation	CCSF CCSF - System	3 days	Thu 6/2/22	Mon 6/6/22	774	0 days
0%	<b>Transmission 822 File</b>		<b>106 days</b>	<b>Fri 5/27/22</b>	<b>Wed 10/26/22</b>		<b>0 days</b>
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF	2 days	Fri 5/27/22	Tue 5/31/22	742 761	0 days
0%	Review and approve requirements document	CCSF	3 days	Wed 6/1/22	Fri 6/3/22	777	0 days
0%	Review and approve file format	CCSF	3 days	Wed 6/1/22	Fri 6/3/22	777	0 days
0%	Provide sample test documents	CCSF	5 days	Wed 6/1/22	Tue 6/7/22	777	0 days
0%	<b>Obtain Approvals</b>		<b>10 days</b>	<b>Mon 6/6/22</b>	<b>Fri 6/17/22</b>		<b>0 days</b>
0%	Obtain non-standard approvals	JPMorgan	10 days	Mon 6/6/22	Fri 6/17/22	778 779	0 days
0%	Obtain approval for custom coding	JPMorgan CCSF	5 days	Mon 6/6/22	Fri 6/10/22	778 779	0 days
0%	Submit programming request	JPMorgan	3 days	Mon 6/20/22	Wed 6/23/22	782 783	0 days
0%	Transmission Development - Custom Coding	JPMorgan	45 days	Thu 6/23/22	Thu 8/25/22	784	0 days
0%	Transmission Development	JPMorgan	10 days	Thu 6/23/22	Thu 7/7/22	784	0 days
0%	<b>Cycle 1 Testing</b>		<b>10 days</b>	<b>Fri 8/26/22</b>	<b>Fri 9/9/22</b>		<b>0 days</b>
0%	Create & provide test file	JPMorgan CCSF	5 days	Fri 8/26/22	Thu 9/1/22	918 785 786	0 days
0%	Test File and Provide Feedback/Signoff	JPMorgan CCSF CCSF - System	5 days	Fri 9/2/22	Fri 9/9/22	788	0 days
0%	<b>Cycle 2 Testing</b>		<b>10 days</b>	<b>Mon 9/12/22</b>	<b>Fri 9/23/22</b>		<b>0 days</b>
0%	Create & provide test file	JPMorgan CCSF CCSF - TTX	5 days	Mon 9/12/22	Fri 9/16/22	789	0 days
0%	Test File and Provide Feedback/Signoff	JPMorgan CCSF CCSF - PeopleSoft	5 days	Mon 9/12/22	Fri 9/23/22	791	0 days
0%	<b>Cycle 3 Testing</b>		<b>10 days</b>	<b>Mon 9/26/22</b>	<b>Fri 10/7/22</b>		<b>0 days</b>
0%	Create & provide test file	JPMorgan	5 days	Mon 9/26/22	Fri 9/30/22	792	0 days
0%	Test File and Provide Feedback	CCSF CCSF - System	5 days	Mon 10/3/22	Fri 10/7/22	794	0 days
0%	Sign-off on File Testing	JPMorgan CCSF CCSF - System CCSF - TTX	1 day	Mon 10/10/22	Mon 10/10/22	795 789 792	0 days
0%	Move to production	JPMorgan CCSF CCSF - System CCSF - TTX	10 days	Tue 10/11/22	Mon 10/24/22	796 925	0 days
0%	Transmit First Production Lockbox File	JPMorgan CCSF	1 day	Tue 10/25/22	Tue 10/25/22	797	0 days
0%	Confirm Receipt of Production Lockbox File	CCSF CCSF - System	1 day	Wed 10/26/22	Wed 10/26/22	798	0 days
0%	Complete lockbox setup		0 days	Wed 10/26/22	Wed 10/26/22	742 747 751 799 753 000 000	0 days
0%	<b>Standing Order Funds Transfer Instructions (SOFTI)</b>		<b>3 days</b>	<b>Fri 5/20/22</b>	<b>Tue 5/24/22</b>		<b>0 days</b>
0%	Setup SOFTI	JPMorgan	3 days	Fri 5/20/22	Tue 5/24/22	43	0 days
0%	Complete Product & Service Setup		0 days	Wed 10/26/22	Wed 10/26/22	78 80 82 84 709 110 395 143 155 167 180 183 1 86 191 195 198 200 208 211 212 264 266 298 30 0 306 309 330 350 356 358 363 366 369 371 688 691 693 737 800 811 817 831 836 846 849 883 886 894 897 902 905 907 914 806 278 288 296 3 22 249 645 654 97 141 642 842	0 days
0%	<b>Connectivity</b>		<b>13 days</b>	<b>Thu 5/26/22</b>	<b>Tue 6/14/22</b>		<b>0 days</b>
0%	Engage connectivity resource	JPMorgan	3 days	Thu 5/26/22	Tue 5/31/22	239 253 891 728 102 000 000	0 days
0%	Establish connectivity	JPMorgan	10 days	Wed 6/1/22	Tue 6/14/22	917	0 days
0%	<b>Product Training</b>		<b>19 days</b>	<b>Fri 5/20/22</b>	<b>Thu 6/16/22</b>		<b>0 days</b>
0%	<b>JPMorgan Access Training</b>		<b>19 days</b>	<b>Fri 5/20/22</b>	<b>Thu 6/16/22</b>		<b>0 days</b>
0%	<b>Core Access Products Training</b>		<b>2 days</b>	<b>Thu 6/2/22</b>	<b>Fri 6/3/22</b>		<b>0 days</b>
0%	Schedule core Access products training		1 day	Thu 6/2/22	Thu 6/2/22	60	0 days
0%	Complete core Access products training		1 day	Fri 6/3/22	Fri 6/3/22	929	0 days
0%	<b>Global ACH Training</b>		<b>2 days</b>	<b>Fri 5/20/22</b>	<b>Mon 5/23/22</b>		<b>0 days</b>
0%	Schedule Global ACH training		1 day	Fri 5/20/22	Fri 5/20/22	73	0 days
0%	Complete Global ACH training		1 day	Mon 5/23/22	Mon 5/23/22	932	0 days
0%	<b>HTH Online Training</b>		<b>2 days</b>	<b>Wed 6/15/22</b>	<b>Thu 6/16/22</b>		<b>0 days</b>
0%	Schedule HTH Online training		1 day	Wed 6/15/22	Wed 6/15/22	684	0 days
0%	Complete HTH Online training		1 day	Thu 6/16/22	Thu 6/16/22	935	0 days
0%	<b>Receivables Online Training</b>		<b>2 days</b>	<b>Thu 6/2/22</b>	<b>Fri 6/3/22</b>		<b>0 days</b>
0%	Schedule Receivables On line training		1 day	Thu 6/2/22	Thu 6/2/22	750	0 days
0%	Complete Receivables Online training		1 day	Fri 6/3/22	Fri 6/3/22	938	0 days
0%	<b>Virtual Branch Training</b>		<b>2 days</b>	<b>Fri 5/20/22</b>	<b>Mon 5/23/22</b>		<b>0 days</b>
0%	Schedule Receivables On line training		1 day	Fri 5/20/22	Fri 5/20/22	77	0 days
0%	Complete Receivables Online training		1 day	Mon 5/23/22	Mon 5/23/22	941	0 days
0%	Complete Training		0 days	Thu 6/16/22	Thu 6/16/22	930 933 936 940 945 000	0 days
0%	<b>Costing</b>		<b>6 days</b>	<b>Thu 10/27/22</b>	<b>Thu 11/3/22</b>		<b>0 days</b>
0%	Monitor Services During Production Verification Period	JPMorgan	5 days	Thu 10/27/22	Wed 11/2/22	915 946	0 days
0%	Complete Project	JPMorgan	1 day	Thu 11/3/22	Thu 11/3/22	948 915 946	0 days

Obtained via Public Records Request by Judicial Watch Inc.

% Complete	Task Name	Resource Names	Duration	Start	Finish	Predecessors	Finish Variance
4%	<b>CCSF Implementation Project Plan</b>		173 days	Tue 3/22/22	Wed 11/23/22		0 days
100%	Initiation		3 days	Tue 3/22/22	Thu 3/24/22		0 days
100%	Review Implementation Request		1 day	Tue 3/22/22	Tue 3/22/22		0 days
100%	Review initial project scope	JPMorgan	1 day	Tue 3/22/22	Tue 3/22/22		0 days
100%	Hold Project Kick-off Call	JPMorgan	1 day	Wed 3/23/22	Wed 3/23/22		0 days
100%	Define and confirm project scope	JPMorgan CCSF	1 day	Wed 3/23/22	Wed 3/23/22	3	0 days
100%	Review and confirm project timeline	JPMorgan CCSF	1 day	Wed 3/23/22	Wed 3/23/22	3	0 days
50%	Planning		21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	Gather Requirements - Design Stage Begins	CCSF - System,CCSF - AOSD,JPMorgan	21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	Finalize Scope & Timeline		21 days	Thu 3/24/22	Thu 4/21/22		0 days
50%	Review and confirm products & services	JPMorgan CCSF	21 days	Fri 3/25/22	Mon 4/25/22		0 days
50%	Finalize Scope	JPMorgan CCSF	0 days	Thu 3/24/22	Thu 3/24/22		0 days
50%	Identify key milestone dates	JPMorgan CCSF	0 days	Thu 3/24/22	Thu 3/24/22		0 days
100%	Complete Requirements		0 days	Thu 3/24/22	Thu 3/24/22		0 days
2%	Execution		148 days	Thu 4/21/22	Fri 11/18/22		0 days
55%	Documentation		12 days	Fri 4/15/22	Mon 5/2/22		0 days
33%	Account/Product Documentation (Phases 1, 2 & 3)		8 days	Fri 4/15/22	Tue 4/26/22		0 days
33%	Provide account/product documentation	JPMorgan	1 day	Fri 4/15/22	Fri 4/15/22	15	0 days
10%	Complete account/product documentation	CCSF - TTX (Banking)	5 days	Mon 4/18/22	Fri 4/22/22	25	0 days
0%	Review and process products documents	JPMorgan	2 days	Mon 4/25/22	Tue 4/26/22	26	0 days
100%	Tax Documentation		8 days	Thu 4/21/22	Mon 5/2/22		0 days
100%	Provide tax documentation requirements	JPMorgan	1 day	Thu 4/21/22	Thu 4/21/22	16	0 days
100%	Provide tax documentation	CCSF - TTX	5 days	Fri 4/22/22	Thu 4/28/22	36	0 days
100%	Review and process tax documents	JPMorgan	2 days	Fri 4/29/22	Mon 5/2/22	37	0 days
0%	Complete Documentation		0 days	Mon 5/2/22	Mon 5/2/22	27 34 38	0 days
33%	Account Opening (Phases 1, 2 & 3)		15 days	Tue 4/26/22	Mon 5/16/22		0 days
33%	Open account(s)	JPMorgan	13 days	Tue 5/3/22	Thu 5/19/22	39 22	0 days
0%	Provide account confirmation letter & settlement instructions	JPMorgan	0 days	Thu 5/19/22	Thu 5/19/22	41	0 days
33%	Open New Account(s)		0 days	Thu 5/19/22	Thu 5/19/22	42 41	0 days
0%	<b>Product &amp; Service Setup - AOSD Begin Design &amp; Configuration</b>		134 days	Mon 5/16/22	Wed 11/23/22		0 days
0%	JPMorgan Access		8 days	Fri 5/20/22	Wed 6/1/22		0 days
10%	New Access Profile		8 days	Fri 5/20/22	Wed 6/1/22		0 days
100%	Complete JPMorgan Access Profile Setup Form	CCSF CCSF - TTX	2 days	Fri 5/20/22	Mon 5/23/22	43 39	0 days
0%	Create new Access profile	JPMorgan	1 day	Tue 5/24/22	Tue 5/24/22	47	0 days
10%	Order tokens for Security Administrators	JPMorgan	2 days	Wed 5/25/22	Thu 5/26/22	48	0 days
0%	Security Administrators Log onto JPMorgan Access	CCSF - TTX (IT) Q: Is this all security admin or just TTX security admin?	2 days	Fri 5/27/22	Tue 5/31/22	49	0 days
0%	Schedule Security Administrator Training	JPMorgan CCSF - TTX (IT)	1 day	Fri 5/27/22	Fri 5/27/22	49	0 days
0%	Complete Security Administrator Training	JPMorgan CCSF - TTX (IT)	1 day	Tue 5/31/22	Tue 5/31/22	51	0 days
0%	Entitle Access users	CCSF CCSF - TTX (Banking)	1 day	Wed 6/1/22	Wed 6/1/22	52	0 days
0%	<b>Core Access Products (Account Transfer, Reporting, Wires, Statements)</b>		5 days	Wed 5/25/22	Wed 6/1/22		0 days
0%	Add JPMorgan Access to account(s)	JPMorgan	3 days	Wed 5/25/22	Fri 5/27/22	43 48 39	0 days
0%	Entitle Access users	CCSF - TTX (Banking)	2 days	Tue 5/31/22	Wed 6/1/22	59	0 days
0%	<b>ACH</b>		2 days	Wed 5/25/22	Thu 5/26/22		0 days
0%	Add ACH to account(s)/profile	JPMorgan	1 day	Wed 5/25/22	Wed 5/25/22	48 39	0 days
0%	Create company IDs & provide to CCSF	JPMorgan	1 day	Thu 5/26/22	Thu 5/26/22	62	0 days
0%	Complete JPMorgan Access products setup		0 days	Wed 6/1/22	Wed 6/1/22	53 57 63 215 70 73 75 77 68 60	0 days
0%	<b>ACH</b>		41 days	Fri 5/20/22	Tue 7/19/22		0 days
0%	Add ACH to account(s)	JPMorgan	3 days	Fri 5/20/22	Tue 5/24/22	39 43	0 days
0%	<b>ACH Debit Blocking - Full Debit Block</b>		1 day	Fri 5/20/22	Fri 5/20/22		0 days
0%	Setup Full ACH debit blocking	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	<b>ACH Debit Blocking - Manual (ACH Filters/Drafts)</b>		1 day	Fri 5/20/22	Fri 5/20/22		0 days
0%	Setup manual ACH debit blocking	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	<b>Direct Send</b>		41 days	Fri 5/20/22	Tue 7/19/22		0 days
0%	Engage technical resources for technical setup and testing - CCSF begin Configuration	JPMorgan CCSF - System	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	Review and approve requirements document	JPMorgan CCSF - System	3 days	Mon 5/23/22	Wed 5/25/22	86	0 days
0%	Establish Origin and Company IDs	JPMorgan	3 days	Thu 5/26/22	Tue 5/31/22	87	0 days
0%	Create and send test file	CCSF - System	7 days	Wed 6/1/22	Thu 6/9/22	88	0 days
0%	Test and provide feedback	JPMorgan	7 days	Fri 6/3/22	Mon 6/20/22	89	0 days
0%	Confirm Acknowledgment File Received (if applicable)	JPMorgan CCSF - System	7 days	Tue 6/21/22	Wed 6/29/22	90	0 days
0%	Conduct Additional File Testing (if applicable)	JPMorgan	5 days	Thu 6/30/22	Thu 7/7/22	91	0 days
0%	Sign-off on file testing	JPMorgan CCSF CCSF - System	2 days	Fri 7/8/22	Mon 7/11/22	90 91 92	0 days
0%	Move to production	JPMorgan CCSF CCSF - System	3 days	Tue 7/12/22	Thu 7/14/22	93 925	0 days
0%	Entitle users	CCSF - TTX (Banking)	1 day	Fri 7/15/22	Fri 7/15/22	94	0 days
0%	Transmit First Production ACH File	JPMorgan	1 day	Mon 7/18/22	Mon 7/18/22	95	0 days
0%	Confirm Receipt of First Production File		1 day	Tue 7/19/22	Tue 7/19/22	96	0 days
0%	<b>Business Deposit Express</b>		6 days	Mon 5/16/22	Mon 5/23/22		0 days
0%	Setup Business Deposit Express	JPMorgan	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Order Supplies for Making Deposits	CCSF - TTX (Banking-Accounting)	5 days	Tue 5/17/22	Mon 5/23/22	193	0 days
0%	Send Business Deposit Welcome Kits to Stores	JPMorgan	3 days	Tue 5/17/22	Thu 5/19/22	193	0 days
0%	<b>Cash Concentration</b>		20 days	Fri 5/20/22	Fri 6/17/22		0 days
0%	Confirm sweep and intercompany account setups	CCSF - System JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	43 39	0 days
0%	Provide Cash Concentration & Intercompany Loan agreements	JPMorgan	2 days	Tue 5/24/22	Wed 5/25/22	202	0 days
0%	Review and sign Cash Concentration agreement(s)	CCSF - TTX (Tajel and Evelyn)	5 days	Thu 5/26/22	Thu 6/2/22	203	0 days
0%	Review & process documentation	JPMorgan	3 days	Fri 6/3/22	Tue 6/7/22	204	0 days
0%	Setup Cash Concentration	JPMorgan	5 days	Wed 6/8/22	Tue 6/14/22	205	0 days
0%	Add Liquidity Solutions module to JPMorgan Access profile	JPMorgan	2 days	Wed 6/15/22	Thu 6/16/22	206	0 days
0%	Confirm completion of cash concentration	JPMorgan	1 day	Fri 6/17/22	Fri 6/17/22	206 207	0 days
0%	<b>Cash Vault Services</b>		6 days	Mon 5/16/22	Mon 5/23/22		0 days
0%	Setup Cash Vault Services	JPMorgan	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Order Supplies	CCSF - TTX (Banking-Accounting)	5 days	Tue 5/17/22	Mon 5/23/22	210	0 days
0%	Provide CCSF with VRU or Web Instructions (if applicable)	JPMorgan	2 days	Tue 5/17/22	Wed 5/18/22	210	0 days
0%	<b>Check</b>		25 days	Fri 5/20/22	Fri 6/24/22		0 days
0%	Add Checks product to account(s)	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Add ACH Filter to account(s) - US Accounts Only	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	<b>MICR &amp; Payee Verification Testing</b>		8 days	Mon 5/23/22	Thu 6/2/22		0 days
0%	Provide MICR Specification Checklist & Testing Instructions	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	Testing Instructions	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	214	0 days
0%	Send batch of test checks to JPMorgan	CCSF - AOSD	5 days	Tue 5/24/22	Tue 5/31/22	218	0 days
0%	Perform MICR and Payee Verification Testing and provide feedback	JPMorgan	2 days	Wed 6/1/22	Thu 6/2/22	219	0 days
0%	Complete MICR and PVT	JPMorgan CCSF CCSF - AOSD	0 days	Thu 6/2/22	Thu 6/2/22	220	0 days
0%	<b>Check Print</b>		13 days	Fri 5/20/22	Wed 6/8/22		0 days
0%	Add Check Print to account(s)	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Schedule CCSF Appropriate Training Session(s)	JPMorgan CCSF CCSF - TTX (banking)	2 days	Thu 6/2/22	Fri 6/3/22	53	0 days
0%	<b>Training Session 1</b>		3 days	Mon 6/6/22	Wed 6/8/22		0 days
0%	Upload Digitized Signature and Company Logo in Access	CCSF CCSF - TTX	3 days	Mon 6/6/22	Wed 6/8/22	224	0 days
0%	Add FedEx/UPS Billing Account Number in Access	CCSF CCSF - TTX - is this required? I asked Jennie if we have a FedEx or UPS account? and she said we don't	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Complete Courier Code Form Code and File Format	CCSF CCSF - TTX (might be n/a TTX doesn't print checks)	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Test File Format	CCSF CCSF - TTX (might be n/a TTX doesn't print checks)	1 day	Mon 6/6/22	Mon 6/6/22	224	0 days
0%	Send Sample Check	JPMorgan	1 day	Tue 6/7/22	Tue 6/7/22	229	0 days
0%	<b>Training Session 2</b>		1 day	Wed 6/8/22	Wed 6/8/22		0 days
0%	Approve Sample Check	CCSF CCSF - TTX (might be n/a TTX doesn't print checks)	1 day	Wed 6/8/22	Wed 6/8/22	230	0 days
0%	Train Users on Manual and File Upload Functions	JPMorgan CCSF	1 day	Wed 6/8/22	Wed 6/8/22	230	0 days
0%	<b>Positive Pay &amp; Payee Name Verification Activation</b>		3 days	Fri 6/3/22	Tue 6/7/22		0 days
0%	Submit First Check Issue File in Production	CCSF	1 day	Fri 6/3/22	Fri 6/3/22	221	0 days
0%	Confirm Receipt of Production Check Issue File	JPMorgan	1 day	Mon 6/6/22	Mon 6/6/22	235	0 days
0%	Activate Positive Pay service and Payee Verification	CCSF CCSF - AOSD CCSF - TTX (banking)	2 days	Mon 6/6/22	Tue 6/7/22	235	0 days
0%	<b>Check Transmission Setup</b>		24 days	Mon 5/23/22	Fri 6/24/22		0 days
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF	3 days	Mon 5/23/22	Wed 5/25/22	214	0 days
0%	Transmit Test Check Issue File to JPMorgan	CCSF	1 day	Thu 5/26/22	Thu 5/26/22	239	0 days
0%	Provide Test Feedback	JPMorgan	1 day	Fri 5/27/22	Fri 5/27/22	240	0 days
0%	Provide Test Check Paid and/or Image File (if applicable)	JPMorgan	2 days	Fri 5/27/22	Tue 5/31/22	240	0 days
0%	Test ACK File	CCSF CCSF - AOSD	2 days	Wed 6/1/22	Thu 6/2/22	242 241	0 days
0%	Sign-off on File Testing	JPMorgan CCSF	1 day	Wed 6/1/22	Wed 6/1/22	240 241 242	0 days
0%	Move Check transmissions into production	JPMorgan CCSF	5 days	Wed 6/15/22	Tue 6/21/22	244 925	0 days

0%	Submit First Check Issue File in Production	CCSF	1 day	Wed 6/22/22	Wed 6/22/22	245	0 days
0%	Activate Positive Pay Service and Payee Verification (if applicable)	CCSF	2 days	Thu 6/23/22	Fri 6/24/22	246	0 days
0%	Confirm Receipt of Production Check Issue File	JPMorgan CCSF	2 days	Thu 6/23/22	Fri 6/24/22	246	0 days
0%	Complete Checks setup	JPMorgan	0 days	Fri 6/24/22	Fri 6/24/22	223 233 237 248 726	0 days
0%	Check Returns Service	JPMorgan	8 days	Fri 5/20/22	Wed 6/1/22	0	0 days
0%	Add Check Returns to account(s)	JPMorgan	8 days	Fri 5/20/22	Wed 6/1/22	43 39	0 days
0%	Controlled Disbursement	JPMorgan	14 days	Fri 5/20/22	Thu 6/9/22	0	0 days
0%	Add Controlled Disbursement service to account(s)	JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	39 43	0 days
0%	MICR & Payee Verification Testing	JPMorgan	12 days	Mon 5/23/22	Thu 6/9/22	0	0 days
0%	Provide MICR Specification Checklist & Testing Instructions	JPMorgan	0 days	Mon 5/23/22	Mon 5/23/22	300	0 days
0%	Order checks	CCSF - System	5 days	Tue 5/24/22	Tue 5/31/22	300	0 days
0%	Send batch of test checks to JPMorgan	CCSF - System	5 days	Wed 6/1/22	Tue 6/7/22	303	0 days
0%	Perform MICR testing and provide feedback	JPMorgan	2 days	Wed 6/8/22	Thu 6/9/22	304	0 days
0%	Complete MICR testing and setup	CCSF - System JPMorgan	0 days	Thu 6/9/22	Thu 6/9/22	305	0 days
0%	Host-to-Host Direct Transmission	JPMorgan	27 days	Fri 5/20/22	Thu 6/28/22	0	0 days
0%	Create New File Locator D	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	43 39	0 days
0%	Add account(s) to File Locator ID	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	644	0 days
0%	H2H Direct Transmission Testing	JPMorgan	25 days	Tue 5/24/22	Thu 6/28/22	0	0 days
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF CCSF - System	3 days	Tue 5/24/22	Tue 5/26/22	645	0 days
0%	Send Test File	JPMorgan	5 days	Fri 5/27/22	Fri 6/3/22	647	0 days
0%	Test File and Provide Feedback	CCSF CCSF - System CCSF - TTX (IT)	5 days	Mon 6/6/22	Fri 6/10/22	648	0 days
0%	Conduct additional file testing (if applicable)	JPMorgan CCSF	5 days	Mon 6/13/22	Fri 6/17/22	649	0 days
0%	Sign-off on File Testing	CCSF CCSF - TTX (IT)	1 day	Mon 6/20/22	Mon 6/20/22	650	0 days
0%	Move into Production	JPMorgan CCSF CCSF - System	5 days	Tue 6/21/22	Mon 6/27/22	925 651	0 days
0%	Transmit First Production File	JPMorgan	1 day	Tue 6/28/22	Tue 6/28/22	652	0 days
0%	Confirm Receipt of First Production File	CCSF	1 day	Tue 6/28/22	Tue 6/28/22	652	0 days
0%	Image Cash Letter (ICL)	JPMorgan	27 days	Mon 5/16/22	Wed 6/22/22	0	0 days
0%	Secure technical resources for setup and testing	JPMorgan CCSF CCSF - TTX (Cashiering)	1 day	Mon 5/16/22	Mon 5/16/22	39	0 days
0%	Create Requirements Document	JPMorgan	3 days	Tue 5/17/22	Thu 5/19/22	728	0 days
0%	Review and approve Requirements Document	CCSF CCSF - AOSD CCSF - TTX (Cashiering)	2 days	Fri 5/20/22	Mon 5/23/22	729	0 days
0%	Establish and test connectivity - testing environment	JPMorgan CCSF CCSF - System	3 days	Tue 5/17/22	Thu 5/19/22	728	0 days
0%	Create and send test file via connectivity	JPMorgan	4 days	Fri 5/20/22	Wed 5/25/22	731	0 days
0%	Review test file and provide feedback	CCSF	4 days	Fri 5/20/22	Wed 5/25/22	731	0 days
0%	Sign-off on file testing	JPMorgan CCSF	2 days	Thu 5/26/22	Fri 5/27/22	733	0 days
0%	Migrate ICL service to production	JPMorgan CCSF CCSF - AOSD CCSF - TTX (IT)	3 days	Wed 6/15/22	Fri 6/17/22	734 925	0 days
0%	Submit Production Verification Testing (PVT) file	JPMorgan	2 days	Mon 6/20/22	Tue 6/21/22	735	0 days
0%	Confirm PVT received and processed successfully	JPMorgan	1 day	Wed 6/22/22	Wed 6/22/22	736	0 days
0%	Lockbox	CCSF CCSF - AOSD CCSF - TTX (IT)	15 days	Fri 4/29/22	Thu 5/19/22	0	0 days
0%	Wholesale Lockbox Setup	JPMorgan	15 days	Fri 5/20/22	Fri 6/10/22	0	0 days
0%	Review & complete lockbox questionnaire	JPMorgan CCSF	1 day	Fri 5/20/22	Fri 5/20/22	39 43	0 days
0%	Reserve lockbox location and number	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	740	0 days
0%	Open lockbox	JPMorgan	3 days	Tue 5/24/22	Thu 5/26/22	741	0 days
0%	eRemittance	JPMorgan	10 days	Fri 5/27/22	Fri 6/10/22	0	0 days
0%	Create eRemittance email address	JPMorgan CCSF CCSF - TTX (banking - accounting for State checks?)	1 day	Fri 5/27/22	Fri 5/27/22	742	0 days
0%	Setup eRemittance email address	JPMorgan	1 day	Tue 5/31/22	Tue 5/31/22	744	0 days
0%	Provide samples of eRemittance emails	CCSF CCSF - TTX Need more details before can assist	3 days	Wed 6/1/22	Fri 6/3/22	745	0 days
0%	Complete setup of eRemittance email	JPMorgan	5 days	Mon 6/6/22	Fri 6/10/22	746	0 days
0%	Receivables Online	JPMorgan	4 days	Fri 5/27/22	Thu 6/2/22	0	0 days
0%	Create new Receivables Online portal	JPMorgan	2 days	Fri 5/27/22	Tue 5/31/22	742	0 days
0%	Complete user and entitlement setup for Receivables Edge	CCSF CCSF - TTX (banking)	1 day	Wed 6/1/22	Wed 6/1/22	749	0 days
0%	Activate Receivables Online ID	CCSF CCSF - TTX (banking)	1 day	Thu 6/2/22	Thu 6/2/22	750	0 days
0%	Consolidated Receivables	JPMorgan	1 day	Fri 6/3/22	Fri 6/3/22	0	0 days
0%	Establish Consolidated Receivables	JPMorgan	1 day	Fri 6/3/22	Fri 6/3/22	751	0 days
0%	Remote Deposit Capture (RDC)	JPMorgan	6 days	Fri 5/27/22	Mon 6/6/22	0	0 days
0%	Add RDC to account(s)/profile	JPMorgan	1 day	Fri 5/27/22	Fri 5/27/22	39 43 742	0 days
0%	Provide Scanner Comparison Guide	JPMorgan	1 day	Tue 5/31/22	Tue 5/31/22	772	0 days
0%	Order scanner from vendor	CCSF	1 day	Wed 6/1/22	Wed 6/1/22	773	0 days
0%	Complete scanner & software installation	CCSF CCSF - System	3 days	Thu 6/2/22	Mon 6/6/22	774	0 days
0%	Transmission 822 File	JPMorgan	106 days	Fri 5/27/22	Wed 10/26/22	0	0 days
0%	Engage technical resources for technical setup and testing	JPMorgan CCSF	2 days	Fri 5/27/22	Tue 5/31/22	742 761	0 days
0%	Review and approve requirements document	CCSF	3 days	Wed 6/1/22	Fri 6/3/22	777	0 days
0%	Review and approve file format	CCSF	3 days	Wed 6/1/22	Fri 6/3/22	777	0 days
0%	Provide sample test documents	CCSF	5 days	Wed 6/1/22	Tue 6/7/22	777	0 days
0%	Obtain Approvals	JPMorgan	10 days	Mon 6/6/22	Fri 6/17/22	0	0 days
0%	Obtain non-standard approvals	JPMorgan	10 days	Mon 6/6/22	Fri 6/17/22	778 779	0 days
0%	Obtain approval for custom coding	JPMorgan CCSF	5 days	Mon 6/6/22	Fri 6/10/22	778 779	0 days
0%	Submit programming request	JPMorgan	3 days	Wed 6/2/22	Wed 6/2/22	782 783	0 days
0%	Transmission Development - Custom Coding	JPMorgan	45 days	Thu 6/23/22	Thu 8/25/22	784	0 days
0%	Transmission Development	JPMorgan	10 days	Thu 6/23/22	Thu 7/7/22	784	0 days
0%	Cycle 1 Testing	JPMorgan	10 days	Fri 8/26/22	Fri 9/9/22	0	0 days
0%	Create & provide test file	JPMorgan CCSF	5 days	Fri 8/26/22	Thu 9/1/22	918 785 786	0 days
0%	Test File and Provide Feedback/Signoff	JPMorgan CCSF CCSF - System	5 days	Fri 9/2/22	Fri 9/9/22	788	0 days
0%	Cycle 2 Testing	JPMorgan	10 days	Mon 9/12/22	Fri 9/23/22	0	0 days
0%	Create & provide test file	JPMorgan CCSF CCSF - TTX (is this correct? TTX was not assigned to cycle 1)	5 days	Mon 9/12/22	Fri 9/16/22	789	0 days
0%	Test File and Provide Feedback/Signoff	JPMorgan CCSF CCSF - PeopleSoft	5 days	Mon 9/19/22	Fri 9/23/22	791	0 days
0%	Cycle 3 Testing	JPMorgan	10 days	Mon 9/26/22	Fri 10/7/22	0	0 days
0%	Create & provide test file	JPMorgan	5 days	Mon 9/26/22	Fri 9/30/22	792	0 days
0%	Test File and Provide Feedback	CCSF CCSF - System	5 days	Mon 10/3/22	Fri 10/7/22	794	0 days
0%	Sign-off on File Testing	JPMorgan CCSF CCSF - System CCSF - TTX (banking?)	1 day	Mon 10/10/22	Mon 10/10/22	795 789 792	0 days
0%	Move to production	JPMorgan CCSF CCSF - System CCSF - TTX (banking?)	10 days	Tue 10/11/22	Mon 10/24/22	796 925	0 days
0%	Transmit First Production Lockbox File	JPMorgan CCSF	1 day	Tue 10/25/22	Tue 10/25/22	797	0 days
0%	Confirm Receipt of Production Lockbox File	CCSF CCSF - System	1 day	Wed 10/26/22	Wed 10/26/22	798	0 days
0%	Complete lockbox setup	JPMorgan	0 days	Wed 10/26/22	Wed 10/26/22	742 747 751 799 753 000 000	0 days
0%	Standing Order Funds Transfer Instructions (SOFTI)	JPMorgan	3 days	Fri 5/20/22	Tue 5/24/22	0	0 days
0%	Setup SOFTI	JPMorgan	3 days	Fri 5/20/22	Tue 5/24/22	43	0 days
0%	Complete Product & Service Setup	JPMorgan	0 days	Wed 10/26/22	Wed 10/26/22	78 80 82 84 709 110 395 143 155 167 180 183 1 86 191 195 198 200 208 211 212 264 266 298 30 0 306 309 330 350 356 358 363 366 369 371 688 691 693 737 800 811 817 831 836 846 849 883 886 894 897 902 905 907 914 806 278 288 296 3 22 249 645 654 97 141 642 842	0 days
0%	Connectivity	JPMorgan	13 days	Thu 5/26/22	Tue 6/14/22	0	0 days
0%	Engage connectivity resource	JPMorgan	3 days	Thu 5/26/22	Tue 5/31/22	239 253 891 728 102 000 000	0 days
0%	Establish connectivity	JPMorgan	10 days	Wed 6/1/22	Tue 6/14/22	917	0 days
0%	Product Training	JPMorgan	19 days	Fri 5/20/22	Thu 6/16/22	0	0 days
0%	JPMorgan Access Training	JPMorgan	19 days	Fri 5/20/22	Thu 6/16/22	0	0 days
0%	Core Access Products Training	JPMorgan	2 days	Thu 6/2/22	Fri 6/3/22	0	0 days
0%	Schedule core Access products training	JPMorgan	1 day	Thu 6/2/22	Thu 6/2/22	60	0 days
0%	Complete core Access products training	JPMorgan	1 day	Fri 6/3/22	Fri 6/3/22	929	0 days
0%	Global ACH Training	JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	0	0 days
0%	Schedule Global ACH training	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	73	0 days
0%	Complete Global ACH training	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	932	0 days
0%	HTH Online Training	JPMorgan	2 days	Wed 6/15/22	Thu 6/16/22	0	0 days
0%	Schedule HTH Online training	JPMorgan	1 day	Wed 6/15/22	Wed 6/15/22	684	0 days
0%	Complete HTH Online training	JPMorgan	1 day	Thu 6/16/22	Thu 6/16/22	935	0 days
0%	Receivables Online Training	JPMorgan	2 days	Thu 6/2/22	Fri 6/3/22	0	0 days
0%	Schedule Receivables On line training	JPMorgan	1 day	Thu 6/2/22	Thu 6/2/22	750	0 days
0%	Complete Receivables Online training	JPMorgan	1 day	Fri 6/3/22	Fri 6/3/22	938	0 days
0%	Virtual Branch Training	JPMorgan	2 days	Fri 5/20/22	Mon 5/23/22	0	0 days
0%	Schedule Receivables On line training	JPMorgan	1 day	Fri 5/20/22	Fri 5/20/22	77	0 days
0%	Complete Receivables Online training	JPMorgan	1 day	Mon 5/23/22	Mon 5/23/22	941	0 days
0%	Complete Training	JPMorgan	0 days	Thu 6/16/22	Thu 6/16/22	930 933 936 940 945 000	0 days
0%	Closure	JPMorgan	6 days	Thu 10/27/22	Thu 11/3/22	0	0 days
0%	Monitor Services During Production Verification Period	JPMorgan	5 days	Thu 10/27/22	Wed 11/2/22	915 946	0 days
0%	Complete Project	JPMorgan	1 day	Thu 11/3/22	Thu 11/3/22	948 915 946	0 days

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** new department wants to order reloadable cards  
**Date:** Friday, May 13, 2022 11:34:00 AM  
**Attachments:** [Program Intake Prepaid Cards-MOHCD.xlsx](#)

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Hi Evelyn,

There's a new program that wants to order reloadable cards. Fortunately they don't need the cards until October. Since the contract with Money Network is signed (Amanda came by on Monday to ask questions and I asked about status and she said it was signed last week), should we schedule call with MN to ask about next steps (need access to portal, get order and funding instructions, report availability, etc...). If it looks good, should we try to setup MYR's program to use as pilot program (assuming we can move forward, after Amanda completes tax reporting review and CON approves their P&P)?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)





**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** FYI - CON approved MYR's P&P  
**Date:** Thursday, June 2, 2022 4:34:00 PM  
**Attachments:** [image001.png](#)

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Hi Evelyn,

Just FYI, CON approved MYR's P&P. I filed copy of the approval email and P&P on the shared drive. Informed MYR that we're waiting for MN to setup program and will share order instructions when received (see below). Please let me know if you have any questions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Ho, Carmen (TTX)  
**Sent:** Thursday, June 2, 2022 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I’ll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

Below is example of ECN’s Appendix .

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
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Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

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**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

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Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, May 13, 2022 1:01:00 PM

---

Thanks Amanda!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Attorney-Client Privilege**



Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**Sent:** Friday, May 13, 2022 11:29 AM  
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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
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Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

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**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*



---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Anderson, Gretchen R; todd.gross@usbank.com](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** need setup new program for ReliaCard  
**Date:** Monday, August 1, 2022 2:25:00 PM  
**Attachments:** [Intake Prepaid Cards-MYR.xlsx](#)

---

Hi Gretchen and Todd,

We are experiencing implementation delays with our new card vendor, and we need to order cards for a new department/program by October. Can you help setup a new program for us to be able to order cards? Attached is the intake form. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

Name of person comp [Benjamin McCloskey](#)  
 Email of person comp [benjamin.mccloskey@sficov.org](mailto:benjamin.mccloskey@sficov.org)  
 Department [MOHCD](#)

Program name	COVID/Disaster	How are recipients chosen?	Income or other eligibility	Estimated # of Cards	Frequency of loads	If recurring list expected load date	Expected duration of program?	Amount/ Value of Loads:	Total gross amount per person	Distribution Method (mail directly to recipient handed out in person via City agency handed out in person via partner other)	Name/Address	DOB	SSN	Phone	Cash Access	MCC blocks	Standard reports needed?
Transgender Basic Income Pilot Program	No	Extremely low income transgender individuals with a focus on Black and Latinx transgender women	Income clients under 30% Area Median Income	55	Monthly	1st business day of the month	18 months	\$ 1 200	\$ 21 600	Mail to nonprofit agency	Yes	Yes	No	Yes	Yes	No	Yes

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** new department wants to order reloadable cards  
**Date:** Friday, May 13, 2022 11:34:00 AM  
**Attachments:** [Program Intake Prepaid Cards-MOHCD.xlsx](#)

---

Hi Evelyn,

There's a new program that wants to order reloadable cards. Fortunately they don't need the cards until October. Since the contract with Money Network is signed (Amanda came by on Monday to ask questions and I asked about status and she said it was signed last week), should we schedule call with MN to ask about next steps (need access to portal, get order and funding instructions, report availability, etc...). If it looks good, should we try to setup MYR's program to use as pilot program (assuming we can move forward, after Amanda completes tax reporting review and CON approves their P&P)?

Regards,  
Carmen

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Hi Carmen,

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Benjamin

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
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Carmen

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Thanks,  
Benjamin

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Deputy Director – Finance and Administration

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San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Doyle, Kevin \(US - Nevada\)](#); [Driver, Craig \(Washington\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#); [Garcia, Cari \(US - Washington\)](#)  
**Subject:** RE: confirm possible program setups  
**Date:** Tuesday, October 19, 2021 5:00:00 PM  
**Attachments:** [Module 6 Payroll and Prepaid Card Questions Notes \(CH\).docx](#)

---

Hi Kevin,

Below is list of potential programs we want to setup during implementation. Please confirm if that is possible? Note, we don't have firm estimate or details because for the existing programs, we don't know how much longer they will need the cards, and for future programs, Departments need to provide details to us to forward to you to help setup. If we have extra time, can we go over the questions and confirm answers from the attached document? If we run out of time, can we schedule another meeting to review, or if you can provide written answers? Thanks.

Confirm can setup these potential Programs at implementation

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?)

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper – EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Future Programs with no details

guaranteed income program for transgender individuals

HSH has reached out about a program for transitional aged youth

HRC non-reloadable cards

Confirm we can setup generic programs at implementation, so we can order cards quickly, rather than wait minimum 30 days? Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named?

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)



Regards,  
Carmen

Regards,  
Carmen

---

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, October 19, 2021 8:35 AM  
**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

Hi Kevin,

Tomorrow at 1 works better than Thursday. Please send invite. Thanks.

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Tuesday, October 19, 2021 8:32 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

Hi Carmen, does 1PM Wednesday or Thursday this week work for your calendars? Thanks.

**Kevin M Doyle**  
Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**Helping Small Businesses Get Back2Business**  
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2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | **2021**

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, October 18, 2021 1:58 PM  
**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups



Hi Kevin,

My schedule is pretty open, so if you want to provide some available dates and times that works for your team, then I can check Evelyn's availability and respond. Thanks.

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Monday, October 18, 2021 12:27 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

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Hi Carmen,

Would it be possible to get some time on the calendar to discuss some more specific program information? We would like to know anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? can you let me know some available times? Thanks.

**Kevin M Doyle**  
Sales Director  
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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, October 14, 2021 10:40 AM  
**To:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: confirm possible program setups

 EXTERNAL MESSAGE – Think Before You Click

Hi Kevin and Craig,

Evelyn forwarded copy of the matrix. I reviewed and it's missing MCC block. Can you please add? And help review my email below and advise? I need the confirmation and the card specs to complete reviewing the agreement and submitting change requests to Evelyn for final review. Thanks.

Regards,  
Carmen

---

**From:** Ho, Carmen (TTX)  
**Sent:** Wednesday, October 13, 2021 8:39 AM  
**To:** [kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com); [craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** confirm possible program setups

Hi Kevin and Craig,

It was nice meeting you at last Thursday's meeting. You helped answered a lot of my questions and I still have a lot, but I think most of them may be answered after we receive the card specs, matrix and user guides. I can review when received and if I still have questions (which I expect I will) I will send to you. But in the meanwhile, we are reviewing the agreements and want to get confirmation that we can have multiple programs setup, especially having mixed "portability" feature? We're thinking of setting up a minimum of these programs:

Payroll (reloadable) – Non-portable  
Payroll (reloadable) – Portable

Reloadable – general – unnamed (non-portable)  
Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Reloadable – for specific CCSF Dept, ECN - Portable

Reloadable – for specific CCSF Dept, ECN – Non-Portable

Reloadable – for specific CCSF Dept, DPH – Non- Portable

Reloadable – for specific CCSF Dept, TTX – Non-Portable

Reloadable – for specific CCSF Dept, TTX - Portable

LAP/non-reloadable -unnamed

LAP/non-reloadable- named

Please confirm the proposed program setups are possible, and let us know when we can expect to receive the documents (card specs, matrix and user guides)? Thanks.

Regards,  
Carmen

## Money Network-Module 6: Payroll/ Reloadable and Non-Reloadable Prepaid cards

### Follow up questions:

#### Contracting:

1. Can you provide ALL PRODUCTS with DESCRIPTIONS and REQUIREMENTS to append to the Master Agreement? 3 product types – 2 Visa (LAP is MC) **MN to provide card specs**
2. Is the **Schedule 1** on the LAP card agreement, an order form template that needs to be completed for future use/each time we submit request to setup new program? **MN will confirm. Need correct or clarification on schedule 1 on LAP agreement, it has MCC block selection but per Matrix, MCC block not available for LAP cards. For reloadable cards, do we provide MCC block requirements when submitting request to setup Programs?**

#### System/Online Portal:

1. How are system and users set up going to be administered? **ADMINS will be set up (self-administered) for the 3 products (Payroll/Reloadable & Non-reloadable).**
2. Is there a user guide that you can provide to CCSF Staff? **MN to provide user guide.**
3. Who will be the designated ADMIN on the portal (CCSF Staff or Fiserv?), What is the role of the SYSTEM/Portal ADMIN? **CCSF staff**
4. Will Program IDs be setup for each Program for funding and reporting purposes? What information do you require in setting up a new program? Can Program ID setup be self-administered? If not, how long does it take to setup from the Money Network side? **New Programs (new products-reloadable) will be set up by MN- require new collateral for MN. For generic cards, implementation 30 days or less... Depends on requirements and restrictions.**
5. Is there different portal for each product? **Yes, CMS for payroll and reloadable. LAP for LAP.**
6. Will training be provided to CCSF staff? What type of training/s? Can trainings/demos be administered before signing of contract?

#### Operational:

1. Can you provide the List of MCC codes that can be restricted for each card program?
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3. Can detailed instructions for ordering and funding be provided?
4. Can you provide the timeline required for ordering and delivery for each card product?
5. Can you provide more details on how Central Funding Account works? Is this optional?
6. On the RFP presentation, non-reloadable cards do not require recipient information if issued amount is under \$1k. What information from the recipient is required for a card issuance over \$1k? **name, DOB, SS# and mailing address**
7. Explain the difference between **single load 3rd party** and **LAP**. When is it appropriate to use each card based on requirements and limitations? **Confirm, reporting needs? If we**

want reports, we'll use reloadable (but need ask if SS# is needed). No reports, can use LAP?

8. What products do not require a Social Security # and under what circumstance/s will the SSN and DOB might be required?
9. Can MN provide a matrix that shows differences between each product? **Yes, MN provided.**
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13. Describe process for cancelling cards and returning funds to CCSF
14. After expiration, where are funds returned to? adjustment account or our bank account?
  - a. Will we be able to run report to see the makeup of the returned funds? If we place orders for multiple programs on same day, we need to know where the returned funds are from, which program/card
15. Describe how CCSF will fund the cards for ALL products (Payroll, reloadable and non-reloadable cards)
16. How soon is deposit reflected/ portal updated?
17. Are we able to see funding availability on portal?
18. Assume we upload a load file? How soon does it get processed? Is it automated?
19. What is the delivery method required for each product? **USPS?**
20. What is expected delivery to cardholder after placing order (for reloadable, single and LAP)?
21. Confirm for all cards, can be delivered to agency and distributed in person, and to client's home?
22. Confirm all cards come preloaded? Except for the blank ones on hand that can be distributed in person?
23. For LAP cards, can cardholders only activate card on phone/IVR? Cannot be done on website? **Per Matrix, LAP cards do not have access to website, but RFP it's listed as option (page 51).**
24. Confirm LAP cards do not have access to mobile app? **Per Matrix, LAP cards do not have mobile app access, but RFP it's listed as option (page 51).**
25. What channels are available for card recipients to activate card? Report stolen or lost cards?
26. Which products can be used internationally? **Payroll and Reloadable (need MN to confirm)**
27. Which products don't have access to ATM withdrawals? **LAP cards**

**Reporting:**

1. Can a list of reports and samples be provided for each product? Can all reports be accessed and produced via online portal? **No, for Payroll and Reloadable, reports are**

available on CMS. LAP cards do not have reports available. MN to provide list of reports and report samples.

2. Are reports and data availability the same for all card products? No, for Payroll and Reloadable, reports are available, i.e. card status, and aggregated and anonymous spend data. LAP cards do not have reports available. MN to provide list of reports and report samples.

### **PAYROLL:**

1. Can you provide a copy of the Operating Rules and Pay Selection Record (as referenced on the Payroll agreement)?
2. We did not see in the contract where Money Network's bank partners will ensure that employees have access to wages on pay day. CA law requires that employees have access to all funds (net pay) on pay day. We have some safety employees who can net up to 7K on pay day and currently have US Bank Pay Cards. Can a language to address this be added?
3. Payroll card – per agreement, 2.1 restrictions: (2) Employee Account or Card cannot be used internationally (including use at foreign ATMs or foreign merchants); On the RFP presentation, it was mentioned that: Surcharge-free withdrawals at 80,000+ In-Network ATMs worldwide and can be used everywhere Visa debit cards are accepted. Can you please clarify? Yes, cards can be use internationally (VISA). Need to update the contract.
4. Per agreement, 2.1 restrictions: (3) person to person transfers within the Program are prohibited. Per Money Network proposal (page 37, vi) employees can transfer funds from the card into another type of account (or vice-versa) as well as transfers to a US bank account or to a bank in Mexico or across Europe. Can you please confirm? Only government loads. CCSF will discuss portability. I-9 verification (?). CCSF will advise MN how we want to proceed. Can we have a mixed product (portability and non)? YES. MN has the capability to do.
5. Money Network Checks – How MN will advertise? We want to avoid confusion with employees.. “not a traditional check”- IVR -with a code that locks the money in. With Central Funding Acct- CCSF will have the ability to write MN checks
6. GPR Account- Need more details how this works – for Ex employees (CCSF will not be involved with set up, etc.)
7. Escheatment- MN will escheat to the State.
8. Exclusivity- USB cards will be active for 1 year after contract with MN starts – wind down. Does not apply with existing cards.
9. Funding- Routing number and account number from MN (Meta Bank)- will need to discuss
10. User guide and reporting guide will be provided by MN

### **New questions**

1. For reloadable cards, SS# is not needed if CCSF is the only funder, but we've decided to add portable feature, so we will not be the only funder. Agreement will need to be modified. Is SS# is needed?
2. MN described LAP card as blank cards that we can have on hand and issue immediately when needed. Ask, if that is only distribution method. Can we submit order to be mailed directly to cardholder? And or mail to agency?
3. Is there minimum age to receive cards?

Migration/Implementation: Can MN document and add in the SOW? YES.

1. *Communication from CCSF with effective date.*

**PRICING:**

\$250 K incentive for migration and conversion work -by submitting invoice



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: discuss MN before meeting tomorrow?  
**Date:** Tuesday, October 19, 2021 2:01:00 PM  
**Attachments:** [Module 6 Payroll and Prepaid Card Questions Notes \(CH\).docx](#)  
[image001.png](#)

---

Hi Evelyn,

I've added the info from Tajel's email to the list, below is the revised list. Can we use the time with them tomorrow to go over my questions/confirm answers from attached? I feel extremely uncomfortable signing the agreement without getting answers and card specs because I don't have good understanding and there's discrepancies that we need clarified and included in agreement. If yes, can we send to them today so they have time to review and can answer during tomorrow's call?

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?)

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper – EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Future Programs with no details

guaranteed income program for transgender individuals

HSH has reached out about a program for transitional aged youth

HRC non-reloadable cards

Can we setup generic programs at implementation, so we can order cards quickly, rather than wait minimum 30 days? Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named?

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Regards,  
Carmen

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:50 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: discuss MN before meeting tomorrow?

FYI. Let's add these on the list.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:42 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>;  
Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** Re: discuss MN before meeting tomorrow?

There will be a guaranteed income program for transgender individuals, but the earliest that would start is Spring 2022. MOHCD is working on an RFP to find a community partner now to handle eligibility, enrollment, etc.

HSH has reached out about a program for transitional aged youth, but we have no details yet on that.

Amanda

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Date:** Tuesday, October 19, 2021 at 9:32 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>,  
Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** FW: discuss MN before meeting tomorrow?

Hi Tajel, Amanda and Molly-

Just wondering if you know of any other potential (future) credit card programs that we can add on the list below?

Thanks-  
Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:16 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** discuss MN before meeting tomorrow?

Hi Evelyn,

I plan to bring up during today's check in meeting. If we run out of time, I'll schedule separate meeting. MN is asking for anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? We don't have that information because the departments will contact us to setup Program when they need cards. We can relay some of the current card Programs, but I don't know if they will still be around when MN is implemented.

Current card programs that might exist next year

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?) **Does MN have age minimum to issue cards?**

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Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Can **we setup generic programs, so we can order cards quickly, rather than wait minimum 30 days?**

**Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named?**

**Tajel's ask (see screenshot below).**

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Tajel's email

Essentially, we are adding a portable reloadable card as an option.

So, it would be:

Gift card- named  
Gift card – unnamed  
Relaod – payroll  
Reload – payroll – portable  
Reload – general – unnamed  
Reload – general – named  
Reload – Portable

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Monday, October 18, 2021 12:27 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
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Hi Carmen,

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**Kevin M Doyle**  
Sales Director  
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## Money Network-Module 6: Payroll/ Reloadable and Non-Reloadable Prepaid cards

### Follow up questions:

#### Contracting:

1. Can you provide ALL PRODUCTS with DESCRIPTIONS and REQUIREMENTS to append to the Master Agreement? 3 product types – 2 Visa (LAP is MC) **MN to provide card specs**
2. Is the **Schedule 1** on the LAP card agreement, an order form template that needs to be completed for future use/each time we submit request to setup new program? **MN will confirm. Need correct or clarification on schedule 1 on LAP agreement, it has MCC block selection but per Matrix, MCC block not available for LAP cards. For reloadable cards, do we provide MCC block requirements when submitting request to setup Programs?**

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2. We did not see in the contract where Money Network's bank partners will ensure that employees have access to wages on pay day. CA law requires that employees have access to all funds (net pay) on pay day. We have some safety employees who can net up to 7K on pay day and currently have US Bank Pay Cards. Can a language to address this be added?
3. Payroll card – per agreement, 2.1 restrictions: (2) Employee Account or Card cannot be used internationally (including use at foreign ATMs or foreign merchants); On the RFP presentation, it was mentioned that: Surcharge-free withdrawals at 80,000+ In-Network ATMs worldwide and can be used everywhere Visa debit cards are accepted. Can you please clarify? Yes, cards can be use internationally (VISA). Need to update the contract.
4. Per agreement, 2.1 restrictions: (3) person to person transfers within the Program are prohibited. Per Money Network proposal (page 37, vi) employees can transfer funds from the card into another type of account (or vice-versa) as well as transfers to a US bank account or to a bank in Mexico or across Europe. Can you please confirm? Only government loads. CCSF will discuss portability. I-9 verification (?). CCSF will advise MN how we want to proceed. Can we have a mixed product (portability and non)? YES. MN has the capability to do.
5. Money Network Checks – How MN will advertise? We want to avoid confusion with employees.. “not a traditional check”- IVR -with a code that locks the money in. With Central Funding Acct- CCSF will have the ability to write MN checks
6. GPR Account- Need more details how this works – for Ex employees (CCSF will not be involved with set up, etc.)
7. Escheatment- MN will escheat to the State.
8. Exclusivity- USB cards will be active for 1 year after contract with MN starts – wind down. Does not apply with existing cards.
9. Funding- Routing number and account number from MN (Meta Bank)- will need to discuss
10. User guide and reporting guide will be provided by MN

### **New questions**

1. For reloadable cards, SS# is not needed if CCSF is the only funder, but we've decided to add portable feature, so we will not be the only funder. Agreement will need to be modified. Is SS# is needed?
2. MN described LAP card as blank cards that we can have on hand and issue immediately when needed. Ask, if that is only distribution method. Can we submit order to be mailed directly to cardholder? And or mail to agency?
3. Is there minimum age to receive cards?

Migration/Implementation: Can MN document and add in the SOW? YES.



1. *Communication from CCSF with effective date.*

**PRICING:**

\$250 K incentive for migration and conversion work -by submitting invoice

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: card estimates for reloadable and non-reloadable cards  
**Date:** Wednesday, June 29, 2022 12:14:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

ECN's are live, except for the Business Launch and HCN. They didn't provide date when it will start. MYR is Oct. DPH is unknown. They're waiting for CON to approve their P&P. I just asked for status update this morning, that one has been on-going since last year.

Regards,  
 Carmen

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**Sent:** Wednesday, June 29, 2022 12:06 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: card estimates for reloadable and non-reloadable cards

Thanks, carmen. Do you know the anticipated launch for each of these programs?

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Program					
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TTX (non-Reloadable)	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

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Thanks, Carmen, and hope you and the team have not only a great Friday, but a fantastic, long holiday weekend!

Craig.

**Craig Driver**

Sales Executive

Prepaid & Disbursements – Government, Higher Education, Not-for-Profits & Utilities

Mobile:+1-703-203-8078

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**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

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Hi Evelyn –

I have everything ready to submit my request for resources expect the specific program volumes. Would you please advise to the reloadable & single load volumes for each program?

Thank you,

**Liam Quigley**

Account Executive  
Government Solutions  
Mobile: 916.291.0610

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**World's Most Innovative Companies 2022 | Fast Company**

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Fast Company is a registered trademark of Mansueto Ventures LLC.

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**Subject:** Money Network/CCSF kick off meeting - PayCards/Prepaid cards  
**Importance:** High



EXTERNAL MESSAGE – Think Before You Click

Hi Liam and Kevin-

Just want to say thank you for all your help in getting our contract executed.

Also checking when you might be available to do a kick off meeting with the team?

Thanks-

Evelyn Mora  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: (415) 554-5263



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Hadley, Kevin \(Marietta\)](#); [Quigley, Liam \(US - California\)](#); [Driver, Craig \(US - Virginia\)](#)  
**Cc:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Important: RE: Revised/reduced card estimates for DPH program  
**Date:** Friday, July 8, 2022 7:47:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Hi Kevin,

The City is funding all the cards and we are a government agency, so yes, all the departments we are setting up now (and the future) are government benefits. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Hadley, Kevin (Marietta) <[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)>  
**Sent:** Friday, July 8, 2022 5:22 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
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**Subject:** Important: RE: Revised/reduced card estimates for DPH program  
**Importance:** High

Good Morning Carmen,

Can you please confirm the payments being made by each department in tables below are government benefits?

Thanks,  
Kevin

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, July 5, 2022 1:03 PM  
**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Hadley, Kevin (Marietta) <[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)>  
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**Subject:** Revised/reduced card estimates for DPH program

 **EXTERNAL MESSAGE – Think Before You Click**

Hi Kevin,

Please see below for program setup revisions based on kickoff meeting last week. Note, DPH's card estimate volume has been reduced. Their first line (COVID program) was removed because it was an error. Please help setup 5 TPP programs for reloadable cards and 1 Standard LAP program for non reloadable cards. Please let me know if you have any questions. Thanks.

Reloadable

<b>ECN – Dream Keeper</b>	<b>Frequency</b>	<b>Cards per Batch</b>	<b>Amount per Card</b>	<b>Reload frequency</b>
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
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<b>ECN – COVID</b>	<b>Frequency</b>	<b>Cards per Batch</b>	<b>Amount per Card</b>	<b>Reload frequency</b>
Family Relief	Monthly	150	1,000	1 time load only

<b>MYR</b>	<b>Frequency</b>	<b>Estimate # of Cards</b>	<b>Amount per Card</b>	<b>Reload frequency</b>	<b>Note</b>
Transgender Basic Income Pilot Program	Monthly	55	1,200	18	

<b>DPH</b>	<b>Frequency</b>	<b>Estimate # of Cards</b>	<b>Amount per Card</b>	<b>Reload frequency</b>	<b>Note</b>
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

<b>TTX - General</b>	<b>Frequency</b>	<b>Estimate # of Cards</b>	<b>Amount per Card</b>	<b>Reload frequency</b>	<b>Note</b>
General*	As needed	TBD	TBD	N/A – non-reloadable	*This is work around to allow us to order non-reloadable cards to be sent directly to recipients

Non-Reloadable

<b>TTX</b>	<b>Frequency</b>	<b>Estimate # of Cards</b>	<b>Amount per Card</b>	<b>Reload frequency</b>	<b>Note</b>
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	



Regards,  
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City Hall, Room 140

1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: (415) 554-5263



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: need reduce card estimates for DPH  
**Date:** Tuesday, July 5, 2022 9:50:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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Thanks Evelyn.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, July 5, 2022 9:50 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: need reduce card estimates for DPH

Yes, of course.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, July 5, 2022 9:48 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** need reduce card estimates for DPH

Hi Evelyn,

I just realized that I made a mistake, included the sample line on the intake form for DPH. I thought that was their completed intake form, but realized they had left it blank (it only had the sample line). Can I send revised volume to MN (removing the first COVID program line)? Thanks.

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
<del>COVID (program name TBD)</del>	<del>Monthly</del>	<del>900</del>	<del>200</del>	<del>2</del>	
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Ho, Carmen (TTX)

**Sent:** Wednesday, June 29, 2022 11:57 AM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Hadley, Kevin (Marietta) <[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** card estimates for reloadable and non-reloadable cards

Hi Kevin,

Below are card volume estimates for 4 different departments. Please help setup these 4 departments/programs on the portal. Note, for ECN, they want the Family Relief reporting separate from other ones because that one is COVID related.

ECN	Frequency	Cards per Batch	Amount per Card	Reload frequency
DKI Beauty Academy	Monthly	20	3,300	not provided
DKI Business Launch Payments	Monthly	20	2,000	not provided
DKI City EMT	Monthly	20	2,000	not provided
DKI CityBuild Academy	Monthly	30	1,000	not provided
DKI Entrepreneur Training	Monthly	40	3,000	not provided
DKI HCN	Monthly	20	1,500	not provided
Family Relief	Monthly	150	1,000	1 time load only

MYR	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
Transgender Basic Income Pilot Program	Monthly	55	1,200	18	

DPH	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
COVID (program name TBD)	Monthly	900	200	2	
Clinics (program name TBD)	As needed	80-100	100	TBD	Up to 100 cards for the entire program, and up to \$100 per recipient. Note, the recipients will be minors (Middle School students)

TTX (non-Reloadable)	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable	

Regards,

Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Ho, Carmen (TTX)  
**Sent:** Tuesday, May 31, 2022 9:27 AM  
**To:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>  
**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Hi Craig,

Please below for revised estimates:

- Payroll cards: 500-700 (**Christy** please revise if needed)
- Reloadable cards: unknown because it's dependent on department's programs and COVID related programs. We will have at least 2 departments ordering cards. MYR and ECN. ECN is for COVID, unknown/unpredictable number of cards, average load is \$1K. MYR will have 55 cards, loaded monthly for 18 months, \$1.2k per load. DPH might have 20 cards, loaded every 3 months or so, average \$25 load.
- Non-Reloadable cards: unknown number of cards, can start with estimate 100 cards year, approximate average load of \$50-100.

Please help setup kickoff call. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Sent:** Friday, May 27, 2022 5:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>  
**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

Good morning, Carmen, and happy Friday to you and the team!

Thanks for the clarification that you've provided. We look forward to the kickoff call!

Does the following seem like a good summation? We will provide this to our Implementations team for planning purposes.

- Payroll cards: 500-700
- Reloadable cards: 25K – 100K cards annually, average load of \$1K (seemed that Amanda might have meant 25-100K in terms of number of cards, rather than funds loaded)
- Non-Reloadable cards: 100 cards max per year, approximate average load of \$1K



Thanks, Carmen, and hope you and the team have not only a great Friday, but a fantastic, long holiday weekend!

Craig.

**Craig Driver**

Sales Executive

Prepaid & Disbursements – Government, Higher Education, Not-for-Profits & Utilities

Mobile:+1-703-203-8078



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**Drive more commerce**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, May 26, 2022 8:02 PM

**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards



**EXTERNAL MESSAGE – Think Before You Click**

Hi Liam,

Is the information that Amanda provided previously not sufficient? see attached. Noticed for the reloadable cards, Amanda said 25k-100k per load, that is too high. For non-payroll reloadable cards, it's about \$1k/load.

Please schedule meeting for kickoff so we can provide more details on non-payroll reloadable card program setup requirements. We will have at least 2 departments ordering reloadable cards, and will need separate reporting. Thanks.

Regards,

Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>

**Sent:** Thursday, May 26, 2022 10:06 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>; Driver, Craig (US - Virginia) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>

**Subject:** RE: Money Network/CCSF kick off meeting - PayCards/Prepaid cards

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Evelyn –

I have everything ready to submit my request for resources expect the specific program volumes. Would you please advise to the reloadable & single load volumes for each program?

Thank you,

**Liam Quigley**

Account Executive  
Government Solutions  
Mobile: 916.291.0610

**Fiserv**

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 4:51 PM  
**To:** Quigley, Liam (US - California) <[liam.quigley@Fiserv.com](mailto:liam.quigley@Fiserv.com)>; Doyle, Kevin (Carson City) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Beetz, Christine (CON) <[christine.beetz@sfgov.org](mailto:christine.beetz@sfgov.org)>  
**Subject:** Money Network/CCSF kick off meeting - PayCards/Prepaid cards  
**Importance:** High



**EXTERNAL MESSAGE – Think Before You Click**

Hi Liam and Kevin-

Just want to say thank you for all your help in getting our contract executed.

Also checking when you might be available to do a kick off meeting with the team?

Thanks-

Evelyn Mora  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: (415) 554-5263



**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** RE: HRC - RE: Question regarding Gift Cards for CBO Focus Group Participants  
**Date:** Tuesday, October 18, 2022 11:36:00 AM  
**Attachments:** [Program Intake Form for Prepaid Cards.xlsx](#)  
[image001.png](#)  
[OEWD P&P approved 11.16.21.pdf](#)  
[TTX Visa Gift Card Policy approved.docx](#)

---

Hi Tajel,

Please see attached. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, October 18, 2022 11:21 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: HRC - RE: Question regarding Gift Cards for CBO Focus Group Participants

Hi,

Can you send them and the onboarding excel to me? I am going to create a generic email so every time a dept asks, we have it in the ready.

Thanks,  
Tajel

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 18, 2022 10:45 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** FW: HRC - RE: Question regarding Gift Cards for CBO Focus Group Participants

Hi Tajel,

Checking to see if you wanted me to send Rebecca copy of TTX's and OEWD's P&P?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

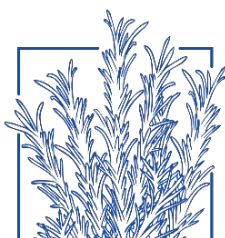
---

**From:** Lo Dolce, Rebecca (HRC) <[rebecca.lodolce@sfgov.org](mailto:rebecca.lodolce@sfgov.org)>  
**Sent:** Friday, October 14, 2022 12:31 PM  
**To:** Rydstrom, Todd (CON) <[Todd.Rydstrom@sfgov.org](mailto:Todd.Rydstrom@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quintos, Jocelyn (CON) <[Jocelyn.Quintos@sfgov.org](mailto:Jocelyn.Quintos@sfgov.org)>; Mangrobang, Melson (CON) <[melson.mangrobang@sfgov.org](mailto:melson.mangrobang@sfgov.org)>; Ting, Lilly (CON) <[lilly.ting@sfgov.org](mailto:lilly.ting@sfgov.org)>; Zepeda, Francesca (MYR) <[francesca.zepeda@sfgov.org](mailto:francesca.zepeda@sfgov.org)>  
**Subject:** RE: HRC - RE: Question regarding Gift Cards for CBO Focus Group Participants

Hi Todd, Tajel,

Thank you very much for this information. It is helpful. Yes, please do share TTX and OEWD's policies, we would be interested in seeing them.

Best,  
Becky



**DREAM  
KEEPER**

**Becky Lo Dolce, M.P.P.**  
*Principal Administrative Analyst; Technical Assistance and Capacity  
Building Program  
(She, Her, Hers)*

**Dream Keeper Initiative**  
San Francisco Human Rights Commission  
25 Van Ness Avenue, Suite 800  
San Francisco, CA 94102  
**Phone:** (415) 252-2505; Main Office (415) 252-2500  
**Website:** [www.dreamkeepersf.org](http://www.dreamkeepersf.org)

---

**From:** Rydstrom, Todd (CON) <[Todd.Rydstrom@sfgov.org](mailto:Todd.Rydstrom@sfgov.org)>  
**Sent:** Friday, October 14, 2022 12:19 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Lo Dolce, Rebecca (HRC) <[rebecca.lodolce@sfgov.org](mailto:rebecca.lodolce@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Quintos, Jocelyn (CON) <[Jocelyn.Quintos@sfgov.org](mailto:Jocelyn.Quintos@sfgov.org)>; Mangrobang, Melson (CON) <[melson.mangrobang@sfgov.org](mailto:melson.mangrobang@sfgov.org)>; Ting, Lilly (CON) <[lilly.ting@sfgov.org](mailto:lilly.ting@sfgov.org)>  
**Subject:** HRC - RE: Question regarding Gift Cards for CBO Focus Group Participants

+CON-AOSD Fund Accounting, Jocelyn, Melson & Lily

Good afternoon Rebecca, et al.,

The gift card guidance in the Controller's Office Accounting Policies & Procedures will be helpful for

Team HRC's reference as well, and is found at the below link, starting on page 166, including the associated 1099 required reporting:

<https://sfemployeeportalsupport.sfgov.org/support/solutions/articles/11000022815-the-controller-s-office-accounting-policies-procedures>

Rebecca, for the quickest assistance on gift cards and/or the Accounting Policies & Procedures from Team CON, kindly recommend you connect with HRC's Fund Accountant (Lily/Melson, both CCed here).

Hope this helps, and good luck with the initiative and focus groups.

Best,  
TLR

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Friday, October 14, 2022 12:00 PM  
**To:** Lo Dolce, Rebecca (HRC) <[rebecca.lodolce@sfgov.org](mailto:rebecca.lodolce@sfgov.org)>; Rydstrom, Todd (CON) <[Todd.Rydstrom@sfgov.org](mailto:Todd.Rydstrom@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: Question regarding Gift Cards for CBO Focus Group Participants

Hi Rebecca,

Thanks for reaching out.

We can share with you OEWD and TTX's policies for reference.

HRC will have to develop one for the purpose of issuing any type of prepaid card – one time gift card and/or reloadable.

In terms of participation on community panels, groups, advisory, etc, the only person that can receive a gift card should be an individual that is not otherwise compensated (as part of their job) to serve on it.

In other words, CBO staff should not receive one.

Obviously, it makes lots of programming sense to have CBOs on panels to provide direction and insight. In that case, we would advise it be part of their grant agreement with CCSF. If so, given the amount, it can be easily added to it without significant bureaucratic lift.

If they are not a grantee, we would need to further investigate.

Please let us know if you would like to see the policies to help establish your organization's and I am happy to meet to further work through these issues.

Sincerely,

Tajel

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**From:** Lo Dolce, Rebecca (HRC) <[rebecca.lodolce@sfgov.org](mailto:rebecca.lodolce@sfgov.org)>  
**Sent:** Thursday, October 13, 2022 1:46 PM  
**To:** Rydstrom, Todd (CON) <[Todd.Rydstrom@sfgov.org](mailto:Todd.Rydstrom@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Question regarding Gift Cards for CBO Focus Group Participants

Hi all,

The Human Rights Commission is working with outside researchers to conduct focus groups related to the impact of the Dream Keeper Initiative. HOPE SF is assisting this effort by offering focus group attendees \$150 gift cards for their participation. Attendees will include community members and CBOs in contract with the city who have received DKF funding. We know that sometimes this can present a conflict, and some CBO partners may not be able to receive the gift cards personally but instead as a donation to their organization. We were advised that the Controller's Office and Treasurer and Tax Collector's Office may have developed some policies re: gift cards. Any/all guidance you have regarding compensating these participants is much appreciated.

Thank you,  
Becky



**Becky Lo Dolce, M.P.P.**  
*Principal Administrative Analyst; Technical Assistance and Capacity Building Program*  
(She, Her, Hers)

**Dream Keeper Initiative**  
San Francisco Human Rights Commission  
25 Van Ness Avenue, Suite 800  
San Francisco, CA 94102  
**Phone:** (415) 252-2505; Main Office (415) 252-2500  
**Website:** [www.dreamkeepersf.org](http://www.dreamkeepersf.org)

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 Date to be completed by this form \_\_\_\_\_  
 Depts. Contact \_\_\_\_\_

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DAVID A. HANSEN State of Alaska Department of Transportation	11/15/1970	1234567890123	12345678901234567890	907-555-1234	dhansen@alaska.gov	State of Alaska	Department of Transportation	\$100,000	Married	2	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

## Office of Economic and Workforce Development Pre-paid Card Policies and Procedures

OEWD purchases Reloadable and Non-reloadable Pre-paid cards (herein after referred to as Pre-paid cards) for clients based on the eligibility criteria defined below. OEWD follows the Controller's Citywide Gift Card Policies and Procedures Guideline. Refer to Section 3.10:

<https://sfcontroller.org/sites/default/files/Documents/AOSD/CON%20Accounting%20P%26P%20-%202020%20-%20Final.pdf>.

### I. Programs

#### 1. Eligibility

- Pre-paid cards can be given to San Francisco residents that have tested positive for COVID-19 and have expressed a need for financial assistance to pay for reasonable and necessary personal, family, or living expenses and anticipates experiencing financial hardship during their two-week quarantine or isolation (See Appendix A).
- Pre-Paid cards can be given to students that are competitively selected to a 4-month academy under the City Emergency Medical Technician (EMT) training program, which will provide paid training in order to provide students with the ability to focus on coursework to earn an EMT credential without worrying about income (See Appendix B).
- Pre-Paid cards can be given to students that are competitively selected for a 7-month Peer Support Mental Health Certification Training Program, which will provide paid training to participants with lived experiences with mental health services interested in starting a mental health career with Afri-centric affirming vocational training. (See Appendix B).
- Pre-Paid cards can be given to students that are competitively selected to participate and graduate from the rigorous 10 weeks of coursework from the Beauty Academy. The Beauty Academy will prepare young women ages 16-24 with a pre-apprenticeship that provides the fundamentals they need to enter any Cosmetology program after high school. (See Appendix B)
- Pre-Paid cards can be given to clients who are considered low- to moderate-income and intend to start a new business within San Francisco (See Appendix B).
- Pre-paid cards can be given to Community members who participate in panels, surveys, evaluation and training under OEWD's Community Panelist Program, which will provide public input from community members with expert knowledge, skills and experience in OEWD program areas.
- Pre-paid cards can be give to low- to moderate-income participants in the 12-week CityBuild Academy construction pre-apprenticeship program.

#### 2. Authority

- Refer to Appendix C for list of Managers authorized to approve Pre-paid card purchase.

#### 3. Funding Source

- OEWD purchases Pre-paid cards with funding supported by the general fund, gift fund or any donated fund.



- Pre-paid cards with funding supported by Give2SF, a fund created to allow the City and County of San Francisco to accept tax-deductible charitable donations to support the City's COVID-19 outbreak response efforts.
- Pre-paid cards with funding support by General Fund

## II. Ordering Process

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.

### **For Reloadable cards**

1. Department staff completes Reloadable Card Order Request form (Appendix D) and Shipping Information (Appendix F)
2. Department staff creates direct payment voucher in FSP, entering the following information:
  - Invoice Line Description: To begin with "**ECN-GC**",
  - Amount: total card amount and number of card recipients
    - Example, 1 cards for \$1,285.60 each = 1 x 1285.60 = \$1,285.60
  - Under payment information, Remit to: 0000008865, Location: WIRE-21, Address: 1.
  - Under payment options, Bank: BOA, Account: **Banking Info**, Method: WIR.
  - Under Payment Information, Scheduled Due: same date to be entered on ACH request (see step 3 below)

### **Add AOSD Fund Accountant as final approver.**

3. After voucher is approved, department staff submits ACH request on TTX banking portal: [ACH Request](#) ( <https://sftreasurer.org/banking-investments/banking-services-city-departments> ) and attaches a signed copy of the Order Request form (Appendix D).
  - For Payment Request Type: ACH Request
  - For the "DATE PAYMENT IS DUE (SETTLEMENT DATE)\*", enter 2 business days from date of submission. For example, submitting the ACH request on 7/8/19, enter 7/10/19 as date payment is due.
  - For ACH or Fedwire ABA Routing Number: 322285846
  - For Beneficiary Bank and Name: US Bank
  - For Beneficiary's Full Address: 200 South Sixth St, Minneapolis, MN 55402
  - For Beneficiary's Account Number: **Banking Info**
4. Department staff forwards the completed Shipping Information (Appendix F) as Excel spreadsheet to TTX via email: [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org)
5. TTX reviews documents for completeness, processes order and will send confirmation to department staff with expected delivery date.

### **For Non-reloadable cards**

1. Department staff completes Non-reloadable Card Order Request form (Appendix E)

2. Department staff creates direct payment voucher in FSP, entering the following information:
  - Invoice Line Description: To begin with “**ECN-GC**”,
  - Amount: total card amount plus the \$2.00 fee per card.  
For example 10 cards for \$25 each = 10 x (\$25+\$2.00) = \$270.00
  - Under payment information, Remit to: 0000008865, Location: **WIRE-14**, Address: 1.
  - Under payment options, Bank: BOA, Account: **Banking Info** Method: WIR.
  - Under Payment Information, Scheduled Due: same date to be entered on ACH request (see step 3 below)

**Add AOSD Fund Accountant as final approver.**

3. After voucher is approved, department staff submits ACH request on TTX banking portal: [ACH Request](#) ( <https://sftreasurer.org/banking-investments/banking-services-city-departments> ) and attaches a signed copy of the Non-reloadable Card Order Request form (Appendix E).
  - For Payment Request Type: ACH Request
  - For the “DATE PAYMENT IS DUE (SETTLEMENT DATE)”, enter 2 business days from date of submission
  - For ACH or Fedwire ABA Routing Number: 322285846
  - For Beneficiary Bank and Name: US Bank
  - For Beneficiary’s Full Address: 200 South Sixth St, Minneapolis, MN 55402
  - For Beneficiary’s Account Number: **Banking Info**
4. Department staff forwards the completed Shipping Information (Appendix F) as Excel spreadsheet to TTX via email: [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org)
5. TTX reviews documents for completeness, processes order and will send confirmation to department staff with expected delivery date.

**III. Record Keeping**

**1. Right To Recover Program**

- Department of Public Health (DPH) staff reaches out to individuals that have tested positive for COVID-19 at a City Testing site or hospital to determine if they are in need of financial assistance. Individuals that have tested positive for COVID-19 and expressed the need for financial assistance are identified by DPH staff and a daily list of such individuals is provided to OEWD.
- OEWD will refer list of individuals to local nonprofits that will reach out to such impacted individuals to identify and confirm potential Pre-paid card recipients, collecting the following information:
  - Eligibility reasons related to the Right to Recover COVID-19 program
  - Name, date of birth, phone number, and confirmed mailing address of the recipients that have tested positive for COVID-19.
  - Demographic data collected only includes “preferred language” and “gender identity.”

- OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing addresses, and \$1,285.60 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
- The Bank will mail Reloadable cards directly to the recipients. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit
- Nonprofits organizations that screened recipients will make every effort to follow up with them by phone to confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail will be forwarded to OEWD to complete the project inventory log.

## **2. City EMT Training Program**

- A cohort of students are competitively selected to participate in the 4-month academy training program.
- OEWD will receive confirmation of the cohort of students selected for the City EMT Training Program from the nonprofit administering the program, collecting the following information:
  - Name, date of birth and phone number.
  - Mailing address of the nonprofit administering the program,
  - Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person on a monthly basis during the 4-month academy. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit
  - OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$2,000.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
  - Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.
  - In the event a student drops out the program, they will no longer be eligible to receive subsequent \$2,000.00 monthly payments.

## **3. Community Panelist Program**

- Community engagement, input and public participation directly involves the public in decision-making and gives full consideration to public input through panels, surveys, evaluation and training. These can include, but are not limited to: RFP/RFQ panels, focus groups, public opinion polls/surveys, program assessment and/or development and proposed policy/legislative impact discussions.
- The OEWD Contracts and Grants Director will provide OEWD Fiscal with a list of community panelists selected by OEWD program staff, collecting the following information:
  - Name, mailing address, date of birth and phone number.
  - Reloadable cards will either be (1) distributed in-person to panelist or (2) mailed to the panelist after completion of a panel, survey, evaluation and/or training.
  - OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and card amount for each panelist to TTX for submission to Bank and subsequent mailing of Reloadable Cards. For RFP related scoring panels, panelists will be provided with \$20-30 per application reviewed. A minimum of 5

applications to a maximum of 10 applications will be assigned to panelists, resulting in card amounts ranging from \$100 to \$300 for panelists.

- OEWD Contracts and Grants staff will ensure through the Inventory and Tracking log that cumulative payments do not exceed \$600 per panelist in a Calendar Year.
- The Bank will either (1) mail cards directly to OEWD for in-person distribution or (2) mail cards directly to the panelists. The tracking log will indicate the recipient's address when cards are mailed directly to the panelists.
- The Contracts and Grants manager will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and/or distribution date to panelists will be forwarded to OEWD fiscal to complete the project inventory log.
- Record Retention
  - OEWD Director of Financial Operations will retain all the supporting documentation for a minimum of five years according to Citywide Financial Records Retention and Destruction Schedule and OEWD's Retention Policy.
  - Records and physical cards are subject to audit by CON.

- **Entrepreneur Start-Up Program**

- Payments under this program shall require applicants who are accepted in into approved programs to be low or moderate-income and should be exempt from income tax and reporting and withholding, therefore the City is not required to report these payments as income to low-income recipients for federal or state income taxes purposes.
- A cohort of entrepreneurs are competitively selected to participate in the 4 - 24 week training program.
- OEWD will receive confirmation of the cohort of entrepreneurs selected by the Entrepreneurship Training Partners (ETP) from the nonprofit administering the program, collecting the following information:
  - Name, date of birth and phone number.
  - Mailing address of the nonprofit administering the program,
  - Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person on a monthly basis during the training program. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit
- OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards. For each 4 weeks completed, participants will be provided between \$1,000 to \$3,000 depending on program training requirements. Upon launching their business, a participant may also be provided with an additional payment of \$500.
- Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.
- In the event an entrepreneur drops out of the program, they will no longer be eligible to receive subsequent payments.

4. Peer Support Mental Health Certification Training Program

- A cohort of participants are competitively selected to participate in a 7 month Amani Mental Health entry level Peer Support Mental Health Certification Training Program open to job seekers with lived experiences with mental health services interested in starting a mental health career with Afri-centric affirming vocational training
- The program will provide mental health training pathways for African American residents in San Francisco, and is designed to meet the urgent need for culturally responsive mental health and wellness services.
- OEWD will receive confirmation of the cohort of participants selected for the Amani Mental Health Peer Support Training Program from the nonprofit administering the program, collecting the following information:
  - Name, date of birth and phone number.
  - Mailing address of the nonprofit administering the program,
  - Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person on a monthly basis during the 7 month program. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit
  - OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$1,500.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
  - Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.
  - In the event a student drops out the program, they will no longer be eligible to receive subsequent \$1,500.00 monthly payments.

5. Beauty Academy Training Program

- ~~A cohort of students are competitively selected to participate in a 10 weeks academy training program.~~
- ~~OEWD will receive confirmation of the cohort of students selected for the Beauty Academy~~
- ~~Program from the nonprofit administering the program, collecting the following information:~~
  - ~~Name, date of birth and phone number.~~
  - ~~Mailing address of the nonprofit administering the program,~~
  - ~~Reloadable cards will be mailed to the nonprofit, who will distribute the cards in person at graduation from the program (10 weeks). The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit.~~
- ~~OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$3,300.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.~~
- ~~Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.~~

- ~~In the event a student drops out the program, they will no longer be eligible to receive subsequent \$3,300.00 payment.~~
- A cohort of students are competitively selected to participate in a ~~12 months~~ 18 week Beauty Academy Training Program.
- ~~The Beauty Academy Training Program consists of four training modules. Each module is 10 weeks.~~ This program will run twice a year totaling 36 weeks with breaks during scheduled holidays.
- The Beauty Academy Training Program consists of four training modules. Each module is roughly 5 weeks long with a few weeks of preparation for the Graduation showcase.
- The one cohort of selected students will go each training module.
- OEWD will receive confirmation of the cohort of students selected for the Beauty Academy

Program from the nonprofit administering the program, collecting the following information:

- Name, date of birth and phone number.
- Mailing address of the nonprofit administering the program,
- Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person at graduation from each training module (10 weeks). The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit.
- ~~OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$3,300.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.~~ OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$4,100.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
- Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.
- ~~In the event a student drops out the program, they will no longer be eligible to receive subsequent \$3,300.00 payment.~~ In the event a student drops out the program, they will no longer be eligible to receive subsequent 4,100.00 payment.
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7. **CityBuild Academy Training Program**

- A cohort of students are competitively selected to participate in the 12-week construction pre-apprenticeship training program.
- OEWD will receive confirmation of the cohort of students selected for the CityBuild Academy Training Program from the CityBuild Coordinator nonprofit service provider, collecting the following information:
  - Name, date of birth and phone number.
  - Mailing address of the CityBuild Coordinator nonprofit service provider.
  - Reloadable cards will be mailed to the CityBuild Coordinator, who will distribute the cards in-person to each enrolled candidate on a monthly basis during the 12-week academy. Participants are eligible to receive funds for each full four weeks of training that they complete, with funds

distributed at the conclusion of each completed four-week period. A tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit

- OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$1,000.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
- The CityBuild Coordinator will confirm that program participants receive the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to students will be forwarded to OEWD to complete the project inventory log.
- In the event a student drops out the program, they will no longer be eligible to receive subsequent \$1,000.00 payments for completion of four-week training periods.

## **8. Family Relief Fund Program**

- Nonprofit identifies eligible recipients that are low-income, unemployed, underemployed and dislocated workers that have been impacted by COVID-19 and do not qualify for local, state or federal assistance.
- OEWD will receive confirmation of eligible recipients selected for the Family Relief Fund from the nonprofit administering the program, collecting the following information:
- Name, date of birth and phone number.
- Mailing address of the nonprofit administering the program,
- Reloadable cards will be mailed to the nonprofit, who will distribute the cards in-person. The tracking log will indicate the recipient's address or the address and contact staff person of the local nonprofit
- OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing address and \$1,000.00 card amount for each recipient to TTX for submission to Bank and subsequent mailing of Reloadable Cards.
- Nonprofits organizations will confirm that they received the cards in the proper amount, obtaining the serial card number. Confirmation of receipt by mail and distribution date to recipients will be forwarded to OEWD to complete the project inventory log.

## **IV. Distribution**

### **1. Right To Recover Program**

Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail to recipients and track the disposition of the request. Local nonprofits will enter the required information to request a card and ensure there is no duplication with prior Right to Recover payments. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering

- Using the tracking log and the information nonprofit agency staff add to it, OEWD's Right to Recover Program Officer, will review and approve eligibility documentation for each client, each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's Right to Recover Program Officer will forward list OEWD's Accounting staff to submit the order.

- The Bank will mail Reloadable cards directly to the recipients. The tracking log will indicate the recipient's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix G).

Upon the distribution of the cards to the eligible recipients, local nonprofits will make every effort to call recipients and reconcile the mailed cards to the card request tracking log by confirming card receipt, serial number and amount.

- Local nonprofits will investigate any cards that are returned to Bank as undeliverable or that are not received by the designated recipient, and will document the information in the project inventory log. If a recipient notifies the nonprofit that they did not receive a card, either in the follow up call or through the Worker Information Line, the local nonprofit will confirm the mailing address again with the recipient, and advise recipient to contact the Bank customer support to send replacement card.
- If the address is incorrect, OEWD will submit request to TTX to change the address and send replacement card.
- If cards are undeliverable or if a recipient is unreachable and the card has not been redeemed in twelve weeks after the order date, OEWD will submit request to TTX to cancel the card and return card balance to the originating City bank account.
- Additionally, OEWD and local nonprofits will make efforts to reconcile mailed cards to the gift card request tracking log by confirming card receipt, serial number and amount with the client in a follow up (e.g. phone call)

## **2. City EMT Training Program**

Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering

- Using the tracking log and the information nonprofit agency staff add to it, OEWD's City EMT Training Program Officer will review the cohort list of students participating in the 4-month academy each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's City EMT Training Program Officer will forward list OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix F).
- Upon the monthly distribution of the cards to the cohort of students, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff. Subsequent \$2,000 monthly distribution amounts will be loaded to existing reloadable cards that will be provided to the students.

## **3. Community Panelist Program**

Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail or in-person to the panelists and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering



- Using the tracking log, OEWD's Contracts and Grants Director will review the list of community panelists before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's Contracts and Grants Manager will forward list OEWD's Accounting staff to submit the order.
- The Bank will either mail cards or distribute in-person to the panelists. The tracking log will indicate the panelist's address if the cards are being mailed (Appendix G).
- Upon the confirmed distribution of the cards to the panelists, the Contracts and Grants Manager will include confirmation of the mail receipt date of the cards and/or the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff.

- **Entrepreneur Start-Up Training Program**

- Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering
- Using the tracking log and the information nonprofit agency staff adds to it, OEWD's City Entrepreneur Start-Up Training Program Manager will review the cohort list of students participating in **the 7 Training Programs** each time before card requests are submitted to the Treasurer's Office. A separate tracking log should be completed for each training program.
- Once approved, OEWD's City Entrepreneur Start-Up Training Program Manager will forward a list of OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix G).
- Upon the monthly distribution of the cards to the cohort of students, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff. Subsequent monthly distribution amounts will be loaded to existing reloadable cards that will be provided to the students.

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4. **Peer Support Mental Health Certification Training Program**

- Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering
- Using the tracking log and the information nonprofit agency staff add to it, OEWD's Homeless Children's Network Training Program Officer will review the cohort list of participants in the 7 month program each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's Homeless Children's Network Program Officer will forward list to OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix G).

- Upon the monthly distribution of the cards to the cohort of participants, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff. Subsequent \$1,500 monthly distribution amounts will be loaded to existing reloadable cards that will be provided to the participants.

5. Beauty Academy Training Program

- Tracking and Inventory Log Sheet (Appendix H) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering.
- Using the tracking log and the information nonprofit agency staff add to it, OEWD's Beauty Academy Training Program Officer will review the cohort list of students participating in the 10 weeks training modules each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's Beauty Academy Training Program Officer will forward list to OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix H).
- Upon the monthly distribution of the cards to the cohort of students, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff.
- ~~Cards will be used to provide paid training to students to enable them to focus on the rigorous 12 months pre-apprenticeship that provide the fundamentals they need to enter any Cosmetology program after high school without worrying about income. (Inner City Youth: Beauty Academy Training Program)~~ Cards will be used to provide paid training to students to enable them to focus on the rigorous 18 week pre-apprenticeship that provide the fundamentals they need to enter any Cosmetology school without worrying about income

6. CityBuild Academy Training Program

- Tracking and Inventory Log Sheet (Appendix G) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering
- Using the tracking log and the information that CityBuild Coordinator staff add to it, OEWD's CityBuild Academy Manager will review the cohort list of students participating in the 12-week academy each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's CityBuild Training Manager will forward list OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix F).
- Upon the first \$1,000 distribution of the cards to the cohort of students, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to students, to OEWD Program and Fiscal Staff. Up to two subsequent \$1,000 monthly distribution amounts will be loaded to existing reloadable cards that will be provided to the students. Program participants are eligible for a total of \$3,000 upon completion of all 12 weeks of training.

## **8. Family Relief Fund Program**

- Tracking and Inventory Log Sheet (Appendix I) will be maintained to request cards for distribution via mail to the nonprofit and track the disposition of the request. Information from the tracking sheet will be provided to OEWD Program and Fiscal staff for card ordering
- Using the tracking log and the information nonprofit agency staff add to it, OEWD's Family Relief Fund Program Officer will review and approve eligibility for each recipient each time before card requests are submitted to the Treasurer's Office.
- Once approved, OEWD's Family Relief Fund Program Officer will forward list OEWD's Accounting staff to submit the order.
- The Bank will mail Reloadable cards directly to the nonprofit administering the program. The tracking log will indicate the nonprofit's address, the nonprofit contact staff person and the name of the related local nonprofit (Appendix I).
- Upon the monthly distribution of the cards to the cohort of students, the nonprofit will return the completed Tracking and Inventory Log Sheet, which will include confirmation of the receipt date of the cards and the date of the in-person distribution of the cards to recipients, to OEWD Program and Fiscal Staff.

## **V. Compliance and Audit Requirement**

- Cards will be used as financial assistance to pay for reasonable and necessary personal, family, or living expenses and anticipates experiencing financial hardship during their two-week quarantine or isolation. (*Right to Recover Program*)
- Cards will be used to provide paid training to students to enable them to focus on the rigorous four months of coursework to earn an EMT credential without worrying about income. (*City EMT Training Program*)
- Cards will be used to provide paid training to the participants to enable them to focus on the rigorous 7 months of coursework to earn a Peer Support Mental Health Certification which will provide for entry into mental health employment and career pathways without worrying about income. (*Peer Support Mental Health Certification Training Program*)
- [Cards will be used to provide paid training to students to enable them to focus on the rigorous 10 weeks of pre-apprenticeship that provide the fundamentals they need to enter any Cosmetology program after high school without worrying about income. \(\*Beauty Academy Training Program\*\)](#)
- Cards will be used as an incentive and means to compensate, recruit and leverage the knowledge, skills and lived experience of community members, past program beneficiaries and people with strong neighborhood and community connections to review and provide feedback on program proposals (*Community Panelist Program*)
- OEWD is required to follow the City's gift card policy and any subsequent updates, where applicable.
- Process is subject to Controller's Office Internal Audits
- OEWD is responsible for tracking and informing the Controller's Office on aggregated 1099 reportable income for gift card recipients, where applicable. This includes certifying each recipients' payment is exempt from 1099 reporting under Internal Revenue Code 139 (see Appendix A) and not otherwise compensated by insurance or otherwise.

- OEWD will securely transmit a project inventory log with the names, dates of birth, confirmed mailing addresses, of recipients of card amount to Controller’s Office for audit documentation purposes.

**Right To Recover Program**

**Eligible Local Nonprofits:**

Mission Economic Development Agency (MEDA)

Young Community Developers (YCD)

**Overview:**

DPH/OEWD →	OEWD/Nonprofit →	Treasurer →	U.S. Bank →	Nonprofit/OEWD
DPH generates a list of individuals that have tested positive for COVID-19 at a City Testing site or hospital and expressed the need for financial assistance and provides to OEWD.	<p>OEWD will refer list of individuals to local nonprofits that will reach out to such impacted individuals to identify and confirm eligibility.</p> <p>OEWD’s Right to Recover Program Officer, will review and approve eligibility</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>	Treasurer’s Office transmits client information securely to the U.S. Bank.	U.S. Bank mails cards directly to the recipients.	<p>Nonprofits will confirm client receipt if mailed, within ten days of mailing date.</p> <p>OEWD and local nonprofits will make efforts to reconcile mailed cards to the gift card request tracking log. OEWD will submit request to TTX for any card replacements or cancellations.</p>

**City EMT Training Program**

**Eligible Local Nonprofit:**

Dusty’s Fishing Well

**Overview:**

Nonprofit →	OEWD →	Treasurer →	U.S. Bank →	Nonprofit/OEWD
In coordination with OEWD, Nonprofit competitively selects cohort of student to participate in the 4-month training academy.	<p>OEWD's City EMT Program Officer, will review the active cohort list of students and request the purchase order for reloadable cards</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>	Treasurer's Office transmits client information securely to the U.S. Bank.	U.S. Bank mails cards directly to the recipients.	<p>Nonprofits will confirm card receipt and in-person distribution of cards to students. Tracking and Inventory log will be return to OEWD Program and Fiscal staff</p> <p>OEWD will submit request to TTX for any card replacements or cancellations.</p>

**Community Panelist Program**

**Overview:**





OEWD	→ Treasurer	→ U.S. Bank	→ OEWD
OEWD's Contracts and Grants Director will review the list of Community Panelists and request the	Treasurer's Office transmits client information securely to the U.S. Bank.	U.S. Bank mails cards directly to the recipients.	OEWD Contracts and Grants Manager will confirm card receipt to Community Panelists, either distributed via mail or in-person.

<p>purchase order for reloadable cards</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>			<p>Tracking and Inventory log will be return to OEWD Fiscal staff.</p> <p>OEWD will submit request to TTX for any card replacements or cancellations.</p>
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**Entrepreneur Start-Up Training Program**

Eligible Local Nonprofit: Renaissance Entrepreneurship Center, En2action, San Francisco Housing Development Corporation, SF Black Wall Street, and St. James Infirmary/Transgender District.

**Overview:**

<p> Nonprofit</p>	<p> OEWD</p>	<p> Treasurer</p>	<p> U.S. Bank</p>	<p>Nonprofit/OEWD</p>
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<p>In coordination with OEWD, Nonprofit competitively selects a cohort of entrepreneurs to participate in the 4-24 week training.</p>	<p>OEWD's City Entrepreneur Start-Up Training Program Manager, will review the active cohort list of students and request the purchase order for reloadable cards OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request. OEWD will securely transmit a project inventory log or recipient list to TTX</p>	<p>Treasurer's Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards directly to the recipients.</p>	<p>Nonprofits will confirm card receipt and in-person distribution of cards to students. Tracking and Inventory log will be return to OEWD Program and Fiscal staff OEWD will submit request to TTX for any card replacements or cancellations.</p>
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**Peer Support Mental Health Certification Training Program**

**Eligible Local Nonprofit:**

Homeless Children's Network

**Overview:**

 Nonprofit	 OEWD	 Treasurer	 U.S. Bank	Nonprofit/OEWD
<p>In coordination with OEWD, Nonprofit competitively selects cohort of participants to participate in the 7 month program.</p>	<p>OEWD's Homeless Children's Network Program Officer, will review the active cohort list of participants and request the purchase order for reloadable cards OEWD Fiscal staff creates direct payment voucher</p>	<p>Treasurer's Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards directly to the recipients.</p>	<p>Nonprofits will confirm card receipt and in-person distribution of cards to the participants. Tracking and Inventory log will be return to OEWD Program and Fiscal staff OEWD will submit request to TTX for</p>

	<p>in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>			<p>any card replacements or cancellations.</p>
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**Beauty Academy Training Program**

**Eligible Local Nonprofit:**  
Inner City Youth

**Overview:**

<b>Nonprofit</b>	<b>OEWD</b>	<b>Treasurer</b>	<b>U.S. Bank</b>	<b>Nonprofit/OEWD</b>
<p>Nonprofit competitively selects cohort of student to participate in the <del>12 months</del> 18 week training academy.</p>	<p>OEWD's Beauty Academy Program Officer, will review the active cohort list of students and request the purchase order for reloadable cards</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>	<p>Treasurer's Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards directly to the recipients.</p>	<p>Nonprofits will confirm card receipt and in-person distribution of cards to students. Tracking and Inventory log will be return to OEWD Program and Fiscal staff</p> <p>OEWD will submit request to TTX for any card replacements or cancellations.</p>



**CityBuild Academy Training Program**

**Eligible Local Nonprofit:**

Mission Hiring Hall

**Overview:**

Nonprofit →	OEWD →	Treasurer →	U.S. Bank →	Nonprofit/OEWD
<p>In coordination with OEWD, Nonprofit competitively selects cohort of student to participate in the 4-month training academy.</p>	<p>OEWD’s CityBuild Academy Manager will review the active cohort list of students and request the purchase order for reloadable cards</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>	<p>Treasurer’s Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards directly to the recipients.</p>	<p>Nonprofits will confirm card receipt and in-person distribution of cards to students. Tracking and Inventory log will be return to OEWD Program and Fiscal staff</p> <p>OEWD will submit request to TTX for any card replacements or cancellations.</p>

**Family Relief Fund Program**

**Eligible Local Nonprofit: Bay Area Community Resources**

**Overview:**

Nonprofit	OEWD	Treasurer	U.S. Bank	Nonprofit/OEWD
-----------	------	-----------	-----------	----------------

<p>In coordination with OEWD, Nonprofit identifies eligible recipients that are low-income, unemployed, underemployed and dislocated workers that have been impacted by COVID-19 and do not qualify for local, state or federal assistance.</p>	<p>OEWD's Family Relief Fund Program Officer, will review the active cohort list of students and request the purchase order for reloadable cards</p> <p>OEWD Fiscal staff creates direct payment voucher in FSP and submits ACH request.</p> <p>OEWD will securely transmit a project inventory log or recipient list to TTX</p>	<p>Treasurer's Office transmits client information securely to the U.S. Bank.</p>	<p>U.S. Bank mails cards directly to the recipients.</p>	<p>Nonprofits will confirm card receipt and in-person distribution of cards to students. Tracking and Inventory log will be return to OEWD Program and Fiscal staff</p> <p>OEWD will submit request to TTX for any card replacements or cancellations.</p>
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Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

Appendix B  
Workforce Training Programs

City Emergency Medical Technician (EMT) Training Program

The **City EMT Training** Program is a rigorous 4-month academy where a pool of students are competitively selected to learn high level emergency medical technician skills, while undergoing a personal life reconstruction. Selected students for this paid training program will serve the Transitional Age Youth (18-24) population from low income, poor educational disadvantaged backgrounds, with no support system and or resources necessary to succeed in the multiple facets of life. A monthly \$2,000 stipend will be provided to students with the ability to focus on the rigorous four months of coursework to earn an EMT credential without worrying about income and trying to make ends meet for themselves and their families. Pre-paid cards are being utilized for the aforementioned stipend payment because some students may not have bank accounts. Upon graduation, graduates will be eligible to join the Fire Department as temporary exempt Emergency medical Services (EMS) trainees where they will work until applying to become full-time H-3 EMT/Paramedics with the Department. Graduates will also be eligible to work with private sector paramedic companies.

**Attorney-Client Privilege**

# Attorney-Client Privilege

Peer Support Mental Health Certification Training Program

Program provides mental health training pathways for African Americans, and is designed to meet the urgent need for culturally responsive mental health and wellness services. Selected students for this paid training program will serve the African American population from low income and disadvantaged backgrounds, many with little support systems and/or resources. The Goal of the Amani Mental Health Training Collaborative is to provide new education and peer support employment opportunities in the mental health field for African American residents to meet the urgent need for Afri-centric, culturally responsive mental health and wellness services here in San Francisco. Participants interested in starting a career in a mental health field will be enrolled into training offered by HCN in collaboration with Rafiki, Bayview YMCA, and Collective Impact. All Collaborative partners have strong connections to the African American community in neighborhoods where unemployment is concentrated, including Bayview and the Western Addition. The entry-level PEER SUPPORT MENTAL HEALTH CERTIFICATION PROGRAM is open to job seekers with lived experiences with mental health services interested in starting a mental health career with vocational training. Program length is 7 months. A monthly stipend of \$1,500 will be provided to participants with the ability to focus on the coursework and training needed to complete either of the certificate programs without worrying about income and trying to make ends meet for themselves and their families. Pre-paid cards are being utilized for the aforementioned stipend payment because some participants may not have bank accounts. Upon completion graduates will be eligible to start a career in the

mental health field, trained to meet the urgent need for Afri-centric, culturally responsive mental health and wellness services in San Francisco.

Attorney-Client Privilege

# Attorney-Client Privilege

Entrepreneur Start-Up Training Program

Entrepreneur Start-Up Training Program

The **Entrepreneur Start-Up Training Program** shall be administered by two Entrepreneurship Training Partners (ETP) with a focus on enrolling clients who are considered low- to moderate-income and intend to start a new business within San Francisco. Our partners will collect baseline information through intake forms for each client receiving services through this Entrepreneurs Start-Up Training Program. ETP shall track the progress of clients throughout for 12 months of the program including how earnings and business stability are impacted by their participation in this program. A **monthly stipend ranging from \$1,000 to \$3,000 will be provided to the entrepreneurs** along with **an additional \$500 stipend** for entrepreneurs who obtains a business account number with the City of San Francisco.

Entrepreneur Training Program	# of Weeks	Training Partner	Training Direct Payment	Business Launch Payment
Start Smart Series	4	Renaissance Entrepreneurship Center	\$2,000	\$500
Women Entrepreneurship	12	Renaissance Entrepreneurship Center	\$7,500	\$500
Transgender District's Entrepreneurship Accelerator Program	12	St. James Infirmary/ Transgender District	\$7,500	\$500
Minding My Black-Owned Business entrepreneurial program	12	San Francisco Housing Development Corporation	\$7,500	\$500

The Black Millionaire Development Program	12	SF Black Wall Street Foundation	\$7,500	\$500
Sell Black – Grow Your Online Presence	16	En2Action	\$11,000	\$500
Ujamaa Kitchen	24	En2Action	\$18,000	\$500

**Attorney-Client Privilege**

Beauty Academy Training Program

The Beauty Academy Training Program is a rigorous ~~12-months~~ 18 week academy consisting of four training modules, each lasting ~~10~~ 5 weeks, to prepare young women ages 16-24 with a pre-apprenticeship that provides the fundamentals they need to enter any Cosmetology program after high school. Selected students for this paid training program will serve the youth from low income, poor educational disadvantaged backgrounds, with no support system and or resources necessary to succeed in the multiple facets of life. ~~A \$3,300 stipend will be provided to students at the graduation from each of the four training modules...~~ A \$4,100 stipend will be provided to students at the graduation from each of the four training modules. Pre-paid cards are being utilized for the aforementioned stipend payment because some students may not have bank accounts. Upon graduation, graduates will prepared to enter any Cosmetology program. They will be able to demonstrate the procedure for cornrow braiding and perform the various techniques of weaving, the track, sewing, bonding methods. In addition, they will gain a range of techniques in wig making to a varying degree of complexity. Lastly, they will gain skills to effectively communicate, practice visual poise, proper professional grooming, demonstrate a positive attitude, self-confidence, and personal integrity.

**Attorney-Client Privilege**

CityBuild Academy Training Program

The CityBuild Academy aims to meet the demands of the construction industry by providing comprehensive pre-apprenticeship construction training that prepares individuals for entry into Building Trade Union apprenticeship programs, to disadvantaged San Francisco residents. The Academy offers 12-week pre-apprenticeship and construction skills training program at the City College of San Francisco, Evans Campus. The program serves low-income, disadvantaged residents typically with one or more barriers to employment, with no support system and or resources necessary to succeed in the multiple facets of life. A monthly \$1,000 stipend will be provided to students with the ability to focus on the rigorous 12 weeks of coursework without worrying about income and trying to make ends meet for themselves and their families.

Pre-paid cards are being utilized for the aforementioned stipend payment because some students may not have bank accounts. Upon graduation, graduates will be eligible to enroll as Union construction apprentices and go to work on private and public sector projects.

## Attorney-Client Privilege

# Attorney-Client Privilege

The **Family Relief Fund** Program provides one-time payments of \$1,000 as a qualified disaster relief payment to families that lack access to other forms of relief and do not qualify for local, state or federal assistance. Eligible recipients include low-income, unemployed, underemployed and dislocated workers that have been impacted by COVID-19.

### Internal Revenue Code § 139

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

Appendix C

List of Managers authorized to sign and approve Prepaid/Reloadable Card requests

Manager Name	Program/Project
Janan Howell (Program)	City EMT, Amani Mental Health Training, Beauty Academy , Family Relief
Diana Ponce De Leon (Program)	Entrepreneur Start-Up
Marissa Bloom (Program)	Community Panelist
Joshua Arce (Program)	Right to Recover, City EMT, Amani Mental Health Training, Beauty Academy, Citybuild Academy, Family Relief
Ken Nim (Program)	CityBuild Academy
Fred Liedl (Fiscal)	All
Merrick Pascual (Fiscal)	All



**Appendix D**  
**Sample Reloadable card purchase request form**

**CITY AND COUNTY OF SAN FRANCISCO**  
**RELOADABLE CARD PURCHASE REQUEST FORM**

A. Prepared By _____ Department / Unit _____	Phone Number _____ Agency Name (optional) _____
---	--

<b>B. Cards Request</b>				
	Number of Cards	Project Name	Per Card Amount	Extended Cost
1.				\$ -
2.				\$ -
3.				\$ -
4.				\$ -
5.				\$ -
6.				\$ -
7.				\$ -
8.				\$ -
9.				\$ -
10.				\$ -
<b>Total number of cards</b>			<b>Card Totals</b>	
0			\$ -	

C.  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

By signing below, you are certifying that you have verified and validated accuracy of data on the shipping info template submitted to TTX for processing and all terms and conditions from the approved policy and procedure have been met.

<b>D. Approvals</b>	
_____ Authorized approver (print name & title)	Date: _____
_____ Signature	
Use if secondary approval required (optional)	
_____ Print name & title	Date: _____
_____ Signature	

**Appendix E**  
**Sample Non-reloadable Card Purchase Request Form**

**CITY AND COUNTY OF SAN FRANCISCO**  
**NON-RELOADABLE CARD PURCHASE REQUEST FORM**

**A. Prepared By** \_\_\_\_\_ **Phone Number** \_\_\_\_\_  
 Department / Unit \_\_\_\_\_ **Anticipated** \_\_\_\_\_  
 Deliver By Date\* \_\_\_\_\_  
*\*Request must be submitted to TTY at least 14 business days prior to deliver by date*

**B. Delivery Information**  
 Employee Name \_\_\_\_\_ **Delivery Address** \_\_\_\_\_  
 Phone Number \_\_\_\_\_

**C. Cards Request** (attach second sheet if needed)

	Number of Cards	Project Name	Per Card Amount	Extended Cost
1.				\$ -
2.				\$ -
3.				\$ -
4.				\$ -
5.				\$ -
6.				\$ -
7.				\$ -
8.				\$ -
9.				\$ -
10.				\$ -
	<b>Total number of cards</b>	<b>Card Fee (\$2.00 each)</b>	<b>Card Total</b>	<b>Estimated Total</b>
	0	\$ -	\$ -	\$ -

**D.**  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

**E. Approvals**

\_\_\_\_\_  
 Manager (print name & title)

\_\_\_\_\_  
 Signature

Use if secondary approval required (optional)

\_\_\_\_\_  
 Print name & title

\_\_\_\_\_  
 Signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**Appendix F**

**Shipping Information**

(TTX banking analyst will provide fillable Excel template to OEWD)

Last Name	First Name	Date of Birth	Agency Name	Mail to Client or Agency?	Include Agency Name? Y/N	Attn:	Mailing Address	City	State	Postal Code

**Appendix G  
Sample Card Inventory and Tracking Log**

A	B	C	D	E	F	G	H	I	J
<b>RECIPIENT INFORMATION</b>									
<b>Name</b>	<b>Date of Birth</b>	<b>Mailing Address</b>	<b>City</b>	<b>Postal Code</b>	<b>Phone Number</b>	<b>Preferred Language</b>	<b>Gender Identify</b>	<b>Recipient Employer (FOR HCSO ONLY)</b>	<b>Recipient Employer Paying in HCSO (Y/N) (FOR HCSO ONLY)</b>
K	L	M	N	O	P				
<b>CARD INFORMATION</b>				<b>ORDER INFORMATION</b>					
<b>Card Request Date (mm/dd/yyyy)</b>	<b>Card Amount Provided</b>	<b>Nonprofit Name Requestor</b>	<b>Nonprofit Contact Requestor</b>	<b>Card Request Order Date (FISCAL): (mm/dd/yyyy)</b>	<b>OEWD Card Order Submitter</b>				
Q	R	S	T	U	V	W	X	Y	
<b>CARD RECEIPT VERIFICATION</b>									
<b>Card Received Confirmation date (mm/dd/yyyy)</b>	<b>Card Amount Received</b>	<b>Card Number</b>	<b>Nonprofit Name Verifier</b>	<b>Nonprofit Contact Verifier</b>	<b>(Mail) Card Distribution Confirmation Date (mm/dd/yyyy)</b>	<b>(In-Person) Card Distribution Confirmation Date (mm/dd/yyyy)</b>	<b>Issues Noted (Undeliverable, Not Received)</b>	<b>Notes</b>	



## Office of the Treasurer and Tax Collector Visa Gift Card/Pre-paid card Policies and Procedures

The Office of the Treasurer and Tax Collector purchases US Bank Visa Gift Card/Pre-paid cards (herein after referred to as Visa cards) for clients based on the eligibility criteria defined by department's programs. The Office of the Treasurer and Tax Collector follows the Treasurer and Tax Collector's (TTX) Citywide Visa Card Policies and Procedures Guideline.

### I. Programs

#### 1. Eligibility

Individuals recruited by TTX's Office of Financial Empowerment (OFE) or Financial Justice Project (FJP) to participate in research, education, outreach, engagement and communication activities, including private sector workers who may work onsite at the San Francisco International Airport or other City facilities. Individuals who are employed by or are direct contractors of the City are not eligible.

Each program has defined their specific criteria for providing gift cards to participants.

OFE provides gift cards to:

- a. Research: Participants engaged in research and development of programs and services for OFE, including participants of focus groups, workshops, in-depth interviews, surveys, and prototype and pilot testing
- b. Education: Participants who attend workshops or meetings to learn more about OFE programs
- c. Outreach: OFE ambassadors, coaches or other individuals who support outreach, awareness building and take-up of OFE programs
- d. Engagement: Program participants to strengthen their engagement in OFE programs
- e. Communication: Participants who share their stories that can be utilized by OFE to share our impact

FJP provides gift cards to participants who engage in focus groups or interviews to share their stories, so FJP can better understand the impact of a specific policy issue and to inform their papers and recommendations.

#### 2. Authority

- Refer to Appendix A for list of Managers authorized to approve Visa card purchase.

#### 3. Funding Source

OFE and FJP purchases gift cards with funding supported by the general fund or philanthropic fund or any donated fund. Funding source will be provided at time of order.

### II. Ordering Process

Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.

1. Department staff creates voucher in FSP, entering the following information:

Amount: total card amount plus the \$2.25 fee per card.

For example 10 cards for \$25 each =  $10 \times (\$25 + \$2.25) = \$272.50$

Under payment information, Remit to: 0000008865, Location: WIRE-14, Address: 1.

Under payment options, Bank: BOA, Account: [REDACTED] Method: WIR.

Under Payment Information, Scheduled Due: same date to be entered on ACH request (see step 2 below)

Add AOSD as final approver.

2. After voucher is approved, department staff submits ACH request on TTX banking portal: [ACH Request \(https://sftreasurer.org/banking\)](https://sftreasurer.org/banking) and attaches a signed copy of the Purchase Request form (refer to Appendix B).
  - For Payment Request Type: ACH Request
  - For the “DATE PAYMENT IS DUE (SETTLEMENT DATE)\*”, enter 3 business days from date of submission. For example, submitting the ACH request on 7/8/19, enter 7/11/19 as date payment is due.
  - For ACH or Fedwire ABA Routing Number: 322285846
  - For Beneficiary Bank and Name: US Bank
  - For Beneficiary’s Full Address: 200 South Sixth St, Minneapolis, MN 55402
  - For Beneficiary’s Account Number: **Banking Info**
3. TTX reviews request, validates signers are on Appendix A, processes order and will send confirmation to department staff with expected delivery date.

### III. Record Keeping

- Validation. OFE’s Donna Wong or FJP’s Simon Galindo perform the following procedures:
  - Upon receipt of the Visa cards order, verify the Visa cards amounts and number of cards matches order request. Staff to immediately notify their manager and TTX if there’s a discrepancy.
  - Complete receipts form with serial number (10 digit number found on the outside of the card envelope), value of each Visa card, and date received. Refer to Appendix C for the Gift Card Track Order Tracking Form signed upon receipt of gift cards.
  - Sign completed form and give to manager for review and signature.
  - Upon the issuance of Visa cards to the manager, update and maintain inventory records with the name to whom Visa cards are issued, issued date, and program/event name. Refer to Appendix D for the Gift Card Monthly Inventory Form.
- Monthly physical inventory. OFE’s Donna Wong or FJP’s Simon Galindo count Visa cards as follows:
  - Verify the physical inventory count matched with the inventory records.
  - Sign and date after the physical inventory count is completed. Refer to Appendix D for the Gift Card Monthly Inventory Form.
  - Report immediately to management if there are any discrepancies between the actual physical inventory count and inventory records.
  - Investigate discrepancies and note the reasons for discrepancies.
  - Adjust inventory records to reflect the actual physical inventory count upon review and approval by management.
- Record Retention
  - OFE’s Donna Wong or FJP’s Simon Galindo retain all the supporting documentation for a minimum of two years according to Citywide Financial Records Retention and Destruction Schedule.
  - Records and physical cards are subject to audit by TTX or CON.

### IV. Distribution

Office of the Treasurer and Tax Collector Manager reviews and approves eligibility documentation for each client before Visa cards are distributed each time. Upon the distribution of Visa cards to the eligible clients, Manager maintains a distribution log to ensure each client signs off upon receipt of the Visa card. At the end of each event or project, any extra Visa cards should be returned to OFE's Donna Wong or FJP's Simon Galindo along with the distribution log with each client signature for the receipt of the Visa card. Refer to Appendix E for Gift Card Distribution Log Form. Staff to update inventory spreadsheet (Appendix D).

#### **V. Storage**

TTX Banking Unit stores the gift cards in the safe in the cashiering area with restricted access to the safe key. After the Visa cards are issued to the Manager, the Manager stores the Visa cards in this same locked location before the Visa cards are distributed to the clients.

#### **VI. Others/Miscellaneous**

The maximum value of each gift card set by TTX is \$100 and the minimum value is \$10. In general, participants should receive no more than a \$50 gift card for their participation in an activity. However, occasionally, and with manager approval, gift cards can be provided for a larger amount up to \$100 if participation requires a significant commitment of time. If a participant is engaged more than once, in total, they can not receive more than \$300 of gift cards from TTX in a fiscal year. The maximum number of gift cards to be purchased is 700 cards per fiscal year.



Appendix A

List of Managers authorized to sign and approve Visa card requests

<b>Manager Name</b>	<b>Program/Project</b>
Sarika Abbi	OFE, Assistant Director
Sean Kline	OFE, Director
Anne Stuhldreher	FJP, Director
Amanda Fried	TTX, Chief of Policy and Communications

Appendix B

Sample Visa card/pre-paid card purchase request form

CITY AND COUNTY OF SAN FRANCISCO

**VISA GIFT CARD/PRE-PAID CARD PURCHASE REQUEST FORM**

**A. Prepared By** \_\_\_\_\_ **Phone Number** \_\_\_\_\_  
 Department / Unit \_\_\_\_\_ **Anticipated**  
 Deliver By Date\* \_\_\_\_\_  
*\* Request must be submitted to TTX at least 14 business days prior to deliver by date*

**B. Delivery Information**  
 Employee Name \_\_\_\_\_ **Delivery Address** \_\_\_\_\_  
 Phone Number \_\_\_\_\_

**C. Cards Request** (attach second sheet if needed)

	Number of Cards	Project Name	Per Card Amount	Extended Cost
1.				\$ -
2.				\$ -
3.				\$ -
4.				\$ -
5.				\$ -
6.				\$ -
7.				\$ -
8.				\$ -
9.				\$ -
10.				\$ -
	<b>Total number of cards</b>	<b>Card Fee (\$2.25 each)</b>	<b>Card Total</b>	<b>Estimated Total</b>
	0	\$ -	\$ -	\$ -

**D. Justification and intended use of requested cards**

**E.**  Initial this box to certify the gift cards are not issued to City employees, contractors and vendors and not intended for payment of service fees/goods.

**F. Approvals**

\_\_\_\_\_  
 Manager (print name & title)

\_\_\_\_\_  
 Signature

Use if secondary approval required (optional)

\_\_\_\_\_  
 Print name & title

\_\_\_\_\_  
 Signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Appendix C  
Sample Receipt Form

	Card Serial Number	Card Amount
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

	Card Serial Number	Card Amount
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		
25.		
26.		
27.		
28.		
29.		
30.		

Date Received \_\_\_\_\_

Checked By \_\_\_\_\_

Order correct? Yes or No  
If not, immediately notify TTX and manager

Signature \_\_\_\_\_

Date Manager Received \_\_\_\_\_

Manager verified order is correct?

Manager Signature \_\_\_\_\_

Appendix D  
Sample Inventory spreadsheet

Inventory			Issued		Distributed to		
Card Serial Number	Amount	Date Received	Issued to Manager	Date Issued	Event/Project Name	Date Issued	Recipient

Appendix E  
Sample physical inventory count

	Card Serial Number	Amount
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

Inventory Check Date \_\_\_\_\_

Checked by: \_\_\_\_\_

Inventory as listed? Yes or  
No

Signature \_\_\_\_\_

If not, note any issues

From: [Ho, Carmen \(TTX\)](#)  
 To: [Shah, Tajel](#)  
 Cc: [Mora, Evelyn \(TTX\)](#)  
 Subject: RE: MCC block on cards  
 Date: Thursday, July 28, 2022, 10:05:00 AM  
 Attachments: [file:Transportation-Bank-Income...request.cards.pdf.cu.msx](#)  
[msa0001.png](#)

Hi Tajel

We ask if MCC block is required to be used to determine suitable card program i.e. if they need the blocks they will need to use the reloadable card. Per their intake form (see attached or screenshot below):

SSN is not available/will not be provided.  
 It does not need bilingual welcome packet

When you would like the payments to begin?	Estimated # of Cards	Frequency of loads (one time or recurring? if recurring, list frequency, i.e., month, quarterly, etc...)	if recurring, list expected load date	Expected duration of program?	Amount/Value of Loads:	Total gross amount per person	Need card personalized (recipient name on card)?	Distribution Method (mail directly to recipient, handed out in person via City agency, handed out in person via partner, other)	if distribution via partner, do you have contract with the partner?	if yes, does SOW include record keeping?	Name/Address	DOB	SSN	Phoi	Cash Accel	MCC block?	Reports needed (i.e. MCC spend)?	Need welcome packet in language other than English and Spanish?
Oct-22	55	Recurring, Monthly	1st business day of the month	18 months	\$ 1,200	\$ 21,600	Yes	Mail to nonprofit agency	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No

Regards  
 Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Shah, Tajel <tajel.shah@sfgov.org>  
 Sent: Thursday, July 28, 2022, 10:00 AM  
 To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
 Cc: Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
 Subject: RE: MCC block on cards

Hi Carmen

For Ben's program I think we should ask:

- MCC blocks? I am interested in standardizing the city on MCC blocks. I didn't realize that we gave them a choice.
- Is SSN okay for this group – can we have SSN in some cases and not in others? Question for Money Network?
- Does this group need bilingual

Tajel

From: Shah, Tajel  
 Sent: Thursday, July 28, 2022, 9:56 AM  
 To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
 Subject: MCC block on cards

Hi Carmen

Did Ben confirm that they don't want MCC blocks or just didn't list them as part of the intake?

Tajel

Tajel Shah  
 Chief Assistant Treasurer  
 City & County of San Francisco  
 Office of the Treasurer & Tax Collector

**From:** [McCloskey, Benjamin \(MYR\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Gratuito, Maricar \(CON\)](#)  
**Cc:** [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#); [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, May 13, 2022 11:24:35 AM  
**Attachments:** [Program Intake Prepaid Cards-MOHCD.xlsx](#)

---

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>, Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>, Fried, Amanda (TTX) <amanda.fried@sfgov.org>, Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>, Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>

**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)





**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Prepaid questions from OTI  
**Date:** Wednesday, October 20, 2021 4:43:00 PM  
**Attachments:** [image001.png](#)

---

Hi Evelyn,

Please see my comments to Jacob's answer in red below:

- Can cash from the debit cards be transferred into bank accounts?

**Dumez, Jacob (TTX)**4:32 PM

Short answer is yes – **not necessarily true, depends which card they order. For non-reloadable, cash access is not possible. For reloadable, they can withdraw cash from ATM or bank branch, and then deposit into their bank account.**

- I would need to connect with Evelyn from our banking team to get specifics
- That's gonna be a typical function for most prepaid debit cards

**Crego, Pau (ADM)**4:33 PM

- Will TTX/someone be able to track how the **cash** will be used, for evaluation purposes?
- Are there any residency restrictions? like can participants who live in Oakland use the cards there/are they eligible for the program?
- Are there any restrictions/fees with the debit cards? like use the cash before end of the month, or pay any fee, etc

**Dumez, Jacob (TTX)**

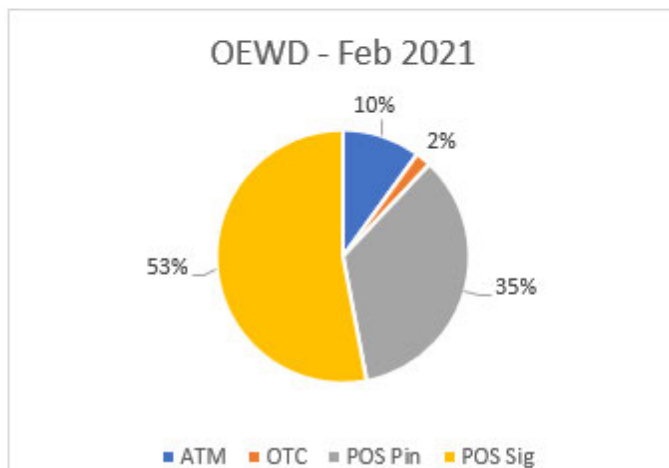
- TTX is going to be hiring for a new position, which will in part focus on data and evaluation - so we do have access to data on use of cards, and will be doing some analysis. We might also hope to partner with outside researchers to support this kind of work. **Not necessarily true, Pau was asking about "cash". When cash is withdrawn, we have no way of tracking. For non-cash spend, we can ask USB to provide monthly spend report. It will be high level. See below for sample report. Note, it takes about 15 days for USB to provide the report. We will need to let them know ahead of time when setting up the program that we need monthly spend reports. I'm not sure if there's a minimum number of cards that needs to be in the program before they can provide this report. For EMT, there were 16 cards, and USB was able to provide monthly spend report. With new vendor, we haven't seen the sample report, but we were told for reloadable cards, we are able to run spend reports. The information will be aggregated and anonymous, so I imagine similar to USB's sample report. Difference is we can run ourselves on the portal and not rely on USB to provide.**
- As far as I know, eligibility is open to definition by program - I wouldn't think residency needs to be a requirement. And the cards can be used anywhere, they are not SF specific or restricted – **agree with Jacob and Tajel's response (there is no restriction on residency (unless for the program itself, but not the card).**
- Reloadable cards in particular have few if any fees to the user, though there are sometimes fees for certain functions on single-use/nonreloadable cards (which you would be less likely to use I think) – **no additional comment. Jacob has the USB and MN fee comparison that lists all the fees for both reloadable and non-reloadable cards.**
- We're in contract negotiations now for a new prepaid provider to be onboarded, I would think, next year, and fees/features are part of those discussions. But no monthly fees, no fee to open the card, nothing like that – **I'm not sure if Pau is asking cardholder fee or CCSF fee? If CCSF, we pay \$2/card for non-reloadable and no cost for reloadable. For cardholder, Jacob has list of fees. For new vendor, that is correct, there is no cost for CCSF to order for both**

reloadable and non-reloadable cards. Pau also asked about restrictions. There are, the cards will expire (For USB, I think it's 2 years for reloadable cards and maybe 12 months for non-reloadable. Let me know if you want me to lookup or ask Gretchen if we don't have). For MN, reloadable cards will expire in 36-48 months and 6 months for non-reloadable, that's standard, but can be customized. For USB, the unused balance on activated cards gets escheated. For non-activated cards, the department can submit request to TTX to cancel cards and have funds transferred back to adjustment card for future use, or back to City bank account. For MN, I'm waiting for clarification/confirmation, but I think they will get returned to CCSF?

- For specific card questions though, it may be worth looping in Evelyn/Tajel/Amanda, so let me know and I can quickly do that
- I'll see what we can share for fee schedule on the current US Bank cards (with acknowledgement that TTX will eventually be moving to a new provider, likely with similar fee terms)

Sample report:

Market Segment	Trans Cnt % Tot	Average Ticket
QSR	16.67%	\$18.82
TELECOM/UTILITIES	12.96%	\$87.83
DISCOUNT STORES	9.26%	\$18.34
FOOD & GROCERY	9.26%	\$28.00
FUEL	9.26%	\$10.30
RESTAURANTS	9.26%	\$44.95
PROFESSIONAL SERVICES	7.41%	\$116.25
DEPARTMENT STORES	5.56%	\$39.31
APPAREL & ACCESSORIES	3.70%	\$268.23
DRUG STORES & PHARMACIES	3.70%	\$17.84
EDUCATION & GOVERNMENT	3.70%	\$85.00
HOME IMPROVEMENT & SUPPLY	3.70%	\$94.33
RETAIL GOODS	1.85%	\$53.94
RETAIL SERVICES	1.85%	\$30.00
TRAVEL SERVICES	1.85%	\$212.97
AIRLINES	0.00%	
AUTOMOTIVE	0.00%	
BUSINESS TO BUSINESS	0.00%	
DIRECT MARKETING	0.00%	
ELECTRONICS	0.00%	
ENTERTAINMENT	0.00%	
HEALTH CARE	0.00%	
INSURANCE	0.00%	
LODGING	0.00%	
TRANSPORTATION	0.00%	
VEHICLE RENTAL	0.00%	
WHOLESALE CLUBS	0.00%	



Regards,  
Carmen

---

**From:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
**Sent:** Wednesday, October 20, 2021 12:06 PM

**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>

**Subject:** FW: Prepaid questions from OTI

Hi Carmen-

Do you mind reviewing the answers provided below and advise if accurate?

Thanks!

Evelyn

---

**From:** Shah, Tajel <tajel.shah@sfgov.org>

**Sent:** Wednesday, October 20, 2021 12:02 PM

**To:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>

**Subject:** RE: Prepaid questions from OTI

Hi

Nice!

Just one note to clarify, we can get the data for evaluation. It is NOT dependent of staffing. If reporting/evaluation is desired, reloadable is the best/only option. US Bank or MN

We give reports now to OEWD...what they do is up to them.

To clarify, there is no restriction on residency (unless for the program itself, but not the card).

I hope that helps.

Tajel

---

**From:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>

**Sent:** Tuesday, October 19, 2021 4:49 PM

**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>

**Subject:** Re: Prepaid questions from OTI

His questions, and my brief answers:

**Crego, Pau (ADM)**4:30 PM

Hey Jacob - Can I ask you a few quick questions over here? we're in our feedback session for the trans RFP and some questions are coming up

**Dumez, Jacob (TTX)**4:31 PM

Sure!

- Thank you! by Crego, Pau (ADM)

**Crego, Pau (ADM)**4:31 PM

Thank you!

- Here they are:
  - Can cash from the debit cards be transferred into bank accounts?

**Dumez, Jacob (TTX)**4:32 PM

Short answer is yes

- I would need to connect with Evelyn from our banking team to get specifics
- That's gonna be a typical function for most prepaid debit cards

**Crego, Pau (ADM)**4:33 PM

- Will TTX/someone be able to track how the cash will be used, for evaluation purposes?
- Are there any residency restrictions? like can participants who live in Oakland use the cards there/are they eligible for the program?
- Are there any restrictions/fees with the debit cards? like use the cash before end of the month, or pay any fee, etc

**Dumez, Jacob (TTX)**

- TTX is going to be hiring for a new position, which will in part focus on data and evaluation - so we do have access to data on use of cards, and will be doing some analysis. We might also hope to partner with outside researchers to support this kind of work
- As far as I know, eligibility is open to definition by program - I wouldn't think residency needs to be a requirement. And the cards can be used anywhere, they are not SF specific or restricted
- Reloadable cards in particular have few if any fees to the user, though there are sometimes fees for certain functions on single-use/nonreloadable cards (which you would be less likely to use I think)
- We're in contract negotiations now for a new prepaid provider to be onboarded, I would think, next year, and fees/features are part of those discussions. But no monthly fees, no fee to open the card, nothing like that
- For specific card questions though, it may be worth looping in Evelyn/Tajel/Amanda, so let me know and I can quickly do that
- I'll see what we can share for fee schedule on the current US Bank cards (with acknowledgement that TTX will eventually be moving to a new provider, likely with similar fee terms)

---

**From:** Dumez, Jacob (TTX)

**Sent:** Tuesday, October 19, 2021 4:41 PM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Prepaid questions from OTI

Hi folks,

Pau Crego from Office of Transgender Initiatives has been reaching out with some quick questions for me via teams, as they hash out their RFP. He has had some questions about prepaid cards, fees, etc. I think I was mostly able to answer these, but is it possible to share the current US Bank fee schedule - acknowledging that TTX will be moving to a new provider at some point in the coming ~12 months?

Jacob

**Jacob DuMez**

*Manager, Policy and Partnerships*

Office of Financial Empowerment

Office of the Treasurer & Tax Collector

City and County of San Francisco

(415) 554-4868

[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Friday, August 19, 2022 9:55:00 AM

---

Hi Amanda,

The non-reloadable card program is readily available so we can order those at anytime, but the only caveat is there's a \$2/card fee to order these cards (opposed to no cost for reloadable) and no reporting is available. Hopefully by end of next week, both USB and MN will have provided update and we'll know which company we'll be moving forward with, and if the MYR's reloadable card program can be setup by October.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:49 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Thanks for the quick review! I think the plan to start with non-reloadable cards makes sense and may actually ease some of the concerns of the community partners as we are getting started. Is there a startup time for those?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:42 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The only correction is "Department (MOHCD) staff will complete direct payment vouchers in FSP and provide shipping details to TTX". They don't upload the shipping details in FSP, they provide to us to upload in the card vendor's portal.

Note, the 14 day timeline is after a program has been setup. It takes 6-12 weeks for a program to be setup. Might be shorter with Money Network for new programs, after initial programs are setup. We hope we will be able to meet MYR's October go live timeline. Worst case scenario, we will need to order non-reloadable cards to distribute initially....



Hope that makes sense. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 19, 2022 9:31 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Carmen- does this response look OK to you? Anything I've gotten wrong? Anything else I should add? Do you have any info about privacy I can share?

-----  
Hi- The timing for this meeting doesn't work for TTX. We have a critical contract meeting on the 26<sup>th</sup> that will likely determine a lot of details for this program. I think that meeting in advance of that conversation will be frustrating as we won't have enough clarity to provide.

A few short responses for now:  
The enrollment of participants can be on a rolling basis.  
Department (MOHCD) staff will upload the information about recipients in the direct payment voucher process in FSP  
Current process requires this at least 14 days before card issuance.

Can we reschedule for the week of September 6<sup>th</sup>? We will share more info in advance of that meeting.

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH (He, Him, His)**  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>;  
Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR)  
<[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos  
Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;  
Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:21 PM  
To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be

key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5th Floor

San Francisco, CA 94103

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 12:25 PM

To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)

Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

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Dial by your location

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+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/kdc0GpkPZ9>

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, September 8, 2022 12:14:00 PM

---

Sure!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 11:58 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Perfect – thanks. Can you do me a favor and cc me when you reach out to Benjamin? The program people keep asking me things so I want to make sure I understand the full picture.

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, September 8, 2022 10:57 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

The account was setup and I got the new wire information from CON. Please see attached:

1. answers to your questions
2. Order instructions specific for MYR (has new account information)
3. Since MYR plans to reload the cards, instructions to submit reload request is provided
4. Sample Card account detail report (which will be provided after the order is placed). They will need that to modify and add load amounts.

All this will be covered during the training meeting, which I can now schedule because we received the account information. I will reach out to Benjamin to schedule. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, September 7, 2022 1:44 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics

Hi Carmen- I have some questions about the attached Reloadable Card Instructions – can you take a look? Thanks!

---

**From:** Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:37 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Trans GI Program: Payment Workflows & Other Logistics

Thanks, Amanda and Nick.

I'll add that, with the limited information the grantees have about the payment logistics so far, they are unable to move forward with some key program design aspects.

For example, they don't know whether enrollment of participants will have to occur all at once or if it can be on a rolling basis over the first few months of the pilot; there is also a need to get clarity on the various agencies that will have access to participant information to ensure HIPAA compliance, since Lyon-Martin is a health clinic. I'm sure there are more questions that I'm not aware of that could be clarified if we got everyone together.

I hope that helps add clarity and context.

Thanks everyone,  
Pau

**Pau Crego, MPH (He, Him, His)**  
Executive Director  
[Office of Transgender Initiatives](#), City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)  
Follow us on [Twitter](#), [Facebook](#), and [Instagram@TransCitySF](#)

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 4:19:56 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

Sent: Thursday, August 18, 2022 2:55 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>;

Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR)

<[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>

Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM

Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos,



Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!

Pau

Pau Crego, MPH (he, him, his)

Executive Director

Office of Transgender Initiatives, City & County of San Francisco

ph: 415-671-3072 | c: 415-819-8091 | e: [pau.crego@sfgov.org](mailto:pau.crego@sfgov.org) Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>

Sent: jueves, agosto 18, 2022 1:11 PM

To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Aria Said <[aria@transgenderdistrictsf.com](mailto:aria@transgenderdistrictsf.com)>; JM Jaffe <[jjaffe@lyon-martin.org](mailto:jjaffe@lyon-martin.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu

趙道君

Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)  
Subject: Trans GI Program: Payment Workflows & Other Logistics  
When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).  
Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUE1UdmhZOWdpUT09>

Meeting ID: 864 9956 0293

Passcode: 656553

One tap mobile

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+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 719 359 4580 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 386 347 5053 US

+1 564 217 2000 US

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/u/kdcOGPkPZ9>

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: work packet for MYR program  
**Date:** Monday, August 29, 2022 10:49:00 AM  
**Attachments:** [image001.png](#)

---

Hi Gretchen,

We don't have need for instant issue card stock to be on hand. Please proceed with setting up the program, and when you get a chance, provide update on when you think setup will be complete? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, August 26, 2022 1:43 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Good afternoon. Would you have a need to have any instant issue card stock on hand? It sounds like we're moving away from it to avoid stale plastic you would have on hand that never gets used. Let me know if you'd like to talk further about it too.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 6:08 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi-

Sounds good! Thank you both for all your efforts to get this going and for ensuring a “go live” date of October.

Regards-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 24, 2022 2:25 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

Hi Evelyn,

Just wanted to provide recap of the meeting. Gretchen will be setting up the program in the portal and provide the adjustment account as soon as it's available. Then I will submit to Supplier Mgmt team to setup in FSP and will share order instructions with MYR. She expects to provide update with estimate date when setup will be complete early next week. Please let me know if you have any questions. Thanks.

**Gretchen**, if I missed anything, please help add or correct. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 24, 2022 1:43 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: work packet for MYR program

No problem I think 15-30 minutes would work and anything we don't discuss we can get covered when we kick off the implementation. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 3:29 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] RE: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am available but Evelyn is not. Can we still meet and I'll relay any questions to Evelyn later if I can't answer? If that's ok, please send me the invite. Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 24, 2022 12:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: work packet for MYR program

Would 2pm PT today work for you?

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] Re: work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I am not available this Friday. Sorry.

Regards,  
Carmen

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Wednesday, August 24, 2022 11:23 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: work packet for MYR program

Are you available this Friday?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 24, 2022 11:50 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Subject:** [EXTERNAL] work packet for MYR program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

I'm so happy to hear that the MYR program got approved, that's great! Please provide some timeslots that you're available for today and tomorrow to meet to discuss work packet for MYR program. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 2:26 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 23, 2022 3:54 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Tuesday, August 23, 2022 11:43 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 17, 2022 1:29 PM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores  
**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 9:02 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:47 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you



have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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immediately delete it. Thank you in advance for your cooperation. -----  
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**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:36:00 PM  
**Attachments:** [Re Transgender Basic Income - prepaid cards policy.msg](#)  
[image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Hi Tajel and Amanda,

Per the intake form Benjamin submitted, October is when MYR needs the cards, so that is the timeline we are aiming to meet. At the end of last month when I provide update, I asked if there's any change in their timeline (need cards in Oct)? He confirmed Oct is still the anticipated target date (see attached).

We are working with MN to get their program setup. We were provided with 4-6 week timeline. But MN is researching outstanding items (i.e. if can waive unique identifier requirement) which may add time to the setup. We'll have firmer go live date after MN provides update.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <tajel.shah@sfgov.org>  
**Sent:** Tuesday, July 19, 2022 1:17 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

++ Carmen

Hi,

Will need to ask Carmen, but I know that she is setting them up with Money Network and has not with US Bank.

We were just discussing the go live date at our last meeting.

There is a glitch with Money Network, which we are working through that is pushing the date. It is related to data needed for activation.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [McCloskey Benjamin \(MYR\)](#)  
**To:** [Ho Carmen \(TTX\)](#)  
**Cc:** [Gremer Andrea \(MYR\)](#); [Pagoulatos Nickolas \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, June 27, 2022 5:24:41 PM  
**Attachments:** [image001.png](#)

---

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>, Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there’s no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Cc:** Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it’s been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

---

Benjamin McCloskey

Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor

San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege





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**From:** Gratuito, Maricar (CON)

**Sent:** Wednesday, May 25, 2022 8:07 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin



---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [TTX-Senior Management](#)  
**Subject:** Fwd: Cash is King  
**Date:** Friday, August 6, 2021 1:15:11 PM

---

FYI- thought the team did a great job on this newsletter, wanted to see if you all get them? We are working on our lists...

Get [Outlook for iOS](#)

---

**From:** San Francisco Office of Financial Empowerment <sf.ofe@sfgov.org>  
**Sent:** Friday, August 6, 2021 1:01:35 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Cash is King



## Cash is King

Greetings to all –we are so excited to bring news of new and innovative initiatives that will help secure economic security for San Franciscans, Californians, and Americans around the country. In 2020, governments scrambled to provide support with expanded unemployment insurance, access to sick leave, and emergency cash relief. In 2021, we’re seeing these emergency supports become formalized in federal and state policy and budgets. SFOFE is proud to both advocate for these policies on the federal, state, and local levels and to publicize and implement them once they are enacted, including:

### **\$1.9 Billion State CalKIDS Expansion**

Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state’s 529 college



savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide movement and to support the program.

[Learn More](#)

## Federal Child Tax Credit Payments



The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS’s non-filer tool should have the money deposited automatically to their bank accounts. Families that haven’t filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you qualify, check out our [flyer](#) on our website or [schedule](#) an appointment

with Smart Money Coaching!

[Schedule an Appointment](#)

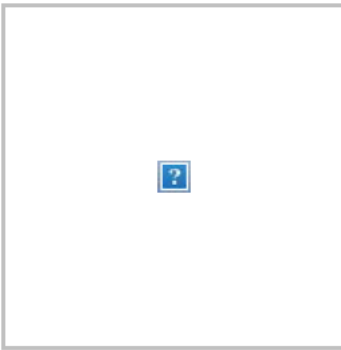
## Golden State Stimulus



Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

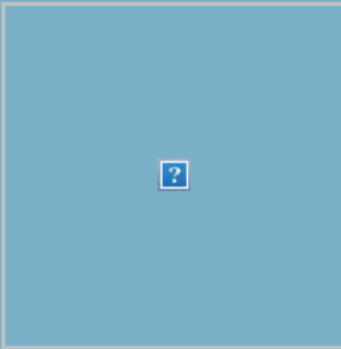
**San Francisco Guaranteed Income Advisory Group**



Based on an [ordinance](#) passed by the Board of Supervisors, OFE has been organizing and staffing a [Guaranteed Income Advisory Group](#) to advise the Board of Supervisors, the Mayor, and relevant City departments on issues related to Guaranteed Income. This group includes experts in the field of guaranteed income, people with lived experience of poverty in San Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting "Beyond cash – Considering Longer-Term (and Radical) Solutions" on **Friday, August 13 at 1 pm**.

[Learn More](#)

## Supporting Local Cash Transfers



OFE and the Treasurer's Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT](#) program, the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender Individuals](#). OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help San Francisco stay on the cutting edge of guaranteed income programming.

## The Office of Financial Empowerment is Now Hiring for Our New Director!

The Office of Financial Empowerment is now hiring for our new Director! Are you are a visionary leader who is unafraid to tackle the systemic racism of our financial system? Do you have experience managing economic security programs? If so, apply today to be our next Director. Full job description posted [here](#).

[Apply Here](#)

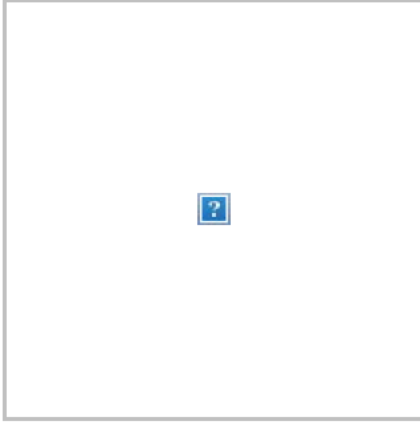


San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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From: [Ho, Carmen \(TTX\)](#)  
To: [Larson, Rebekah L](#)  
Cc: [Anderson, Gretchen R](#)  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program  
Date: Wednesday, September 7, 2022 8:37:00 AM  
Attachments: [image001.png](#)  
[image002.png](#)

Great thanks Rebekah! We expect to place first order next month. Hopefully it will go without any issues but if I encounter any I will reach out. Thanks for all your help!

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
Sent: Wednesday, September 7, 2022 8:27 AM  
To: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
Cc: Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Here you are!

**Password**

Sincerely,

Rebekah Larson  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

From: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
Sent: Wednesday, September 7, 2022 10:58 AM  
To: Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
Cc: Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Rebekah for the update. Please advise when you'll be providing the passcode? I need it before I can start placing orders. Please see below for email that Todd used to provide:

OEWD Entrepreneur Update

 Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>  
To: Ho, Carmen (TTX)  
You replied to this message on 9/30/2021 9:07 AM.

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

**Password**

Todd Gross  
Project Manager 3  
p. 904.470.1962 | [todd.gross@usbank.com](mailto:todd.gross@usbank.com)

RE: OEWD Entrepreneur New Program

 Gross, Todd J <[todd.gross@usbank.com](mailto:todd.gross@usbank.com)>  
To: Ho, Carmen (TTX)  
Cc: Mora, Evelyn (TTX); Anderson, Gretchen R  
You replied to this message on 9/27/2021 10:45 AM.

Reply Reply All Forward

Fri 9/24/2021

Hi Carmen,

Your new program is now set up for immediate use. Access to the new program has been granted to the usual 4 users in the admin portal.

You will be able to find your new funding account for the program after logging in, selecting the Agency card program who wish to see, and going to Client Program Details on the left, and then Accounts, like usual. I will separately email you with the passcode like before. The passcode will be the only thing in the body of the email.

The new program name in the system (due to character limitations) is:  
City City San Fran OEWD Entrepren CR

Once you are ready to transfer whichever cards you are initially registering under the existing OEWD Covid program to this new one, please let me know and we will discuss next steps at that time.

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
Sent: Wednesday, September 7, 2022 6:37 AM  
To: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
Cc: Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
Subject: RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

Good morning Carmen! I wanted to let you know that your new program is up and running and access has been granted to the user forms submitted on the previous email. The program is listed as CCSF MYR - Transgender Program in the portal. Please let me know if you have any questions thank you!

Sincerely,

Rebekah Larson  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

From: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
Sent: Thursday, September 1, 2022 11:01 AM  
To: Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
Cc: Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
Subject: [EXTERNAL] RE: City and County of San Francisco - CCSF Mayors Office Transgender Program

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Rebekah

Since there hasn't been any change to the previous form we completed I'm hoping you're able to use it. Attached is the completed and signed User Request Form. Please help setup the 3 users. Thanks.

Gretchen, since Evelyn's last day is tomorrow. Can you help delete Evelyn's profile on Monday? Thanks.

Regards  
Carmen

\*\*Alternative Work Schedule Out of office on the 1<sup>st</sup> Friday of the payro 1 week.\*\*

---

**From:** Larson Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>  
**Sent:** Thursday, September 1, 2022 6:14 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Subject:** City and County of San Francisco - CCSF Mayors Office Transgender Program

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good morning Carmen! I wanted to introduce myself as the Onboarding Manager for your ReliaCard program. I understand that you are familiar with our Admin Portal and how to place card orders so I am happy to go ahead and start building your program without scheduling the standard Kick Off call we usually have with new clients. If you could please fill out the Admin User forms and send back to me I can get the accesses granted once the program is built on our end. Please let me know if you have any questions or if you would like me to schedule a quick call to answer any questions you may have. Thank you!

Sincerely,

**Rebekah Larson**  
Officer | Account Relationship Manager  
p. 904.654.3031 | [rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)

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From: [Ho, Carmen \(TTX\)](#)  
 To: [Mora, Evelyn \(TTX\)](#); [Lucero, Eliza \(TTX\)](#)  
 Cc: [Gatchalian, Eric \(TTX\)](#)  
 Subject: RE: Department PnP for Zelle testing  
 Date: Wednesday, January 12, 2022 9:30:00 AM  
 Attachments: [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

Hi Evelyn,

To answer your question from below, has it been confirmed that there is no "recall/reversal" for zelle processed via file transmission? BofA provided recall instructions, which is to send request via email to Dedicated. The instruction, is applicable to all Zelle transactions, regardless of submission method (manual file upload through CashPro or SFTP file transmission). But as you know, we submitted a request and it doesn't work. We have instructions on how to submit requests, but the request will not/cannot get fulfilled. Because it doesn't work, do you think we should forgo submitting the request and have the department contact the recipient to have them return the funds?

Regards,  
 Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
 Sent: Monday, January 10, 2022 6:03 PM  
 To: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>  
 Cc: Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
 Subject: RE: Department PnP for Zelle testing

Hi-

For additional discussion: Wondering if we need to add a procedure to address how departments will handle if the payment is sent in error or to the wrong supplier.

With a check there is an option to do a "stop" payment and reissue, with wires and ach a payment recall can be submitted to the bank (of course there's no guarantee that the funds can be recovered by the bank) but with Zelle there's nothing that we can do but to contact the supplier directly and ask that they return the funds (which we'll need to provide instructions on how and where to return funds).

Carmen-has it been confirmed that there is no "recall/reversal" for zelle processed via file transmission?

I will send an invite for tomorrow to discuss all your questions and concerns.

Thanks-  
 Evelyn

From: Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
 Sent: Monday, January 10, 2022 9:41 AM  
 To: Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
 Cc: Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
 Subject: RE: Department PnP for Zelle testing

For discussion later today. I did a little more research. Using instructions that Marcy provided, it doesn't appear we can narrow search by text in addenda, but one possible alternative, is to somehow have FSP or users enter their department code/ID on the FSP voucher, and it can be relayed in the file to BofA to be in the "Unstructured Remittance Text" field, then it will appear in addenda in the Previous Day reporting. Then departments can filter by that. Just an idea. Will share screen during meeting and hopefully it'll make more sense.

Screenshot from K2C file upload:

AS	AT	AU	AV	AW	AX	AY	AZ	B
Kindergarten to College (K2C) payment for			Privacy			account withdrawal.		
Kindergarten to College (K2C) payment for			Privacy			account withdrawal.		

Screenshot BofA Previous day reporting:

T			
Text			
TYPE:DIG DISB FLTTX K2C 111721.C	CONF:TOM0A1DIFZJAEIY TRNREF	Banking Info	FX:
NETWK:ZELLE BNF: Privacy	PMTDET: Kindergarten to College K2C		
payment for			
TYPE:DIG DISB FLTTX K2C 111721.C	CONF:TOM0A1DIFC44803V TRNREF	Banking Info	FX:
NETWK:ZELLE BNF: Privacy	PMTDET: Kindergarten to College K2C		
payment for			

Regards,  
 Carmen



\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

**From:** Ho, Carmen (TTX)  
**Sent:** Monday, January 10, 2022 9:10 AM  
**To:** Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[Eric.Gatchalian@sfgov.org](mailto:Eric.Gatchalian@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Eliza,

Great! I'm looking forward to the discussion during the check-in later so we can figure out the details. I am only familiar with how the current K2C process works, I don't have details what is the expectations for CON/departments. Below is answers to your questions:

- Zelle App (Question #1) – What is it? Is it in CashPro? I just assumed Zelle app is report in CashPro. Per Marcy, we can only do searches for the Zelle transactions by entering their BAI codes.
- Reporting process (Questions 2 & 3) – Will it work like Paymode since it looks like payments is triggered via Peoplesoft, if it is then should we have them access the Bank account for Banking ID which is the only report available in CashPro. I assume yes, that it will work like Paymode, but we should confirm with CON. I tried looking into it, but it doesn't appear there's a way to narrow down the search in CashPro for the transactions, i.e. filter by text (so departments know which transactions is theirs). We can discuss during today's meeting and come up with list of questions to send to BofA.

Those questions were triggered by your comments in the Review/Recon portion -

<ul style="list-style-type: none"> <li>• <b>Review/Reconciliation</b></li> </ul> <ol style="list-style-type: none"> <li>1. ART will maintain a list of eligible suppliers that want to receive payment through the Zelle app.</li> <li>2. ART will also maintain a log of all transactions using the Zelle app. The Zelle transaction log will contain the following information:             <ol style="list-style-type: none"> <li>a. Payee</li> <li>b. Amount</li> </ol> </li> </ol>	<p><b>Ho, Carmen (TTX)</b> Will ART have access to Zelle app? If not, need add instructions/steps. I think CON may need to send them reports with list of transactions and ART needs to maintain log. Or provide instructions how the department can get reports from FSP?</p> <p><b>Mora, Evelyn (TTX)</b> Sounds like they will need access since they will be reconciling and monitoring their own payments. Are we able to set up access on CashPro for ART users?</p>
---	--

Thanks,  
Eliza

=====  
**Eliza Lucero**  
Banking Services | Office of the Treasurer – CCSF  
Phone 415.554.5410

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, January 10, 2022 8:21 AM  
**To:** Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Eliza,

I had similar questions and noted them on the P&P. Evelyn provided answers, see attached. We can either schedule separate meeting to discuss, or if we have time during today's check-in meeting, we can discuss then? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

**From:** Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>  
**Sent:** Friday, January 7, 2022 7:47 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Evelyn and Carmen,

I am trying to understand the whole Zelle process so I could review properly the PnP and I was wondering if you could kindly clarify my understanding of the City Zelle process –

Zelle payments will be managed by CON and this will be connected to Peoplesoft just like Paymode. TTX will not be executing manual upload files like the ones for K2C since payments will be transmitted to BofA by CON.

The account which will be used is the **Banking Info** account.

Based on this premise, I have the following questions -

1. What is the Zelle App? Is this a separate program in CashPro? I noticed it being mentioned in the PnP but I am not clear if this is something outside of CashPro or within CashPro. Is this where the "exception report" will come from that will be reviewed by CON and ART?
2. If the debit account is the **Banking Info** account, should ART have access to this account or shouldn't access to this account be limited only to CON and TTX? If ART is to be given access to CashPro reporting under **Banking Info** they would be seeing all transactions for the City (although for now it will only be limited to ART). The only report I am aware of for Zelle transactions in CashPro is through PDR/CDR in CashPro and we search for the BAI Code applicable to Zelle (497 debit or 197 credit) in the statements.
3. The PnP indicated that for Reconciliation, there will be a PeopleSoft Payment Reference ID, shouldn't that be the source of the "Reconciliation" for ART and not CashPro. If we follow the process for Paymode, the Departments will check/reconcile executed payments via Peoplesoft and then CON will confirm reconcile payments via Bank/Paymode. I was wondering if the process for Zelle should also follow the same concept since CON is managing the payments to suppliers like Zelle and Peoplesoft should be the source to trigger Zelle payments (like the ACH/Paymode payments to suppliers).

Thanks for clarifying as I am not familiar with the operational details for the whole payment process for Zelle.

So far, since I am still not clear about the Operational Process for Zelle, my initial comment on the PnP is that would it be better to confirm semi-annually Zelle details with suppliers, rather than annually since payments to suppliers will depend on the email/phone number.

• **Processing**

1. Upon successful completion of the "penny test" the eligible supplier will be set-up in PeopleSoft to receive payments via Zelle.
2. ART staff will confirm the suppliers' Zelle e-mail and phone number at least annually.

Regards,  
Eliza

=====

**Eliza Lucero**  
*Banking Services | Office of the Treasurer – CCSF*  
 Phone 415.554.5410

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, January 6, 2022 12:23 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Carmen- Thanks for reviewing. Please see my responses to your questions. By the way, do you have documentations (from K2C) on how to run reports, set up alerts, etc.?

Eliza-We need to reach out to ART to ensure we have users set up accordingly on CashPro.

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, January 6, 2022 11:05 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Evelyn,

I reviewed and have some questions, please see comments in the attached. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, January 6, 2022 9:51 AM  
**To:** Lucero, Eliza (TTX) <[eliza.lucero@sfgov.org](mailto:eliza.lucero@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gatchalian, Eric (TTX) <[eric.gatchalian@sfgov.org](mailto:eric.gatchalian@sfgov.org)>  
**Subject:** FW: Department PnP for Zelle testing

Hi Eliza and Carmen-

When you get a chance, please review and advise if you have any feedback.

Thanks-

Evelyn

---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Thursday, January 6, 2022 9:29 AM  
**To:** Quintos, Jocelyn (CON) <[jocelyn.Quintos@sfgov.org](mailto:jocelyn.Quintos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Department PnP for Zelle testing

Hi Jocelyn and Tajel,

Attached please find ART's draft department policy in both PDF and Word. AOSD Fund Accountants and Policy Team have done an initial review. ART has update the draft according to our feedback.

Can you please see if you have additional comments or if TTX/AOSD are ready to sign off?

Thanks!  
Min

---

**From:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Sent:** Wednesday, January 5, 2022 4:15 PM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** Re: Department PnP for Zelle testing

Hi Min,

Here is the word and pdf versions of the final draft of the PnP. We can amend this version to include the individual artist grants program at a later date as that program wouldn't be until July/ August.

Let us know in case you need anything else.

Thanks

Rally

**Rally Catapang**

Deputy Director - Finance & Administration

San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
San Francisco, CA 94102  
T 415-252-2247

[sfartscommission.org](http://sfartscommission.org)

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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Wednesday, January 5, 2022 3:07 PM  
**To:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>; Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Kevin,

Got it.

Rally/Kevin,

Attached please find our edits/comments based on your latest version. Can you please respond/edit and send back for further review? If ART anticipate to implement Zelle with the \$20,000 artist grant program, please include a detailed program description (just like the one for panelists).

Thanks!  
Min

---

**From:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 1:48 PM  
**To:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Min,

Once all the updates are confirmed, I was going to remove the CON PnP language (highlighted in gray) which is just in place as a reference to develop our draft.

**Kevin R. Quan**  
Finance Manager  
[Gender Pronoun: he/him/his](#)  
p. 415-252-2230

San Francisco Arts Commission  
401 Van Ness Avenue, Suite 325  
San Francisco, CA 94102  
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The San Francisco Arts Commission acknowledges that we are on the unceded ancestral homeland of the Ramaytush Ohlone. We affirm the sovereign rights of their community as First Peoples and are committed to supporting the traditional and contemporary evolution of the American Indian community and uplifting contemporary indigenous voices and culture.

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---

**From:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 1:36 PM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** Re: Department PnP for Zelle testing

Hi Min,

Sorry, I must have sent you an older version. Please see attached.

Thanks

Rally

**Rally Catapang**

Deputy Director - Finance & Administration

San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
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T 415-252-2247

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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 1:03 PM  
**To:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Rally,

Sorry maybe it's just me... the version you sent over this morning doesn't seem to have the edits in the memo. For example, I'm not able to find the highlighted below incorporated in the body of the policy.

**Arts Commission**  
**Policy and Procedure for Zelle app payments (DRAFT)**  
(updated 12/22/21)

**Detailed description of program**

**For the initial implementation of the Zelle payment options, the eligible supplier pool will be limited to individual suppliers sitting on selection panels.**

The arts commission (ART) uses selection panels to award contracts and grants to artists and non-profit organizations. Selection panelists are generally individuals or sole proprietors (operating under their social security number). ART would like to provide these types of suppliers with an option to receive payments electronically. For the initial implementation, ART is using Prop E Hotel Tax funds to pay the stipend/honorarium to these suppliers.

Staff with Authority to issue payments:

- Deputy Director of Finance and Administration/CFO – Rally Catapang (Back-up Approver)
- Finance Manager – Kevin Quan (Primary Approver)
- Sr. Account Clerk - Vianey Bello (Primary Processor)
- Pr. Account Clerks – Victoria Tran/Johnny Lai (Back-up Processors)

**Fang, Min (CON)**  
What is the expected number of such suppliers, frequency of payment, and payment amount per supplier each time?

**Catapang, Rally (ART)**  
Under 100 panelist paid around Feb – May. Stipends \$500 - \$3,000  
Next implementation would be individual artist.  
Under 100 individual artist grantees paid Jul – Dec. Grants \$20,000

Also for the item above, can you please elaborate on the artist grants program? The "Detailed description of program" section was only addressing the selection panel program.

Thanks,  
Min

---

**From:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 12:22 PM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** Re: Department PnP for Zelle testing

Hi Min,

The edits are actually already incorporated in the memo. If you are ok with them we can go ahead and send you a final version.

Thanks

Rally

**Rally Catapang**

Deputy Director - Finance & Administration

San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
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T 415-252-2247

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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 11:42 AM  
**To:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Rally,

Can you please help "translate" your responses to the AOSD comments into edits in the body/text of the policy? We can then forward to Jocelyn and TTX for approval.

AOSD is meeting with Systems this coming Fri, and we will know better by then on a feasible implementation date. Will keep you updated.

Thanks!  
Min

---

**From:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Sent:** Tuesday, January 4, 2022 11:18 AM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** Re: Department PnP for Zelle testing

Hi Min,

Happy new year!

Thanks for you feedback. Please see edits/ comments in the document.

Once we get our procedures finalized do you have a sense on when we can begin with the pilot?

Rally

**Rally Catapang**

Deputy Director - Finance & Administration

San Francisco Arts Commission  
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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Monday, January 3, 2022 5:32 PM  
**To:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Rally/Kevin,

Thank you for sending in the draft. We would need ART to make some updates. Attached please find the draft with AOSD comments and proposed edits.

Happy New Year!  
Min

---

**From:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>  
**Sent:** Wednesday, December 22, 2021 2:43 PM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** Re: Department PnP for Zelle testing

Hi Min,

Please see ART's draft PnP for Zelle. Let us know in case you have any questions or edits.

Thanks and happy holidays!

Rally

**Rally Catapang**

Deputy Director - Finance & Administration

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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Thursday, December 16, 2021 3:30 PM  
**To:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Ajoste, Rodel (CON) <[rodel.ajoste@sfgov.org](mailto:rodel.ajoste@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Kevin,

Wonder if you have a timeline on when the draft ART policy will be ready for review?

Thanks,  
Min

---

**From:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Sent:** Friday, November 19, 2021 10:35 AM  
**To:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Thanks Min,

We will send the department policy once its ready for AOSD review.

Kevin R. Quan

Finance Manager  
San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
San Francisco, CA 94102  
T 415-252-2230 F 415-934-1022  
sfartscommission.org

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---

**From:** Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>  
**Sent:** Wednesday, November 17, 2021 3:53 PM  
**To:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>; Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Hi Kevin,

We are still finalizing the Citywide P&P for Zelle, but think we should share the draft (attached) as early as possible so that you can refer to for your department policy. Please disregard the pending items marked as "TBD" for now. We will send you the updated version once the Citywide policy is finalized and vetted through.

When you have a draft of the department policy ready, please send it to your AOSD fund accountant and policy team (pretty much this email group) for review.

Thanks,  
Min

---

**From:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>  
**Sent:** Tuesday, November 2, 2021 5:38 PM  
**To:** Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>; Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>  
**Subject:** RE: Department PnP for Zelle testing

Good afternoon Jordan,

This is for our Community Investments program which awards grants to CBOs and individuals that reside in San Francisco. The program is primarily funded by Hotel Room Tax.

Qualified Zelle recipients may be any individual/sole proprietor suppliers whom Paymode-X do not service.

Please feel free to contact me if you have any questions. Thank you.

Sincerely,

Kevin R. Quan

Accounting and Finance Manager  
San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
San Francisco, CA 94102-4570  
T: 415-252-2230 F: 415-934-1022  
[sfartscommission.org](http://sfartscommission.org)

[e-Newsletter](#) | [Twitter](#) | [Facebook](#) | [YouTube](#) | [Flickr](#)

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---

**From:** Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>

**Sent:** Tuesday, November 02, 2021 3:52 PM

**To:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>

**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>; Fang, Min (CON) <[min.fang@sfgov.org](mailto:min.fang@sfgov.org)>; Yuan, Jane (CON) <[jane.yuan@sfgov.org](mailto:jane.yuan@sfgov.org)>; Osby, Senna (CON) <[senna.osby@sfgov.org](mailto:senna.osby@sfgov.org)>; Braganza, Raphael (CON) <[raphael.braganza@sfgov.org](mailto:raphael.braganza@sfgov.org)>; Lacsina, Kevin (CON) <[kevin.lacsina@sfgov.org](mailto:kevin.lacsina@sfgov.org)>

**Subject:** RE: Department PnP for Zelle testing

Good Afternoon Kevin,

May you please provide the program description and details for the qualified Zelle recipient similar to the Gift Card policy?

Thank You!

Jordan Cho  
Controller's Office  
Accounting Operation and Supplier Division  
415-554-7591

---

**From:** Quan, Kevin (ART) <[kevin.r.quan@sfgov.org](mailto:kevin.r.quan@sfgov.org)>

**Sent:** Tuesday, November 2, 2021 9:32 AM

**To:** Cho, Jordan (CON) <[jordan.cho@sfgov.org](mailto:jordan.cho@sfgov.org)>

**Cc:** Catapang, Rally (ART) <[rally.catapang@sfgov.org](mailto:rally.catapang@sfgov.org)>

**Subject:** Department PnP for Zelle testing

Jordan,

Are you working on the Citywide PnP for Zelle? Looking at the information CON-AOSD is requesting, it seems like the bulk of the PnP should be for Citywide use instead of being department specific. (i.e.: existing TTX wire/ACH process) Other than the responses below. I couldn't really come up with anything else that would be effective without significantly impeding the supplier's capacity to work with the City. Ideally, the City should just have a Zelle specific page that mirrors the current Paymode-X registration page.

- ART to provide list of pilot suppliers (15 – 20 suppliers). **TBD by program.**
- ART to provide Chartfield for SMT to use for penny vouchers. **Temporary, only for pilot (11802/187644/20450/10031167/various Activities)**
- ART to provide accounting policy for Zelle
  - ART to provide detail accounting policy describing the program internal control procedure for AOSD and TTX to review so that CON may potentially remove the Paymode Requirement
    - What kind of program is this? **Zelle is the only available option for suppliers that Paymode-X will not service.**
    - How is the program being managed? **ART will facilitate the onboarding of the pilot suppliers, while the Zelle option in PeopleSoft will be controlled/added by the Supplier Management Team SMT).**
    - Who will be managing the program? **Departments will coordinate with suppliers. SMT will add the Zelle option upon supplier account confirmation.**
    - Justification to use this type of payment method? **Electronic Fund Transfer option for individuals and sole proprietors that Paymode-X will not service. Paymode-X is a Business-to-business electronic payment network not meant for individuals.**
    - What are the transactions amount? **The pilot will be anywhere from \$100 - \$2,000. Actual grant disbursements could be up to ~ \$20,000.**
    - Verification of the suppliers? **Penny test from SMT. If possible, the e-mail on the Zelle account should match the e-mail on the pilot supplier's SF City Partner Portal account.**
    - What are the controls in place to prevent funds going to unauthorized payees? **For the pilot, ART will contact suppliers to request volunteers. ART will provide supplier with information about the pilot program including any inherent risk to using current Peer-to-peer (P2P) banking applications. ART will ask the pilot suppliers to set up a Zelle account, and SMT will do a "penny test" to verify the supplier's banking information. Where possible, the e-mail on the Zelle account should match the e-mail in the supplier account to confirm the supplier's identity. Possibly an additional acknowledgement for the potential risk of fraud when using a P2P banking app.**
    - Above are just few examples of questions to be included in detail policy

Please feel free to contact me if you have any questions. Thank you.

Sincerely,



Kevin R. Quan

Accounting and Finance Manager  
San Francisco Arts Commission  
401 Van Ness Avenue, Suite 327  
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**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** FW: Agenda for Today's Call...  
**Date:** Thursday, July 7, 2022 9:32:49 AM  
**Attachments:** [Agenda Meeting Minutes\\_070722.doc](#)

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**From:** Hadley, Kevin (Marietta) <kevin.hadley@Fiserv.com>  
**Sent:** Thursday, July 7, 2022 5:19 AM  
**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Gatchalian, Eric (TTX) <eric.gatchalian@sfgov.org>; Lucero, Eliza (TTX) <eliza.lucero@sfgov.org>; Quigley, Liam (US - California) <liam.quigley@Fiserv.com>; Driver, Craig (US - Virginia) <craig.driver@Fiserv.com>; Rolle, Yannick (Alpharetta) <yannick.rolle@Fiserv.com>; Dean, Sheena (Omaha) <sheena.dean@Fiserv.com>  
**Subject:** RE: Agenda for Today's Call...

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

**Kevin Hadley**  
Program Manager, Prepaid  
Global Business Solutions  
Office: +1 470-669-5863  
[kevin.hadley@Fiserv.com](mailto:kevin.hadley@Fiserv.com)

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**City & County of San Francisco**  
**<Agenda or Minutes>**

Purpose	Code of Conduct
The purpose of this meeting is to provide an implementation status to all of the stakeholders for the overall implementation and for the various program components.	Open forum for discussion. Continual involvement and input from key contributors is expected.
Expectations	Facilitator
Review the current status of each program component, define next steps, voice any potential risks and assign owners as required to complete implementation tasks.	Kevin Hadley

**Requested Live Date – TBD**

Invitees / Attendees			
City & County of San Francisco <input type="checkbox"/> Evelyn Mora <input type="checkbox"/> Carmen Ho <input type="checkbox"/> Eric Gatchalian <input type="checkbox"/> Eliza Lucero	Fiserv/Money Network <input type="checkbox"/> Kevin Hadley <input type="checkbox"/> Liam Quigley <input type="checkbox"/> Craig Driver	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**PROJECT OVERVIEW**

		STATUS	COMMENTS
<b>PHASE 1:</b>	<i>Initiation</i>	<b>Green</b>	<b>Completed</b>
<b>PHASE 2:</b>	<i>Requirements</i>	<b>Green</b>	<b>In Progress</b>
<b>PHASE 3:</b>	<i>Planning</i>		
<b>PHASE 4:</b>	<i>Setup</i>		
<b>PHASE 5:</b>	<i>Testing/Certification/Stage</i>		
<b>PHASE 6:</b>	<i>Implement</i>		
<b>PHASE 7:</b>	<i>Closure</i>		

Topics for Discussion	Notes/Minutes
Discuss MCC codes	The Card Carrier and Terms and Conditions for the reloadable program will need to be updated, since there will be MCC restrictions.  Carmen said via email they'll want the same MCC codes (see list below) that are blocked on their current reloadable card program, set up in the new reloadable programs.

Topics for Discussion	Notes/Minutes																																																																																
	<table border="1"> <tr> <td colspan="5" style="background-color: #4F81BD; color: white; text-align: center;"><b>MCC Restrictions, Padding and Pre-authorization Holds</b></td> </tr> <tr> <td colspan="5" style="background-color: #4F81BD; color: white; text-align: center;"><b>MCC Restrictions</b></td> </tr> <tr> <td>MCC 7995 / Internet Gambling</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 5542 (Automated Fuel Dispenser)</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3728 - Bally's Hotel &amp; Casino</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3729 - John Ascuaga's Nugget</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3730 - MGM Grand Hotel</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3731 - Harrah's Hotels &amp; Casino</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3736 - Colorado Belle/Edgewater Resort</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3737 - Riveria Hotel &amp; Casino</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 3738 - Tropicana Resort &amp; Casino</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 5813 (Bars &amp; Lounges)</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 5921 - Package Stores - Beer, Wine, &amp; Liquor</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 5993 - Cigar Stores</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC Code 7273 - Dating/Escort Services</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	<b>MCC Restrictions, Padding and Pre-authorization Holds</b>					<b>MCC Restrictions</b>					MCC 7995 / Internet Gambling					MCC 5542 (Automated Fuel Dispenser)					MCC 3728 - Bally's Hotel & Casino					MCC 3729 - John Ascuaga's Nugget					MCC 3730 - MGM Grand Hotel					MCC 3731 - Harrah's Hotels & Casino					MCC 3736 - Colorado Belle/Edgewater Resort					MCC 3737 - Riveria Hotel & Casino					MCC 3738 - Tropicana Resort & Casino					MCC 5813 (Bars & Lounges)					MCC 5921 - Package Stores - Beer, Wine, & Liquor					MCC 5993 - Cigar Stores					MCC Code 7273 - Dating/Escort Services					MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)				
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Perform CMS Demo																																																																																	
Discuss card volume estimates for 4 different departments	<ul style="list-style-type: none"> <li>o 6/30 - Carmen provided the ACH Payment link: <a href="http://www.paymode.com/city_countyofsanfrancisco">http://www.paymode.com/city_countyofsanfrancisco</a> to complete registration for ACH to each program CFA and link: : <a href="https://businessportal.sfgov.org/grow/city-contracts/vendor">https://businessportal.sfgov.org/grow/city-contracts/vendor</a> to register Fiserv/Money Network as a vendor, if this wasn't completed during the contract phase.</li> <li>o Carmen said they'll want to utilize Standard LAP for non-reloadable cards that'll be delivered to TTX - K2C.</li> <li>o Evelyn will provide Liam the link to set up Money Network as vendor in Pay mode.</li> <li>o Carmen will determine the Merchant Category Codes (MCCs) to restrict in the five TPP programs below. Kevin will request to have programs stood up, once he receive the MCCs.</li> </ul> <p><b>Program Names:</b></p> <ol style="list-style-type: none"> <li>1. City and County of San Francisco ECN</li> <li>2. City and County of San Francisco ECN Family Relief</li> <li>3. City and County of San Francisco MYR</li> <li>4. City and County of San Francisco DPH – currently do not use cards.</li> <li>5. City and County of San Francisco TTX</li> </ol> <ul style="list-style-type: none"> <li>o Carmen said they will not be providing SSNs.</li> <li>o Craig and Kevin will determine if unique identifier that'll need to be included in enrollment data instead of SSN should be numeric and where it should be included.</li> </ul>																																																																																
Discuss Card Ordering (State Disbursement_TPP and LAP)	<p>State Disbursement TPP:</p> <table border="1"> <thead> <tr> <th>ECN – Dream Keeper</th> <th>Frequency</th> <th>Cards per Batch</th> <th>Amount per Card</th> <th>Reload frequency</th> </tr> </thead> <tbody> <tr> <td>DKI Beauty Academy</td> <td>Monthly</td> <td>20</td> <td>3,300</td> <td>not provided</td> </tr> <tr> <td>DKI Business Launch Payments</td> <td>Monthly</td> <td>20</td> <td>2,000</td> <td>not provided</td> </tr> </tbody> </table>	ECN – Dream Keeper	Frequency	Cards per Batch	Amount per Card	Reload frequency	DKI Beauty Academy	Monthly	20	3,300	not provided	DKI Business Launch Payments	Monthly	20	2,000	not provided																																																																	
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DKI Business Launch Payments	Monthly	20	2,000	not provided																																																																													

Topics for Discussion	Notes/Minutes					
	DKI City EMT	Monthly	20	2,000	not provided	
	DKI CityBuild Academy	Monthly	30	1,000	not provided	
	DKI Entrepreneur Training	Monthly	40	3,000	not provided	
	DKI HCN	Monthly	20	1,500	not provided	
	<b>ECN – COVID</b>					
		Frequency	Cards per Batch	Amount per Card	Reload frequency	
	Family Relief	Monthly	150	1,000	1 time load only	
	<b>MYR</b>					
		Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
	Transgender Basic Income Pilot Program	Monthly	55	1,200	18	
	<b>DPH</b>					
		Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
	Clinics (program name TBD)	As needed	80-100	100	TBD	Up t entir to \$ Note be n Sche
	<b>TTX - General</b>					
		Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note
General*	As needed	TBD	TBD	N/A – non-reloadable	*Thi allow reloa direc	
LAP:						
	Frequency	Estimate # of Cards	Amount per Card	Reload frequency	Note	
K2C Scholarshare	As needed	varies	Under \$599	N/A – non-reloadable		
Discuss CMS User Form	<p>Kevin will want to provide and discuss the CMS User Form, once programs are stood up and test cards are received and confirmed.</p> <p>Evelyn provided the following CMS Users.</p> <ol style="list-style-type: none"> <li>1. Carmen Ho - 415-554-4480 <a href="mailto:carmen.ho@sfgov.org">carmen.ho@sfgov.org</a></li> <li>2. Eliza Lucero- 415-554-5410 <a href="mailto:eliza.lucero@sfgov.org">eliza.lucero@sfgov.org</a></li> <li>3. Eric Gatchalian -415-554-5205 <a href="mailto:eric.gatchalian@sfgov.org">eric.gatchalian@sfgov.org</a></li> <li>4. Andrew Ong- 415-554-5411 <a href="mailto:andrew.ong@sfgov.org">andrew.ong@sfgov.org</a></li> <li>5. Evelyn Mora- 415-554-5263 <a href="mailto:evelyn.quizon-mora@sfgov.org">evelyn.quizon-mora@sfgov.org</a></li> </ol>					
Discuss Money Network Service (State Disbursement_TPP and LAP)	<p>State Disbursement_TPP: Use for participants who'll receive a Benefit.</p> <p>LAP: \$1000 or less can be added to a card account and these cards will be used for Non-Benefit participants.</p>					
Discuss Required Demographic Information (State Disbursement_TPP and LAP)	<p>State Disbursement_TPP:</p> <p>LAP:</p>					

Topics for Discussion	Notes/Minutes
Discuss Pre-Acquisition Disclosure (PAD)	
Determine Enrollment Method (State Disbursement_TPP and LAP)	State Disbursement_TPP: LAP:
Determine Funding Method (State Disbursement_TPP and LAP)	State Disbursement_TPP: LAP:
Determine First Live Pay (FLP) Date	State Disbursement_TPP: LAP:
Discuss Work Plan	
Q/A and Takeaways	

**From:** [Murrell, Drew \(DPH\)](#)  
**To:** [Liedl, Fred \(ECN\)](#)  
**Cc:** [Shah, Tajel](#); [Wan, Cherie \(DPH\)](#)  
**Subject:** FW: CCSF funded GI programs  
**Date:** Friday, December 16, 2022 2:20:49 PM  
**Attachments:** [image001.png](#)

---

Hey Fred,

Tajel mentioned that you may have a program where you have contracted with a non-profit to both administer and purchase/distribute GI payments (as gift cards or in some other fashion?) Is this true and if so can you share the contract details?

Thanks,

Drew

---

**Drew Murrell**

Controller

San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102

📞 415-554-2539

---

**From:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Sent:** Saturday, December 10, 2022 1:49 PM  
**To:** Murrell, Drew (DPH) <drew.murrell@sfdph.org>  
**Cc:** Longhitano, Robert (DPH) <robert.longhitano@sfdph.org>  
**Subject:** Re: CCSF funded GI programs

Hi Drew,

For the Transgender Basic (Guaranteed) Income program, we conducted a procurement to identify a nonprofit to provide support to the clients ... for lack of better terms, case management/program management. The actual basic income payments have not started yet, but when they do, the payments will flow directly from the City onto reloadable prepaid cards distributed to the program participants. TTX has been partnering with us on the prepaid card process.

Does that answer your question?

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5<sup>th</sup> Floor

San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Date:** Friday, December 9, 2022 at 4:23 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** FW: CCSF funded GI programs

Benjamin,

Hello! We are tasked with finding out how to contractually setup a GI program and you are being bandied about as the man who has unlocked the puzzle! Basically, we have an existing contract with a provider to help with administration of a GI program with funding for the actual GI coming from elsewhere. There is a desire to use City funding to pay for the benefits beginning later this year and we're skeptical that the same chapter 21 authority can be used in a GI program.

Can you tell us if your GI program was run through a contract and what authority you used if so?

Thanks,

Drew

---

**Drew Murrell**

Controller  
San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102  
📞 415-554-2539

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, December 08, 2022 4:36 PM  
**To:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Sorry, I should have said the new Transgender GI pilot – best contact re: funding is Benjamin.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
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w: [sftreasurer.org](http://sftreasurer.org)





e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Fried, Amanda (TTX)

**Sent:** Thursday, December 8, 2022 4:35 PM

**To:** Malawa, Zea (DPH) <[Zea.Malawa@sfdph.org](mailto:Zea.Malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>

**Subject:** RE: CCSF funded GI programs

Hello! I'm quite cozy with a candle burning, my wet smelly dogs at my feet and my space heater cranking .

I know that city funds have been used for the new GI pilot, and various Dream Keeper programs that I would say are quasi GI. During the pandemic there were several other cash transfers that I believed used a blend of general fund and federal relief dollars. If you end up securing local funds, my understanding is that you'll need to keep at least some portion of the payments funded by private sources in order to keep your benefits waivers.

I would recommend reaching out to Benjamin McCloskey (CFO at MOHCD) if you need more info re: mechanics of funding / payments etc. I think you have Heluna actually making the payments now, correct? If you'd like to explore having TTX make the payments, happy to chat about that, but its certainly not a requirement! In terms of the advocacy for funding piece, as always, I'd point to the Mayor's Budget Office, Chiamaka and/or whomever is the DPH point person in room 200 these days.

Let me know if you need anything else!

Amanda



**Amanda Kahn Fried** Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

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w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>

**Sent:** Thursday, December 8, 2022 4:27 PM

**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** CCSF funded GI programs

Hi Chiamaka and Amanda,

I hope you are staying dry and cozy during this wintery (by SF standards) weather.

I was writing to find out what GI programs are funded by CCSF. I am working with DPH contracts to figure out how to get city dollars to pay ABP and we are hoping to see how this has been accomplished by other programs.

Thanks for any insights you can provide.

best,  
zea



**Zea Malawa, MD, MPH (she | her)**

Director of Expecting Justice

Perinatal Equity Medical Director

Division of Maternal, Child and Adolescent Health

San Francisco Department of Public Health

333 Valencia St | 2nd floor | SF, CA 94103

[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)

<https://www.expectingjustice.org/>

**From:** [Shah, Tajel](#)  
**To:** [Cohen, Molly \(TTX\)](#)  
**Cc:** [Amanda Fried \(TTX\) \(amanda.fried@sfgov.org\)](#)  
**Subject:** FW: Connecting up around universal basic income program at MOHCD  
**Date:** Thursday, July 22, 2021 12:15:00 PM

---

Molly,

Do you want to pick this up?

Tajel

---

**From:** Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
**Sent:** Thursday, July 22, 2021 11:53 AM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** Connecting up around universal basic income program at MOHCD

Hi, Tajel. Joanne Lee over at the Arts Commission gave me your name as a good contact since MOHCD was recently given \$1M for 21-22 and an additional \$1M for 22-23 for a UBI program targeting the transgender community. It was my understanding that TTX was willing to cut the checks to the individual recipients of these subsidies, and that MOHCD would carve out perhaps around \$150K or so for a community based organization to partner with that would provide outreach, community engagement, etc. I'd love to chat with the appropriate people in your office to see what that might look like as we start to figure out how to create this program. I'm also in contact with Clair Farley over at OTI, and the folks at Arts since they launched their own program last year and we're trying to learn from them about what worked well and what was challenging. Do you or the appropriate person at Treasurer's have some time to chat about this? Thanks!

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5<sup>th</sup> Floor  
San Francisco, CA 94103  
(415) 701-5584

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ngo, Jennie \(TTX\)](#); [Shah, Tajel](#)  
**Cc:** [Shah, Tajel](#)  
**Subject:** FW: Questions Regarding Debit Cards  
**Date:** Tuesday, May 10, 2022 1:15:39 PM

---

Jennie- can you pull together a meeting with:

Tajel  
Me  
Benjamin McCloskey  
Andrea Gremer  
Nickolas Pagoulatos

Title: Trans Basic Income Pilot Program

I think 30 minutes is enough, 45 minutes is great if possible.

[@Shah, Tajel](#) – do you want to include Carmen or Evelyn? Should we send the spreadsheet first or after?

Thanks,  
Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Wednesday, May 4, 2022 12:08 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: Questions Regarding Debit Cards

Thanks, Amanda, no worries about the delay.

In response to your questions:

Please loop in Benjamin McCloskey and Andrea Gremer from our side.

Can you update me on the following:

- Description of Program:

The San Francisco Trans Basic Income Pilot Program is the first of its kind guaranteed basic income pilot project for the transgender community. The program will provide

low income transgender individuals \$1,200 per month up, to be used without restriction, for a period of one year and include optional financial coaching. In the pilot phase the program will prioritize trans individuals who are very low-income (0-30% of Area Median Income), and if funding allows for applicants who are low-income (30-50% of Area Median Income). The program will also target and include outreach to trans community members most in need including, but not limited to: Black and Latinx trans women, those financially impacted by the pandemic, and those disconnected from other benefits.

- Number of Participants: 55
- \$ per participant / month: \$1200
- Duration of program: 03/01/2022-06/30/2023
- Community provider: St. James Infirmary/Lyon Martin Clinic

Please let me know if you need anything else.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

*The LAST day to apply to the CA COVID-19 Rent Relief program is March 31, 2022. Apply at [housingiskey.com!](https://housingiskey.com/)*

**Please Note: I am working remotely. The best way to reach me is by E-mail.**

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Wednesday, May 4, 2022 9:05 AM

**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: Questions Regarding Debit Cards

- Nick – so sorry about my delay. We had a huge event and hosted a conference and my email got destroyed. I am putting together an email with our banking team to give you some information to review in advance, but I think it'd be most helpful to get a kickoff / orientation meeting together with your CFO and fiscal team present. We can give an overview of the process, and the steps MOHCD will need to take, and then answer questions.

Can you let me know who should be included from your side and I'll pull it together?

Can you update me on the following:

- Description of Program
- Number of Participants
- \$ per participant / month
- Duration of program
- Community provider

We have a more complete questionnaire, but this will help us get started.

Thanks,  
Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, April 22, 2022 12:05 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

Hi Amanda,

Just looping back on this. Let me know if you have any further guidance.

Happy Friday!

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, March 11, 2022 2:11 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>

**Subject:** Re: Questions Regarding Debit Cards

Hi Amanda,

I expect that the program will be ready to disburse cards mid to late summer. However, as part of the grantees program development, they will be putting together a policies and procedures manual before then that should address these topic. So, I hope we can get a response sooner rather than later.

Thank you so much for your help!

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, March 11, 2022 1:54:45 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

Hi Nick- Great question re: names.

Can you remind me of the timing of when these payments are likely going to start? We are switching banks for this service and want to make sure I am looking at the right products.

A few ideas re: names – we could consider unnamed cards which are less desirable products (less flexible, not reloadable), but would avoid the issue entirely. This is how we’ve handled payments for programs with undocumented participants. We could use the name provided by the participants, with the understanding that if this name doesn’t match legal id, they could have some trouble using it at a bank branch, or in a store that requires ID. And, of course, we are continuing to advocate internally with the Controller’s Office for more ways to transfer funds, so stay tuned on that as well....

Let me know re timing, and I’ll get the specifics re: chain of custody protocols and more detail re: named / unnamed options.

Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, March 11, 2022 9:28 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Questions Regarding Debit Cards

Hi Amanda,

I’m reaching out because we have questions regarding our Trans Basic Income Project. Specifically:

- Does TTX have recommendations regarding the names that appear on the cards? Some, if not many, of our participants will have preferred names that are not their legal names. We of course want to be sensitive to their desires, so, is there an existing protocol that you have for this situation?
- We also want to know what chain of custody protocols for the debit cards are in place so that we can discuss them with our grantee during grant negotiations.

Let me know what you think and I'm happy to meet if you want to talk through this.

Thanks for your assistance!

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.



**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** FW: San Francisco ReliaCard FAQ  
**Date:** Thursday, January 5, 2023 12:42:56 PM  
**Attachments:** [image002.png](#)  
[image001.png](#)  
[image003.png](#)  
[image005.png](#)  
[image004.png](#)

---

Just FYI since you just sent the other email re: K2C to US Bank.



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Thursday, January 5, 2023 12:29 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

No problem. We'll get a completed copy to you by end of day tomorrow.

Thank you!

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, January 5, 2023 1:56 PM

**To:** Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Carmen Ho <carmen.ho@sfgov.org>; Larson, Rebekah L <rebekah.larson@usbank.com>; Botelho, Charline M <charline.botelho@usbank.com>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks for the update!

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, January 5, 2023 11:49 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. We have one final review from risk and then it should be all completed. I reached out asking for a quick turn around on this. You can distribute the generic FAQ document I provided it's just the custom one you created for internal staff that we're waiting on.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 11:20 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Carmen Ho <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen,

Happy New Year! Hope you had a great holiday. I'm following up on the ReliaCard FAQ. Our office will be training case managers for the GI program recipients soon and we would like to be able to share this resource. Thanks!

Best,  
Nicole

---

**From:** Agbayani, Nicole (TTX)  
**Sent:** Wednesday, December 7, 2022 2:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for the update, Gretchen. We will stay tuned.

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, December 7, 2022 1:43 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Yes that should be no problem to see the edits I have the draft attached. Just know our risk/compliance might make a few more edits or hopefully they do not. Let me know if you need anything else. Heather on our marketing team is really trying to push getting this done by next week as she'll be out after the 16<sup>th</sup> for the remainder of the year.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Wednesday, December 7, 2022 1:00 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Thanks, Gretchen. Please let us know if you have a sense of timeline. It would be helpful to get back the edits back on the rough draft content after risk/compliance does their review, in case questions come up from program staff in the short term.

Happy to have these FAQs incorporated into your standard as a longer term project. We appreciate that our program staff's perspectives can be included as a resource in this way. I would just want to make sure that any timing on redesigning the materials doesn't stand in the way of having the approved information itself available in case we get questions.

Thank you!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, December 6, 2022 8:21 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good morning. I do have an update to share. Our marketing team has made a few suggested edits and they are running it past our risk/compliance to take a look at. Once that is done I'll send that draft over to you for you review as well. We are suggesting that your FAQ document be incorporated with our standard one as well that way when we make any updates to our standard version you won't have to adjust your custom one unless something significant changes.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Anderson, Gretchen R

**Sent:** Thursday, December 1, 2022 12:47 PM

**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Nichole,

Good morning. It's been submitted but has not been reviewed with edits yet. Our marketing manager has been out but I'm following up with another member on the team.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Sent:** Thursday, December 1, 2022 12:12 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

---

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Hope you are well and that you had a wonderful Thanksgiving! I wanted to refresh this thread to see if your marketing folks had had a chance to review those 9 additional questions yet? Thanks!

Best,  
Nicole

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Friday, November 18, 2022 10:34 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Thanks for your response. That makes sense more of a guide for them. I'll forward that to marketing. Do you think the FAQ document will work for the clients?

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, November 18, 2022 10:40 AM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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Hi Gretchen –

Attached are the questions that we didn't see on your documents. Our intent is to provide this information to case managers so they can counsel participants with accurate information vs.

creating a separate handout for clients.

Please let me know if you have any concerns.

Amanda

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)  
w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 2:53 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: San Francisco ReliaCard FAQ

Good afternoon. Our marketing sent us the FAQ documents that we recently updated on our end. I know we spoke about them but you were wanting to create something yourselves. It sounds like we're trying to discontinue custom forms to avoid discrepancies when we're doing our Reg E audits for programs. Take a look and let me know what your thoughts are in you think you could just use ours in place of a custom option. We also have a flyer on the mobile app too that I'm attaching.

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, November 17, 2022 2:30 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Larson, Rebekah L <[rebekah.larson@usbank.com](mailto:rebekah.larson@usbank.com)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: San Francisco ReliaCard FAQ

Ok that's good to know. I highly recommend we resume onboarding so we can get any remaining pieces put together in time for you. Heather from marketing will review the FAQ that may need a few weeks of reviews & approvals on our side. I did connect with Bekah from our team, your Project Manager, and it sounds like a training refresher might be all you need as you should be able to process enrollments in December. I assume you want that FAQ document in advance of enrollments?

Thank you,

-Gretchen

+Carmen, Bekah & Charline

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, November 17, 2022 1:40 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>

**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>

**Subject:** [EXTERNAL] RE: San Francisco ReliaCard FAQ

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They just announced the launch of the program yesterday and are taking applications until December 15<sup>th</sup>. The first payments are anticipated sometime in January.

**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
p: [415-554-0889](tel:415-554-0889)



w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, November 17, 2022 11:37 AM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** RE: San Francisco ReliaCard FAQ

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Wonderful thanks for sending over. I sent this over to Heather on our marketing team for assistance. Do you know Amanda when the program is set to launch enrollments & the first funding? I know we paused on the implementation process and we'll need to regroup on that as the timing can take roughly 4-6 weeks. Closer to 4 but with the holidays upon us we might be further out with vacations.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 17, 2022 12:17 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Subject:** [EXTERNAL] San Francisco ReliaCard FAQ

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

Thank you for your support so far with information for the FAQ that we are developing. As a refresher, we will be providing this FAQ as a resource for (55) participants in an upcoming Guaranteed Income pilot for San Francisco's transgender community. During our last discussion, you mentioned that your Marketing Team would review the FAQ for accuracy. Please find attached the draft for your team's review.

I'm looping in Amanda Fried, our Chief of Policy and Communications.

Best,  
Nicole

**Nicole J. Agbayani**

**Director**

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
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-----

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** FW: Trans GI Program: Payment Workflows & Other Logistics  
**Date:** Thursday, August 18, 2022 4:21:40 PM

---

Hello! I assume since we are sticking with US Bank its ok to set this up and share our current protocols / mechanics?

-----Original Message-----

From: Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
Sent: Thursday, August 18, 2022 4:20 PM  
To: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi Amanda,

I have not shared specific workflow information as we are still in the process of working out details but I have shared the fact that we are delaying distribution of cards until October because of the bank transition. Having an in-depth conversation regarding mechanics would be helpful.

Nick Pagoulatos

Preferred Name: Nick | Pronouns: Him/He/El Senior Community Development Specialist Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103 Direct Office Line (415) 701-4847  
Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

-----Original Message-----

From: Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:55 PM  
To: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>; Nickolopoulos, Sheila (MYR) <[sheila.nickolopoulos@sfgov.org](mailto:sheila.nickolopoulos@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
Cc: Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi- I've removed Aria and JM from this and added Benjamin and Tajel.

Our banking team who is lead on this is in the middle of a major transition to new banking partners. I want to make sure we share whatever information will be helpful to the program teams, but I'm still unclear about this meeting.

To figure out who to loop in from TTX, it would be helpful for me to understand what information MOHCD has already shared about the payment workflow with the Transgender District and Lyon Martin teams, and what might still need clarification / discussion.

Thanks,  
Amanda

-----Original Message-----

From: Crego, Pau (ADM) <[pau.crego@sfgov.org](mailto:pau.crego@sfgov.org)>  
Sent: Thursday, August 18, 2022 2:21 PM

To: Cheu, Brian (MYR) <brian.cheu@sfgov.org>; Aria Said <aria@transgenderdistrictsf.com>; JM Jaffe <jjaffe@lyon-martin.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

Hi all-

My apologies for sending this without more background. I meant to send this hold to hopefully get it on everyone's calendars and follow up with an email, and then got caught up with other time-sensitive things.

Here is the background:

I'm reaching out to schedule this meeting to mainly get clarity from TTX and MOHCD on how the workflow of payments will happen for this program. The Transgender District and Lyon-Martin need more information about what is/isn't possible, and what the parameters of the payment workflow are, in order to continue developing the program design.

I was able to chat with Nick and Amanda, and learned that MOHCD people have been in touch with the TTX banking staff about this, so I'm not sure if I have the correct people added to this meeting.

For MOHCD and TTX people on this thread, if you could please add the relevant TTX banking and/or MOHCD budget people to this meeting, that would be very helpful since it seems like they may be key people.

Thank you all!  
Pau

Pau Crego, MPH (he, him, his)  
Executive Director  
Office of Transgender Initiatives, City & County of San Francisco  
ph: 415-671-3072 | c: 415-819-8091 | e: pau.crego@sfgov.org Follow us on Twitter, Facebook, Instagram, and LinkedIn @TransCitySF

-----Original Message-----

From: Cheu, Brian (MYR) <brian.cheu@sfgov.org>  
Sent: jueves, agosto 18, 2022 1:11 PM  
To: Crego, Pau (ADM) <pau.crego@sfgov.org>; Aria Said <aria@transgenderdistrictsf.com>; JM Jaffe <jjaffe@lyon-martin.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Nickolopoulos, Sheila (MYR) <sheila.nickolopoulos@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
Subject: RE: Trans GI Program: Payment Workflows & Other Logistics

I could do 2:30 to 3:30 that day; also adding Nick Pagoulatos as he's managing this grant.

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5th Floor  
San Francisco, CA 94103

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

-----Original Appointment-----

From: Crego, Pau (ADM) <pau.crego@sfgov.org>  
Sent: Thursday, August 18, 2022 12:25 PM  
To: Aria Said; JM Jaffe; Cheu, Brian (MYR); Fried, Amanda (TTX)  
Subject: Trans GI Program: Payment Workflows & Other Logistics

When: Tuesday, August 23, 2022 2:00 PM-3:00 PM (UTC-08:00) Pacific Time (US & Canada).

Where: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUElUdmhZOWdpUT09>

Office of Transgender Initiatives OTI is inviting you to a scheduled Zoom meeting.

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+1 301 715 8592 US (Washington DC) Meeting ID: 864 9956 0293

Passcode: 656553

Find your local number: <https://us06web.zoom.us/j/86499560293?pwd=TIB4OW44dE9YYjlkUElUdmhZOWdpUT09>

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Gratisito, Maricar \(CON\)](#); [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Shah, Tajel](#); [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Chen, Jessie \(CON\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 8:45:20 AM  
**Attachments:** [image001.png](#)  
[Reloadable and Non-Reloadable Prepaid Card Policy Template.docx](#)  
[CON tracking sheet.xlsx](#)

---

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratisito, Maricar (CON) <maricar.gratuito@sfgov.org>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>; McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>; Chen, Jessie (CON) <jessie.y.chen@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

## Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

## **(Department name) Visa/MC Pre-paid Card Policies and Procedures**

**(Department)** purchases Reloadable and or Non-reloadable Visa/MC Pre-paid cards (herein after referred to as cards) for clients based on the eligibility criteria defined by department's programs. **(Department)** follows the Controller's Citywide Gift Card Policies and Procedures Guideline. Refer to Section 3.10:

<https://sfcontroller.org/sites/default/files/Documents/AOSD/CON%20Accounting%20P%26P%20%E2%80%93%20August%202021%20v3%20%281%29.pdf>

### **I. Programs**

#### 1. Eligibility

- Cards can be given to individuals who are **(describe)**.
- Each program has defined their specific criteria for providing cards to participants as incentive for: **(list programs/projects)**

#### 2. Authority

- **List** Managers authorized to approve card purchases.

#### 3. Funding Source

- **(Department)** purchases cards with funding supported by **(list funding source)**.

### **II. Ordering Process**

- Orders must be submitted to TTX at least 14 business days prior to date cards are needed by.
- Refer to order instructions provided by TTX separately.

### **III. Reporting/Fees/Cancellation Instructions**

- For reloadable cards, on the 1<sup>st</sup> business day of every month, TTX will provide departments a Card Details Report. The report lists cards ordered and card status: activated (AC), not activated (PA Pre-Activate), and inactive (IA), and mailing address.
- For non-reloadable cards, report availability is limited. If report is needed, notify TTX.
- Departments can request a Card Details Report from TTX at any time.
- Departments are responsible for monitoring card status on a regular basis. Departments to establish an internal policy and timeframe, (i.e. 2-3 weeks) after mail date to contact clients with cards with PA and IA status to inquire about card, if they received and remind to activate.
- Departments to submit cancellation request to TTX if needed **(ONLY for cards with PA and IA card status)** before deadline to avoid incurring inactivity or maintenance fees.
- Departments to instruct clients to report lost (including not received/lost in the mail) or stolen card to bank's customer support.

### **Reporting**

- If departments need card balances for cards that have **not been activated**, TTX can manually calculate and provide estimates (net of fees) within 2 business days.

- If departments need actual card balances for Reloadable cards, TTX can submit request to bank customer support and the report can take up to 2 weeks to receive. Card balances for Non-reloadable cards are not available.

## Fees

- **Reloadable cards incur a monthly fee** starting 90 days of inactivity.
- If departments want to avoid paying the inactivity fees charged on cards that have **not been activated**, they should submit cancellation request to TTX at least 15 days before the 90 day deadline.
- **Non-reloadable cards incur monthly maintenance fee** starting in month 13 after issue date.
- If departments want to avoid paying the account maintenance fees charged on cards that have **not been activated**, departments should submit cancellation request to TTX at least 15 days before 13<sup>th</sup> month deadline.

## Card Cancellation Instructions for Reloadable and Non-reloadable

- Departments to submit request to [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org) with the following:
  - List of cards to cancel from Card Details report or highlight the cards from the packing list for Non-reloadable cards ordered from MYCA site
  - Department ID in FSP
- It will take bank up to 2 business days to cancel the cards and up 10 business days to return the funds. When funds are received, TTX will provide confirmation to the Department.
- Department will need to create accounting entry in FSP to record the refund.
- There is unload card fee/card (refer to card summary sheet provided by TTX during initial setup)

## Card Reissuance Instructions only for Reloadable cards

- For Reloadable cards with IA and PA status, needing to be reissued, departments to submit request to [ttx.bankingtreasuryaccounting@sfgov.org](mailto:ttx.bankingtreasuryaccounting@sfgov.org) with the following:
  - List of cards to cancel from Card Details report
  - New shipping information
- There is replacement card fee/card (refer to card summary sheet provided by TTX during initial setup)

## Return of Funds (upon cancellation of cards)

For reloadable and non-reloadable cards ordered on admin portal

- Departments have 2 options for returning the funds:
  1. If to be reissued to other participants in the **same card program** – request TTX to return funds to bank adjustment account.
    - a. Departments need to use the funds to reissue cards within 6 months, otherwise TTX will execute the transfer of the remaining balances back to the department.
  2. If funds are to be allocated to a **different program/project** – request TTX to return funds to TTX shared wire bank account.
    - a. Department to provide TTX their department ID so when funds are received in FSP, the AR deposit entry is coded to their department ID accordingly. Departments will need to create accounting entries for it.

For non-reloadable cards ordered on MYCA site, funds can only be returned to TTX account.

- a. Department to provide TTX their department ID so when funds are received in FSP, the AR deposit entry is coded to their department ID accordingly. Departments will need to create accounting entries for it.

### Timeline

Timeline to complete request is dependent on which account the funds are returned to. Funds will be available between 2-12 business days.

### **IV. Record Keeping**

For cards mailed to agencies for in person distribution. (List staff) to perform the following procedures:

#### Validation

- Upon receipt of the cards order, verify the card amounts and number of cards matches order request. Staff to immediately notify their manager and TTX if there's a discrepancy.
- Complete CON inventory spreadsheet provided by TTX, with serial number (10 digit number found on the outside of the card envelope), value of each card, and date received.
- Sign completed form and give to manager for review and signature.
- Upon the issuance of cards to the manager, update and maintain inventory records with the name to whom cards are issued, issued date, and program/event name.

#### Monthly physical inventory

(List staff) to count of cards as follows:

- Verify and record the physical inventory count matched with the inventory records.
- Report immediately to management if there are any discrepancies between the actual physical inventory count and inventory records.
- Investigate discrepancies and note the reasons for discrepancies.
- Adjust inventory records to reflect the actual physical inventory count upon review and approval by management.

#### Record Retention

- (List staff) retains all the supporting documentation for a minimum of two years according to Citywide Financial Records Retention and Destruction Schedule.
- Records and physical cards are subject to audit by CON.

#### Distribution

(Department) Manager reviews and approves eligibility documentation for each client before cards are distributed each time. Upon the distribution of cards to the eligible clients, Manager maintains a distribution log to ensure each client signs off upon receipt of the card. At the end of each event or project, any extra

cards should be returned to (list staff) along with the distribution log with each client signature for the receipt of the card.

#### Storage

(List staff) stores the cards in (list location, should be locked with restricted access). After the cards are issued to the Manager, the Manager stores the cards (list location, should be locked with restricted access) before the cards are distributed to the clients.

#### **IV. Others/Miscellaneous** (optional)





Examples	
Is the Gift Card on Hand or Distributed?	Does the Care Giver confirm the receipt of the gift card with the client?
Gift Card on Hand	Yes, by phone
Gift Card Distributed to Client by Mail	Yes, client signed receipt on file
Gift Card Distributed to Client in Person	Called client but no response
Gift Card Distributed by Intermediary	No return confirmation from client
	Other

**From:** [San Francisco Office of Financial Empowerment](#)  
**To:** [Shah, Tajel](#)  
**Subject:** Cash is King  
**Date:** Friday, August 6, 2021 1:04:13 PM



## Cash is King

Greetings to all –we are so excited to bring news of new and innovative initiatives that will help secure economic security for San Franciscans, Californians, and Americans around the country. In 2020, governments scrambled to provide support with expanded unemployment insurance, access to sick leave, and emergency cash relief. In 2021, we’re seeing these emergency supports become formalized in federal and state policy and budgets. SFOFE is proud to both advocate for these policies on the federal, state, and local levels and to publicize and implement them once they are enacted, including:

### \$1.9 Billion State CalKIDS Expansion



Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state’s 529 college savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide movement and to support the program.

[Learn More](#)

**Federal Child Tax Credit Payments**



The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS’s non-filer tool should have the money deposited automatically to their bank accounts. Families that haven’t filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you qualify, check out our [flyer](#) on our website or [schedule](#) an appointment

with Smart Money Coaching!

[Schedule an Appointment](#)

### Golden State Stimulus



Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

### San Francisco Guaranteed Income Advisory Group



Based on an [ordinance](#) passed by the Board of Supervisors, OFE has been organizing and staffing a [Guaranteed Income Advisory Group](#) to advise the Board of Supervisors, the Mayor, and relevant City departments on issues related to Guaranteed Income. This group includes experts in the field of guaranteed income, people with lived experience of poverty in San Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting “Beyond cash – Considering Longer-Term (and Radical) Solutions” on **Friday, August 13 at 1 pm.**

[Learn More](#)

### Supporting Local Cash Transfers



OFE and the Treasurer's Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT](#) program, the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender Individuals](#). OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help San Francisco stay on the cutting edge of guaranteed income programming.

## The Office of Financial Empowerment is Now Hiring for Our New Director!

The Office of Financial Empowerment is now hiring for our new Director! Are you are a visionary leader who is unafraid to tackle the systemic racism of our financial system? Do you have experience managing economic security programs? If so, apply today to be our next Director. Full job description posted [here](#).

[Apply Here](#)

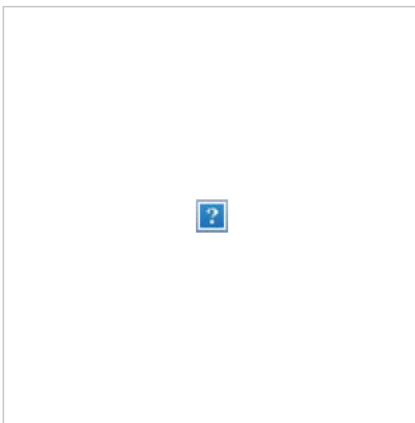


San Francisco Office of Financial Empowerment | City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

[Unsubscribe tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)

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Sent by [sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org) in collaboration with



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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** FW: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 9:44:55 AM  
**Attachments:** [image001.png](#)

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I believe this is what we've sent before. I am not happy that OEWD is using the disaster language...

*Payments of any amount from a government to individuals are generally non-taxable and non-reportable for federal and state income tax purposes under the "general welfare exclusion" if they meet all of the following criteria:*

1. *The payments are made to individuals, not entities or businesses;*
2. *The payments are made under a governmental program to promote the general welfare (e.g., payments to adoptive parents for support and maintenance of the adopted child);*
3. *Recipients are selected based on need (e.g., are limited to low-moderate income status or are victims of a disaster);*
4. *The payments are not tied to any services provided (e.g., job training where recipient is doing the job for which they are training); and*
5. *The expense (if any) compensated by such payment is not otherwise compensated for by insurance or otherwise.*

---

**From:** Fried, Amanda (TTX)  
**Sent:** Wednesday, May 25, 2022 9:42 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin-

Yes. Let me circle back with Tajel and figure out how to respond to CON on this.

Amanda

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:14 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Amanda,

Are you able to assist with the below request from CON?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Date:** Wednesday, May 25, 2022 at 9:11 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

As you have City Attorney's 1099 exemption statement, can you please refer program's specific IRS code and statement in an appendix. Below is example of ECN's Appendix.

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)

**Sent:** Wednesday, May 25, 2022 8:07 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>



**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR)

<[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**Sachs, Catherine (TTX)**

---

**From:** Stuhldreher, Anne (TTX)  
**Sent:** Friday, August 6, 2021 1:54 PM  
**To:** Fried, Amanda (TTX); TTX-Senior Management  
**Subject:** Re: Cash is King

Yep got it. Looks great!

---

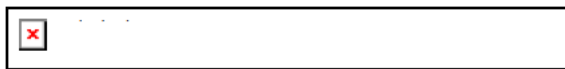
**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Friday, August 6, 2021 1:15 PM  
**To:** TTX-Senior Management <TTXSeniorManagement@sfgov.org>  
**Subject:** Fwd: Cash is King

FYI- thought the team did a great job on this newsletter, wanted to see if you all get them? We are working on our lists...

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---

**From:** San Francisco Office of Financial Empowerment <sf.ofe@sfgov.org>  
**Sent:** Friday, August 6, 2021 1:01:35 PM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** Cash is King



## Cash is King

Greetings to all –we are so excited to bring news of new and innovative initiatives that will help secure economic security for San Franciscans, Californians, and Americans around the country. In 2020, governments scrambled to provide support with expanded unemployment insurance, access to sick leave, and emergency cash relief. In 2021, we’re seeing these emergency supports become formalized in federal and state policy and budgets. SFOFE is proud to both advocate for these policies on the federal, state, and local levels and to publicize and implement them once they are enacted, including:

### \$1.9 Billion State CalKIDS Expansion



Building off the success of our Kindergarten to College (K2C) program, in 2019 California created the CalKIDS program to provide \$25 to every California child at birth via the state’s 529 college savings plan, ScholarShare. The California state budget this year included an enormous expansion of the program utilizing \$1.9 billion in federal stimulus funds and state money. The expanded CalKIDS program will offer a \$500 savings account for every low-income public school

student in California in grades 1-12 (including undocumented students) with an additional \$500 for foster and homeless youth. OFE and K2C are thrilled to see this statewide movement and to support the program.

[Learn More](#)

## Federal Child Tax Credit Payments



The federal Child Tax Credit is a federal tax benefit to families with children. Beginning in July, payments will come monthly totaling up to \$300 per child for kids under the age of 6 and \$250 per child ages 6 to 17 for families that qualify for the full amount (joint filers with income under \$150k or single filers with income under \$75k). Most families will not need to do anything to get this money – those who filed 2019 or 2020 taxes or signed up for their stimulus payments using the IRS’s non-filer tool should have the money deposited automatically to their bank accounts. Families that haven’t filed taxes can use the [IRS non-filer portal](#) to provide their information. For more information or to see if you qualify, check out our [flyer](#) on our website or [schedule](#) an appointment with Smart Money Coaching!

[Schedule an Appointment](#)

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Earlier in the year, the Governor and the state legislature approved a historic relief package that provided \$600 in Golden State Stimulus emergency relief payments to 5.7 million households across the state. The latest California state budget included an additional round of Golden State Stimulus. Families making \$75,000 or less in adjusted gross income qualify for \$600 payments with families with kids eligible for another \$500 in relief, regardless of immigration status. To learn more or see if you qualify, [schedule](#) an appointment with Smart Money Coaching!

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[Learn More](#)

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OFE and the Treasurer's Office have been supporting local cash transfer and guaranteed income programs, including the [Abundant Birth Project](#), the [City EMT](#) program, the [Artists UBI pilot](#), and the [Guaranteed Income pilot for Transgender Individuals](#). OFE and the Office of the Treasurer & Tax Collector offer technical assistance to programs on design, benefits waivers, disbursement mechanisms, and tax treatment. For some City-led programs, the Office of the Treasurer & Tax Collector has led disbursement through existing banking contracts. OFE is proud to assist with these initiatives, bring much needed relief to vulnerable San Francisco populations, and help San Francisco stay on the cutting edge of guaranteed income programming.

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-



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**From:** [Augustine, David \(TTX\)](#)  
**To:** [Shah, Tajel](#); [Stuhldreher, Anne \(TTX\)](#); [Fried, Amanda \(TTX\)](#); [TTX-Senior Management](#)  
**Subject:** Re: Cash is King  
**Date:** Friday, August 6, 2021 2:37:14 PM

---

Yes same here.

---

David Augustine  
Tax Collector  
Office of the Treasurer & Tax Collector  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4638  
Phone: 415-554-7601  
Fax: 415-554-4672  
<http://www.sftreasurer.org>

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Date:** Friday, August 6, 2021 at 1:57 PM  
**To:** Stuhldreher, Anne (TTX) <[anne.stuhldreher@sfgov.org](mailto:anne.stuhldreher@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, TTX-Senior Management <[TTXSeniorManagement@sfgov.org](mailto:TTXSeniorManagement@sfgov.org)>  
**Subject:** RE: Cash is King

Yup! Definitely is great!

---

**From:** Stuhldreher, Anne (TTX) <[anne.stuhldreher@sfgov.org](mailto:anne.stuhldreher@sfgov.org)>  
**Sent:** Friday, August 6, 2021 1:54 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; TTX-Senior Management <[TTXSeniorManagement@sfgov.org](mailto:TTXSeniorManagement@sfgov.org)>  
**Subject:** Re: Cash is King

Yep got it. Looks great!

---

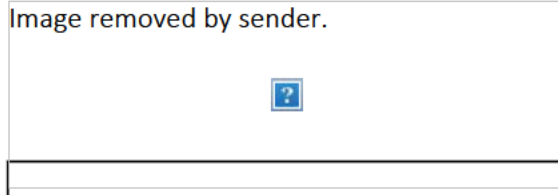
**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, August 6, 2021 1:15 PM  
**To:** TTX-Senior Management <[TTXSeniorManagement@sfgov.org](mailto:TTXSeniorManagement@sfgov.org)>  
**Subject:** Fwd: Cash is King

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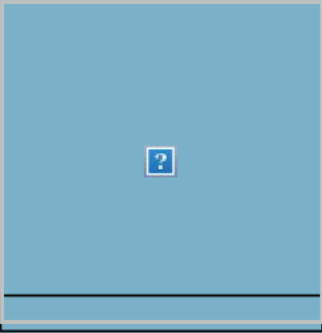
**From:** San Francisco Office of Financial Empowerment <[sf.ofe@sfgov.org](mailto:sf.ofe@sfgov.org)>  
**Sent:** Friday, August 6, 2021 1:01:35 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Cash is King



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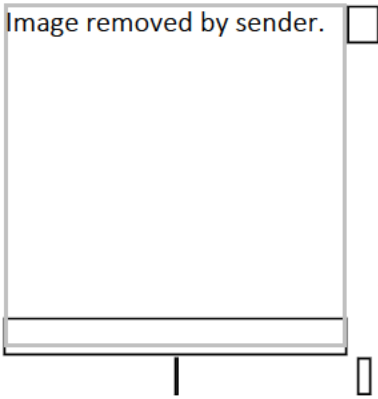
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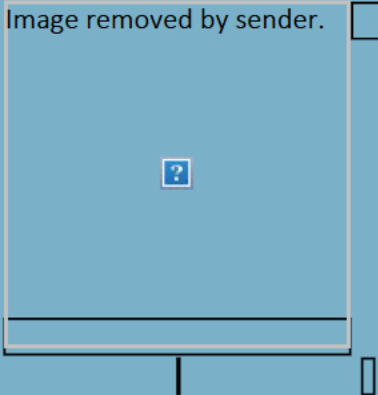




Francisco, as well as funders and non-profit experts. Join our next Advisory Group meeting "Beyond cash – Considering Longer-Term (and Radical) Solutions" on **Friday, August 13 at 1 pm.**

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**From:** [Shah Tajel](#)  
**To:** [Ho Carmen \(TTX\)](#); [Mora Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 3:06:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Got it...so weird

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:33 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

No, having the block is allowing the users to "pay at the pump". If we removed that block, they cannot pay at the pump, they need to go inside to pay for the exact amount of the purchase not the \$75.00 hold. Hope that makes sense.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:31 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Understood..but, does it make sense? I don't think we want to not allow gas stations, is that what is happening?

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:27 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Tajel,

Please see attached for explanation.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Good check...why is Automated Fuel Dispenser on the list?

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, August 1, 2022 1:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)

**Sent:** Monday, August 1, 2022 1:13 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 11:31 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel

<[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we'll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we'll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these establishments):

MCC Restrictions, Padding and Pre-authorization Holds
MCC Restrictions
MCC 7995 / Internet Gambling
MCC 5542 (Automated Fuel Dispenser)
MCC 3728 - Bally's Hotel & Casino
MCC 3729 - John Ascuaga's Nugget
MCC 3730 - MGM Grand Hotel
MCC 3731 - Harrah's Hotels & Casino
MCC 3736 - Colorado Belle/Edgewater Resort
MCC 3737 - Riviera Hotel & Casino
MCC 3738 - Tropicana Resort & Casino
MCC 5813 (Bars & Lounges)
MCC 5921 - Package Stores - Beer, Wine, & Liquor
MCC 5993 - Cigar Stores
MCC Code 7273 - Dating/Escort Services
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Monday, June 27, 2022 5:25 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 9:12 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege





Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
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1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**To:** [Mora Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 2:36:33 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Yes, please discuss with her.

Them not needing it doesn't mean she should not review/respond.

Her response is more distressing to me than just saying I forgot.

She just sat on it. As a matter of fact, Maricar and I both stated to her earlier that TTX and CON should parallel process review to be more expedient.

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:34 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Tajel-

Please see below respond I got from Carmen. I understand your concern. I have a meeting with her at 1:30 today, I will make sure to mention that she should have followed up with Maricar on the P&P before Ben's inquiry and communicated to Ben that the review is in progress... Let me know if you still want to have a discussion...

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

I didn't respond to Benjamin because we were waiting for CON to review their P&P. My mistake was not realizing he sent in P&P for CON's review using a template that I didn't provide. I don't feel there's a delay because there's no urgency because cards aren't needed until Oct. We're waiting for kickoff meeting with MN before we can do anything, i.e. provide order instructions.

Regards,  
Carmen

I also want to let you know that I sent out a couple of emails to Kevin Doyle and Liam at Money Network in the last 2 weeks, but have not heard back from any of them. I was going to schedule a meeting for us to discuss next steps...

Note that Christie Beetz prefer not to start implementation until after year end (around end of July). Your thoughts?

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

I didn't respond to Benjamin because we were waiting for CON to review their P&P. My mistake was not realizing he sent in P&P for CON's review using a template that I didn't provide. I don't feel there's a delay because there's no urgency because cards aren't needed until Oct. We're waiting for kickoff meeting with MN before we can do anything, i.e. provide order instructions.

Regards,  
Carmen

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

Let us talk about the delay on our side. Not sure why Carmen waited for Maricar and why they both waited for Benjamin's prompt?

Tajel

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin**, the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

## Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

---

**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Tuesday, May 24, 2022 5:06 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>



**Sent:** Friday, May 13, 2022 11:25 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Date:** Friday, May 13, 2022 at 11:21 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Ho, Carmen \(TTX\)](#)  
**To:** [Shah, Tajel](#); [McCloskey, Benjamin \(MYR\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Mora, Evelyn \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Monday, August 1, 2022 3:34:39 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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Hi Benjamin,

I've ask MN to provide earliest estimate date when we can order cards for your program and will let you know as soon as we receive their response.

I've also asked for more details about package store. For Automated Fuel Dispenser, it's to allow users to "pay at the pump". There's a padding that automatically holds \$75.00 every time gas is purchased at the pump. This hold stays on the card by the merchant and Visa/MC for up to 2 business days depending upon how fast the merchant processes their transactions. The unfortunate part for the cardholders is that it holds \$75.00 even if the cardholder pumps gas for a different amount. So for example, if the cardholder purchases \$32.00 in gas it still holds \$75.00. If decision to remove from block, the cardholder would have to pay inside for their gas which settles for the exact amount of the purchase not the \$75.00 hold.

Please let me know if you have any questions.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, August 1, 2022 2:26 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi,

We will get a better definition.

Please note that these cards do ALLOW for them to withdraw cash, which we believe is very important.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, August 1, 2022 1:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry, we have a couple more questions. Could you please provide us with a more complete definition of "Automated Fuel Dispenser" and "Package Stores"? We may have concerns **if**:

- "Package Stores" includes the average San Francisco corner store. Many people use corner stores for groceries and other basic necessities
- "Automated Fuel Dispenser" includes all gas stations

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** McCloskey, Benjamin (MYR)  
**Sent:** Monday, August 1, 2022 1:13 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Can you please provide you best estimate as to the soonest Money Network cards will be available? That will help us decide between the two options you provided.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 11:31 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We are working with Money Network (MN) to setup your program, but it is taking longer than expected and we need your decision from the two available options below:

1. If you need cards by October, we’ll order cards from USB (existing card provider) and make reloads on USB cards until after MN is setup. Then we’ll issue new cards from MN and reload on the MN cards.
2. If can delay issuing cards, order cards from MN and reload. If choose this option, what is the new need by date? (so we can provide the new date to see if MN can meet the timeline).

Another note/change. Per your intake form, MCC blocks were not needed, but we are standardizing, making it a policy that all cards issued by the City will have the following MCC blocks (your recipients will not be able to use the cards at these

establishments):

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Please let us know which option you would to proceed with and or if you have any questions?

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 5:25 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, that is still our anticipated timeline. Thanks for the update!

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Monday, June 27, 2022 at 4:42 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

We had initial kickoff meeting with Money Network and will have reoccurring weekly meetings to implement new program. My manager just provided update that she is going to ask Money Network if they can complete setup to go live in August (before our contract with existing card vendor expires). We will ask Money Network on Thursday. I will provide update when I receive their response. Please confirm there's no change in your timeline, you need the cards by October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Monday, June 27, 2022 4:16 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Following up on the below per your request, since it's been more than two weeks since we last corresponded about this.

Thanks,  
Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, June 2, 2022 at 4:31 PM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great! I will file a copy of this approval email for our records.

We are waiting for the kickoff meeting with Money Network, and then we can provide the details to setup MYR's program. Once we get order instructions, we'll share. If you don't receive an update from me in two week, please follow up. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:28 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thanks Benjamin. Approving the prepaid card policy

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Thursday, June 2, 2022 4:15 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi all,

I believe the attached version addresses feedback from both Carmen and Maricar. Please let me know if you have any other questions or concerns.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Thursday, May 26, 2022 at 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>, Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won’t be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it’s for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don’t have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:12 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Privacy

Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>



**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 7:48 AM

**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Tuesday, May 24, 2022 5:06 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Friday, May 13, 2022 12:40 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

DCA Scott Reiber confirmed that this program "falls within the parameters of the general welfare exemption ... so I'm ok with a conclusion that no

1099s are required here.”

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:29 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

Hi **Amanda**, can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Mora Evelyn \(TTX\)](#)  
**To:** [Shah Tajel](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Thursday, May 26, 2022 12:34:11 PM  
**Attachments:** [image002.png](#)  
[image003.png](#)

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Hi Tajel-

Please see below respond I got from Carmen. I understand your concern. I have a meeting with her at 1:30 today, I will make sure to mention that she should have followed up with Maricar on the P&P before Ben's inquiry and communicated to Ben that the review is in progress... Let me know if you still want to have a discussion...

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

I didn't respond to Benjamin because we were waiting for CON to review their P&P. My mistake was not realizing he sent in P&P for CON's review using a template that I didn't provide. I don't feel there's a delay because there's no urgency because cards aren't needed until Oct. We're waiting for kickoff meeting with MN before we can do anything, i.e. provide order instructions.

Regards,  
Carmen

I also want to let you know that I sent out a couple of emails to Kevin Doyle and Liam at Money Network in the last 2 weeks, but have not heard back from any of them. I was going to schedule a meeting for us to discuss next steps...

Note that Christie Beetz prefer not to start implementation until after year end (around end of July). Your thoughts?

Thanks-Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 12:10 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

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Regards,  
Carmen

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 11:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Evelyn,

Let us talk about the delay on our side. Not sure why Carmen waited for Maricar and why they both waited for Benjamin's prompt?

Tajel

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, May 26, 2022 8:45 AM  
**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Thank you Maricar for reviewing the P&P. I was waiting for another email with specific banking portion questions before responding but realized I won't be getting one because you asked me to review that portion, which I just did.

**Hi Benjamin,** the banking portion is not correct/applicable because it's for ECN. Each program needs to have a wire location/bank account setup. Please use the attached template (we changed it so the order instructions is provided separately because we are changing card vendors and don't have order instructions yet). Also, please use the attached tracking sheet that replaced all appendixes in the previous version of the P&P template. MYR or the agency will need to complete and keep on hand for records (no need to submit to TTX). CON may request it for audit purposes.

Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>

**Sent:** Wednesday, May 25, 2022 9:12 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>


**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>

**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I'll ask Carmen to confirm on the banking portion on Page 2.

Attorney-Client Privilege



Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco's hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals' specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a "qualified disaster relief payment" is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

# Attorney-Client Privilege

**References:**

<https://www.law.cornell.edu/uscode/text/26/139>

<https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**From:** Gratuito, Maricar (CON)  
**Sent:** Wednesday, May 25, 2022 8:07 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Chen, Jessie (CON) <[jessie.y.chen@sfgov.org](mailto:jessie.y.chen@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 7:48 AM  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

As soon as CON approves your P&P, TTX can place the order. We plan to order with the new prepaid card vendor, Money Network. We're waiting for the kickoff meeting and will share new order instructions afterwards. Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

Any update on TTX and CON's review of this policy?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, May 13, 2022 12:40 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
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Attorney-Client Privilege

Email thread is attached and can be incorporated into the Policy and Procedures document.

Thanks,  
Amanda

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Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

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**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

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Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin



---

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Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Shah, Tajel](#)  
**To:** [Wu, Kimmie \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 1:29:00 PM

---

Great, let us just roll it out before we share it next time.

---

**From:** Wu, Kimmie (TTX) <[kimmie.wu@sfgov.org](mailto:kimmie.wu@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 1:28 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Carmen sent it back to me yesterday at 4. She added the last two steps.

Kimmie Wu  
Office of the Treasurer & Tax Collector  
Phone: 415.554.4513  
Cell: 415.617.9893

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 1:23 PM  
**To:** Wu, Kimmie (TTX) <[kimmie.wu@sfgov.org](mailto:kimmie.wu@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi,

Thanks, let us discuss rolling this out and review. I hadn't looked at since I gave you feedback, so I didn't know it was done!

---

**From:** Wu, Kimmie (TTX) <[kimmie.wu@sfgov.org](mailto:kimmie.wu@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 1:22 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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Please see attached.

Kimmie Wu  
Office of the Treasurer & Tax Collector  
Phone: 415.554.4513  
Cell: 415.617.9893

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:26 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>; Wu, Kimmie (TTX) <[kimmie.wu@sfgov.org](mailto:kimmie.wu@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Adding Kimmie

Hi –

Kimmie and I are working on step by step process for TTX's procurement.

We can share with you to modify per your organization's requirements, but I think it is great basis for full comprehension of the steps....

Thanks for your patience Benjamin. And, Carmen thanks for working through it.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 8:46 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, this is fine! We have time.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Want to set expectations, because it's a new vendor, and we need to get the program setup, it will take several weeks before we can place the order. Per your intake form, the cards are needed in October so we have some time. We will provide update after we have kickoff meeting with Money Network. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

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Any update on TTX and CON's review of this policy?

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Benjamin

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Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
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[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



**From:** [Shah Tajel](#)  
**To:** [Fried Amanda \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 9:59:00 AM  
**Attachments:** [image001.png](#)

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Hi,

I think it is fine. I do think we should confirm with Scott that we are adding this to the P&P document per CON requirement.

He was a bit funny about it before.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:45 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

I believe this is what we've sent before. I am not happy that OEWD is using the disaster language...

*Payments of any amount from a government to individuals are generally non-taxable and non-reportable for federal and state income tax purposes under the "general welfare exclusion" if they meet all of the following criteria:*

1. *The payments are made to individuals, not entities or businesses;*
2. *The payments are made under a governmental program to promote the general welfare (e.g., payments to adoptive parents for support and maintenance of the adopted child);*
3. *Recipients are selected based on need (e.g., are limited to low-moderate income status or are victims of a disaster);*
4. *The payments are not tied to any services provided (e.g., job training where recipient is doing the job for which they are training); and*
5. *The expense (if any) compensated by such payment is not otherwise compensated for by insurance or otherwise.*

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**From:** Fried, Amanda (TTX)  
**Sent:** Wednesday, May 25, 2022 9:42 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin-

Yes. Let me circle back with Tajel and figure out how to respond to CON on this.

Amanda

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 9:14 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>  
**Subject:** FW: Transgender Basic Income - prepaid cards policy

Hi Amanda,

Are you able to assist with the below request from CON?

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Date:** Wednesday, May 25, 2022 at 9:11 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>, McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

I reviewed and policy looks good but just needs clarification and appendix on 1099. I’ll ask Carmen to confirm on the banking portion on Page 2.

**Attorney-Client Privilege**

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Appendix A  
Right to Recover Program

The **Right to Recover** Program provides \$1,285.60 (equivalent to two week of pay according to San Francisco’s hourly minimum wage) to reimburse or pay reasonable and necessary personal, family, or living expenses to any worker who lives in San Francisco who tests positive for COVID-19, and anticipates experiencing financial hardship during their two-week quarantine or isolation.

**Internal Revenue Code § 139**

Internal Revenue Code (Code) section 139 provides that qualified disaster relief payments from any source, including employers, reimbursing or paying individuals’ specified expenses in connection with qualified disasters are not taxable as income and are not subject to employment taxes or withholding. Specifically, per Code 139 (b), a “qualified disaster relief payment” is defined to include any amount paid to or for the benefit of an individual to reimburse or pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a qualified disaster.

**Attorney-Client Privilege**

**References:**

- <https://www.law.cornell.edu/uscode/text/26/139>
- <https://www.irs.gov/pub/irs-drop/rr-03-12.pdf>

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

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Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Carmen and Maricar,

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Thanks,  
Benjamin

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Attorney-Client Privilege

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Thanks,  
Amanda

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Great, thank you Benjamin for providing. I can review the intake form with Evelyn when she returns next week and will provide update afterwards. In the meanwhile, Maricar can help review the P&P and Amanda can help review the 1099 reportability portion. Thanks.

Regards,  
Carmen

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Friday, May 13, 2022 11:25 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>, Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin, can you please complete the intake form? See attached. Thanks.

Hi Amanda, can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [Shah, Tajel](#)  
**To:** [McCloskey, Benjamin \(MYR\)](#); [Ho, Carmen \(TTX\)](#)  
**Cc:** [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#); [Wu, Kimmie \(TTX\)](#)  
**Subject:** RE: Transgender Basic Income - prepaid cards policy  
**Date:** Wednesday, May 25, 2022 9:25:00 AM

---

Adding Kimmie

Hi –

Kimmie and I are working on step by step process for TTX's procurement.

We can share with you to modify per your organization's requirements, but I think it is great basis for full comprehension of the steps....

Thanks for your patience Benjamin. And, Carmen thanks for working through it.

Tajel

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Wednesday, May 25, 2022 8:46 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** Re: Transgender Basic Income - prepaid cards policy

Hi Carmen,

Yes, this is fine! We have time.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**Date:** Wednesday, May 25, 2022 at 8:29 AM  
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**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>, Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

Hi Benjamin,

Want to set expectations, because it's a new vendor, and we need to get the program setup, it will take several weeks before we can place the order. Per your intake form, the cards are needed in October so we have some time. We will provide update after we have kickoff meeting with Money Network. Please let me know if you have any questions. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**Subject:** RE: Transgender Basic Income - prepaid cards policy

Our team will review this today. thanks!

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---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Friday, May 13, 2022 10:45 AM

**To:** Gratuito, Maricar (CON) <[maricar.gratuito@sfgov.org](mailto:maricar.gratuito@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Gremer, Andrea (MYR) <[andrea.gremer@sfgov.org](mailto:andrea.gremer@sfgov.org)>; Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

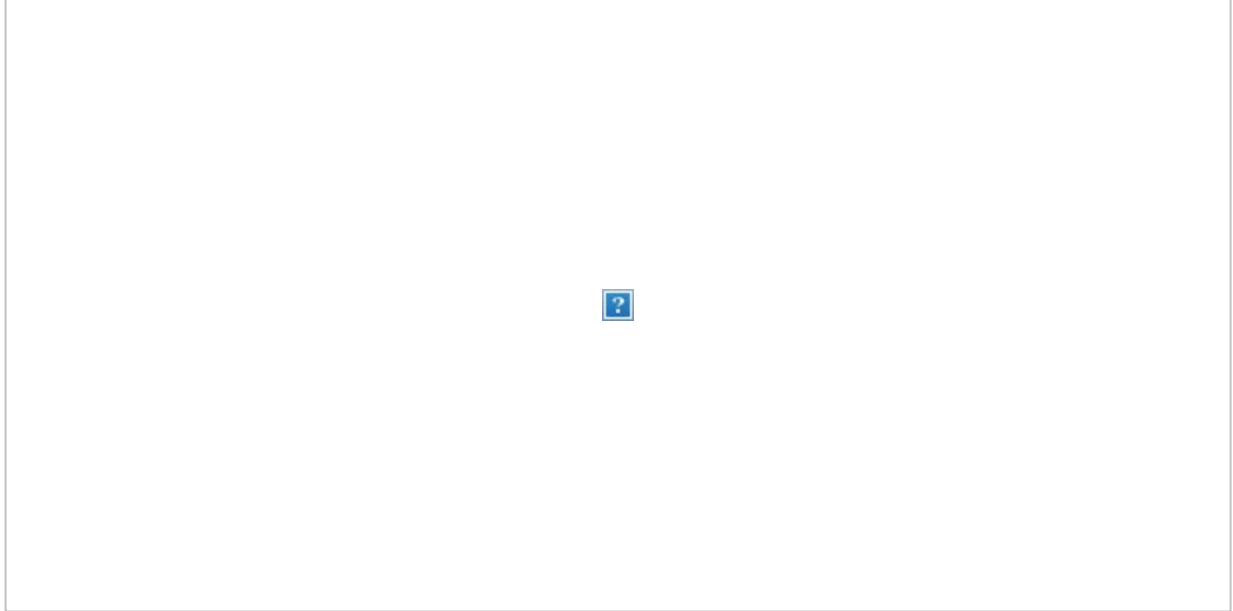
Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

**From:** [SF City Administrator Carmen Chu](#)  
**To:** [Shah, Tajel](#)  
**Subject:** December 2022 Newsletter  
**Date:** Thursday, December 8, 2022 11:26:16 AM

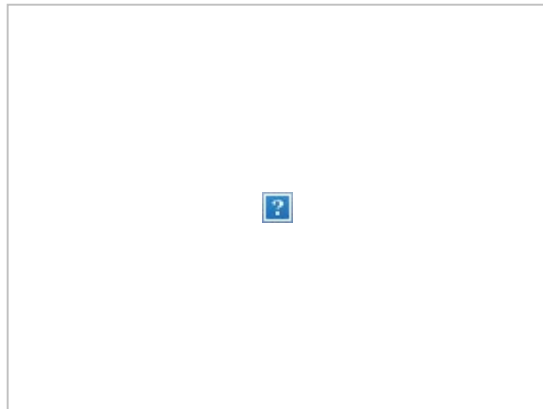
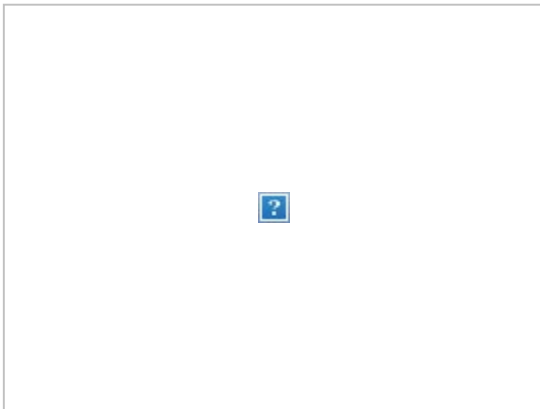
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## DECEMBER 2022 NEWSLETTER

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### **Celebrate the holidays in San Francisco!**

Happy holidays! San Francisco is aglow with colorful events and activations this holiday season! Support arts and businesses in your neighborhood by celebrating locally and shopping small! Find family friendly celebrations and neighborhood specific shopping ideas on the Shop Dine SF [holiday guide](#).

## News from City Hall

### San Francisco Launches Guaranteed Income Program for the Trans Community

San Francisco just launched a new guaranteed income program to help address financial insecurity in the transgender community. The [Guaranteed Income for Trans People \(G.I.F.T.\)](#) pilot program will provide 55 low-income transgender San Franciscans with income and wrap-around services, including gender affirming health care, mental health services, and financial coaching. The program, administered by Lyon-Martin Community Health Services and The Transgender District, builds on the City's efforts to advance economic recovery and build a more just City, especially for our most vulnerable residents. [Applications for G.I.F.T. will be accepted until December 15.](#)



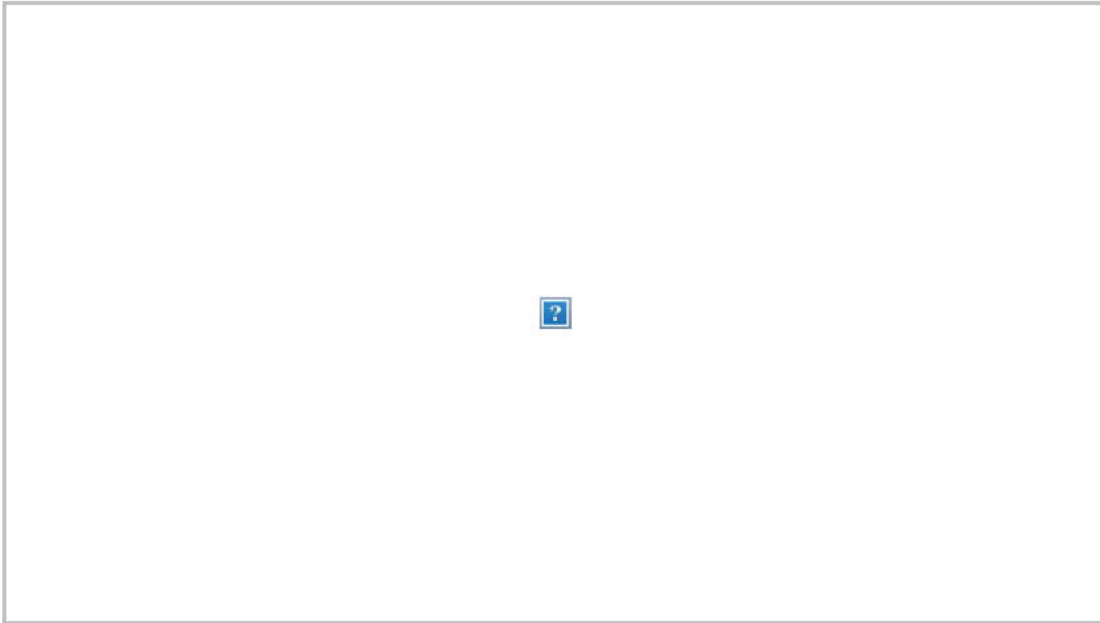
### Street Cleaning Ramps Up Ahead of the Holidays

San Francisco Public Works is ramping up efforts to create a cleaner, more welcoming environment for residents, merchants, and visitors during the holiday season. Now through the

end of the year, Public Works street cleaning crews are performing deep cleaning, such as power washing and sweeping sidewalks and flushing down the streets, in more than a dozen vital neighborhood commercial corridors every week. The coordinated deep cleaning blitz, part of Public Works' CleanCorridorsSF operation, creates noticeable street cleanliness



improvements to help our neighborhoods thrive.



City Administrator Carmen Chu speaks at the community celebration for the brand new Rose Pak Chinatown Station, part of the Central Subway.

### **Take the Central Subway to Chinatown, Union Square, Moscone, and CalTrain**

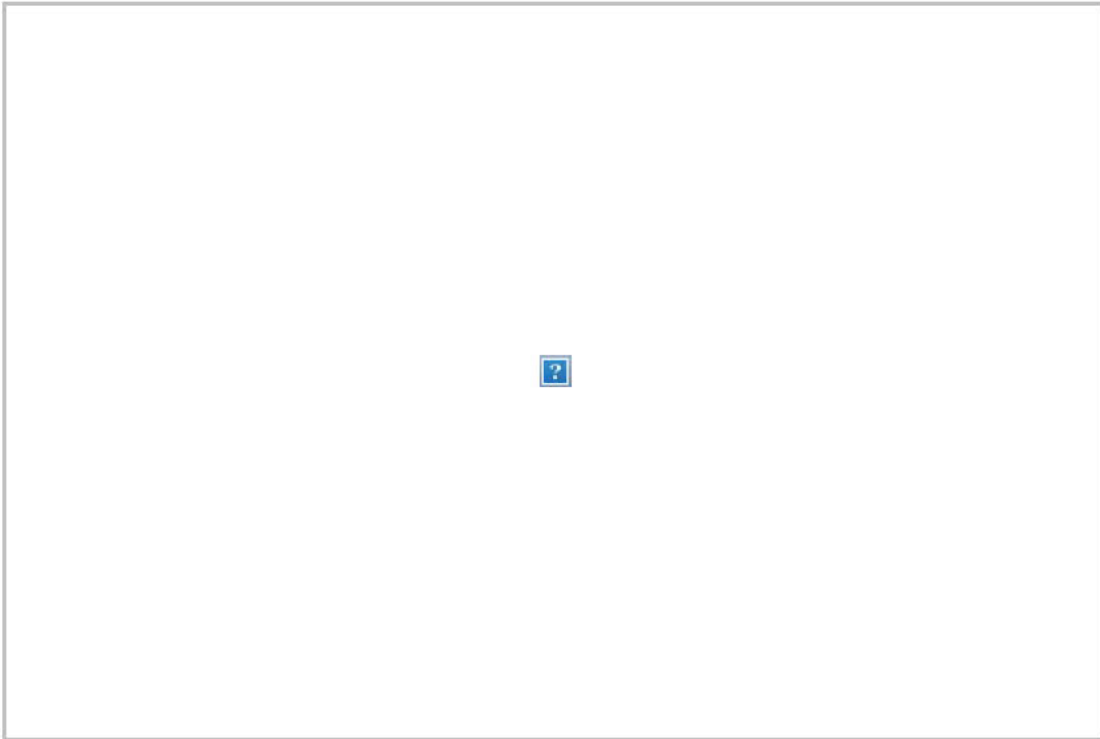
The Central Subway is now open for special weekend shuttle service! Board at one of four brand new stations in Chinatown, Union Square, Yerba Buena/Moscone, and 4th and Brannon (near the CalTrain Station).



The special weekend service is fare free until January 1, 2023. Beginning in January, service will increase to seven days a week and extend from Sunnydale to Chinatown.

---

**Resources for Small Businesses**



Mayor London N. Breed, City Administrator Carmen Chu, Supervisor Myrna Melgar, Small Business Commission President Sharky Laguana, and Public Works staff celebrate the launch of the graffiti abatement pilot program.

## **San Francisco Launches Graffiti Abatement Program**

San Francisco just launched a new [courtesy graffiti abatement program](#) to support storefronts and other private properties affected by graffiti and improve our neighborhood commercial corridors. Professional crews will wipe out graffiti at no cost to affected property and business owners. To request a courtesy abatement, submit a request through the [311 Customer Service Center](#).

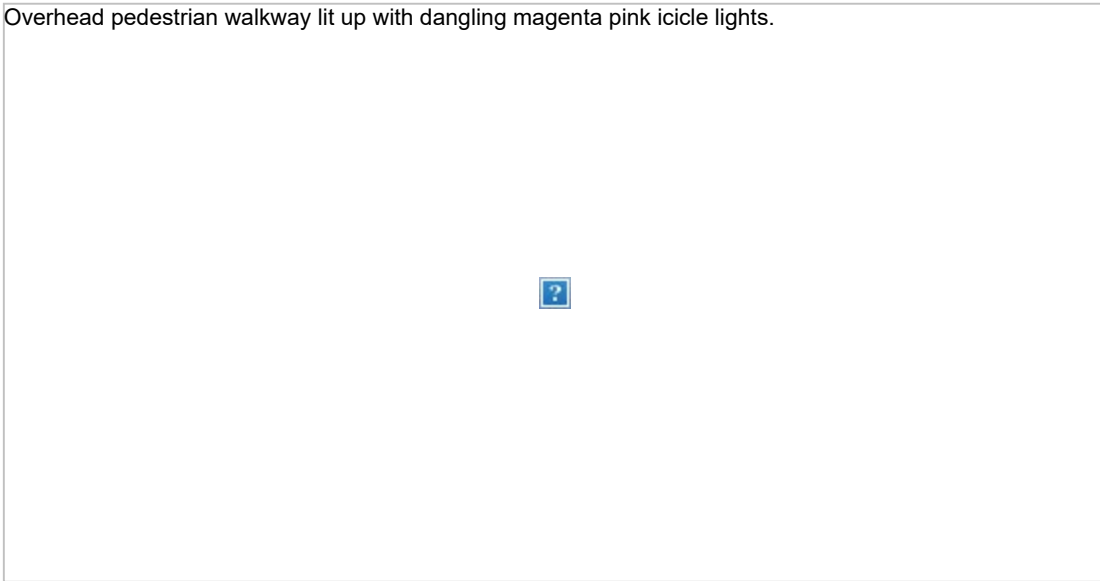
## **Moscone Center Draws Visitors to San Francisco**

The City-owned Moscone Center welcomes visitors from across the globe to San Francisco, invigorating our local economy. The Moscone Center was [recently named](#) the host site for the 2023 Asia-Pacific Economic Cooperation Leaders' Summit, an event expected to draw thousands of attendees from around the world, with an estimated total economic impact of \$36.5 million.

Take a look at upcoming conventions taking place at the Moscone Center:

- December 6 – 9: [Chemical and Biological Defense Science & Technology Conference](#)
- January 5 – 8: [Modern Language Association Annual Convention](#)
- January 19 – 21: [Gastrointestinal Cancers Symposium](#)
- January 19 – 24: [Society of Critical Care Medicine's Critical Care Congress](#)
- January 27 – February 2: [SPIE-Photonics West](#)
- February 6 – 11: [Society for Maternal-Fetal Medicine Annual Pregnancy Meeting](#)
- February 16 – 18: [Genitourinary Cancers Symposium](#)
- March 7 – 8: [TrailblazersDX 2023](#)
- March 20 – 24: [Game Developers Conference](#)

Overhead pedestrian walkway lit up with dangling magenta pink icicle lights.



*Point Cloud*, an immersive art installation at the City-owned Moscone Center, lights up the pedestrian bridge over Howard Street.

## Important Update for Food-Based Businesses Using 3rd Party Delivery Apps

The rules for 3rd party delivery services have recently changed, impacting the delivery fees businesses pay. Beginning on January 31, 2023, 3rd party delivery services (DoorDash, UberEats, GrubHub, Caviar, etc.) must offer businesses a contract option with a maximum delivery fee of no

more than 15%. Businesses are strongly encouraged to proactively opt into a new contract on or before January 30, 2023 to take advantage of the 15% fee option. Otherwise, fees may revert to higher rates on January 31, 2023. [Learn more from the Office of Economic and Workforce Development.](#)

## Learn about San Francisco Labor Laws

The [Office of Labor Standards Enforcement](#) recently released new guidance on the [Health Care Accountability Ordinance \(HCAO\) minimum standards](#). The law requires most City contractors and tenants (such as those with the Port of San Francisco or SFO) to offer a compliant health plan to covered employees, or otherwise make payments directly to the Department of Public Health or covered employees. [Review the new guidance, effective January 1, 2023.](#)

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## Milestones

### San Francisco Wins Digital Cities Award

San Francisco earned a [Digital Cities Award](#) from the Center for Digital Government for leading efforts to strengthen cybersecurity, enhance digital equity, and plan for the future

of technology. In a national survey of local governments' use of technology, San Francisco ranked among the top 5 cities with over 500,000 residents. In particular, the award recognizes San Francisco's work to close the digital divide by delivering [free high-speed internet to residents of affordable housing](#), establish an [Office of Cybersecurity](#), pioneer the use of data through the City's [Open Data Portal](#), and make City services accessible online on the recently redesigned [SF.gov](#).







## Committee on Information Technology Approves City Surveillance Policies

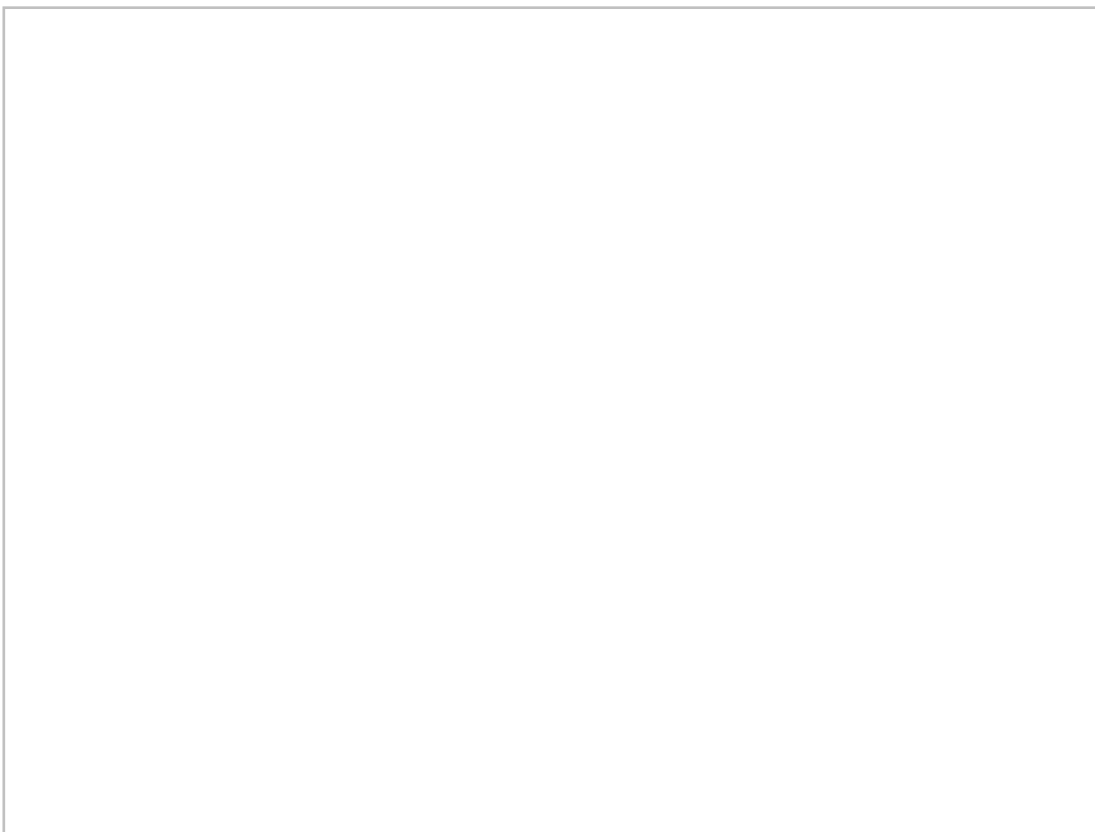
The [Committee on Information Technology \(COIT\)](#) makes decisions regarding the future of San

Francisco's technology. By developing strategic plans, reviewing department privacy and surveillance policies, and supporting planning, budget, and oversight of all City technology, COIT helps to ensure that the City is making smart investments in technology and using innovative solutions to help San Francisco stay safe and thrive.

COIT carefully evaluated and made recommendations on 13 surveillance technology policies on topics such as automatic license plate readers and security cameras. The policies were recently approved by the Board of Supervisors and signed by the Mayor. [Learn more about the policies here](#) and [here](#).

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**Learn More About Your Government -  
Spotlight on Digital Services**



The Digital Services team and staff from across City departments celebrate the launch of new department websites on SF.gov.

## **Designing Public Services with Equity and Accessibility in Mind**

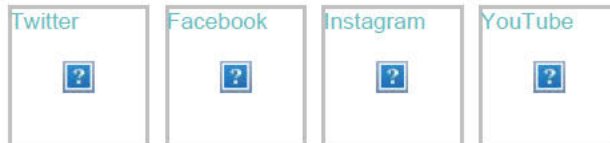
[San Francisco Digital Services](#) works with City departments to make public services easier to use and accessible by all online. Since the office was created in 2016, Digital Services has launched [SF.gov](#), the centralized City website, and redesigned critical services related to affordable housing, economic recovery, permitting, and more.

This year, Digital Services moved more than 80 department websites and thousands of individual webpages onto SF.gov, helping San Franciscans quickly get connected to information and services. SF.gov meets the [Digital Accessibility and Inclusion Standard](#), the Citywide standard for equitable web content and digital service delivery. This means that vital information is written to a fifth-grade reading level and is human-translated into Chinese, Spanish, and Filipino.

During the pandemic, Digital Services built the [COVID-19 resources](#) on SF.gov, serving over 1 million users per month. Their work to rapidly transition key City services, such as building permits and grant applications, allowed operations to continue with limited interruption. The real time [COVID-19 vaccine finder](#) continues to help as many people get vaccinated as possible.

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1 Dr Carlton B Goodlett Pl  
San Francisco, CA | 94102 US

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**From:** [Shah, Tajel](#)  
**To:** [Leung, Wendy \(TTX\)](#); [Louie, Eric \(TTX\)](#); [Buss, Gerald \(TTX\)](#)  
**Cc:** [Manke, Eric \(TTX\)](#)  
**Subject:** FW: TTX News You Can Use  
**Date:** Wednesday, July 20, 2022 3:40:00 PM

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FYI

We do this monthly. Eric Manke is in charge of it.

You can add pieces on training, HR stuff.

Also, we add new hires and promotions to it, so Eric will reach out.

Tajel

---

**From:** José Cisneros <jose.cisneros@sfgov.org>  
**Sent:** Wednesday, June 29, 2022 9:29 AM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** TTX News You Can Use

## TTX News You Can Use

Colleagues-

June is Pride month and we recognized and celebrated Juneteenth as a long-awaited national holiday. Pride unofficially began when transgender women of color led patrons of the Compton Cafeteria and the Stonewall Inn to stand up against police harassment and brutality. Let's show our Pride by continuing to fight in solidarity with the Black, Asian, and transgender communities, united against racism and transphobia.

[Redacted]

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### OFE Partnering with Office of Transgender Initiatives on Guaranteed Income

[Redacted] The Office of Financial Empowerment is partnering with the [Office of Transgender Initiatives](#) and the [Mayor's Office of Housing and Community Development](#) to support a guaranteed income program for San Francisco's transgender community this coming Fall. The program will provide direct cash payments to a

### TTX Earns Praise at Board of Supervisors Hearing

The City's budget process is in full swing with the Board of Supervisors hearing budget presentations from City departments. During a recent Board of Supervisor budget hearing, TTX earned unanimous praise from Supervisors for our

cohort of low-income transgender San Franciscans. In addition to sharing the [learnings](#) of other guaranteed income pilots, OFE will offer Smart Money Coaching services to all program participants. OFE has seen very positive financial outcomes when pairing guaranteed income resources with financial coaching in several other pilot programs across the City, and looks forward to producing those same fantastic outcomes for the transgender community very soon!

professionalism and dedication to City residents and taxpayers. View the [TTX presentation](#), where we shared accomplishments from the previous year and a proposal for the upcoming years.

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## FJP Launces Museums for All Campaign

To celebrate the one year anniversary of the [San Francisco Museums for All](#) program becoming [permanent and year-round](#), The Financial Justice Project has launched a communications campaign to promote the program. San Francisco Museums for All was launched in Summer 2020 and allows for the 225,000+ San Franciscans who receive Medi-Cal or CalFresh to receive up to four free or \$3 tickets to 20+ San Francisco museums and cultural institutions, like SFMOMA, the Exploratorium, and the Academy of Sciences. The communications campaign will leverage direct mail, digital advertising, and The Financial Justice Project's relationships with community-based organizations to ensure that every San Franciscan has access to our City's world-class cultural resources. Visit the San Francisco Museums for All program's [website](#) to learn more and check out coverage of the program in [NBC Bay Area](#) and [SFGate](#).

## Flash Awards

Consider nominating someone to receive a Flash Award for their great contributions, effort, and overall performance. Awards are made monthly.

[Submit a nomination](#)

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## TTX Contingent Celebrates Pride

Pride was back in-person after the pandemic hiatus and TTX staff joined the Treasurer in our Pride Parade contingent. Together they marched in our City's Pride Parade on a sunny Sunday, June 26. Everyone had a memorable experience representing a City which stands so strong for equity, fairness, and respect for all.



Office of the Treasurer & Tax Collector  
City Hall Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102

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[San Francisco, CA | 94102 US](#)

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**From:** [The San Francisco Office of Financial Empowerment](#)  
**To:** [Shah, Tajel](#)  
**Subject:** Office of Financial Empowerment Newsletter  
**Date:** Wednesday, November 30, 2022 1:56:25 PM



From all of us here at the Office of Financial Empowerment, we hope you are enjoying a peaceful holiday season. We are grateful for the partners, programs, and recent news helping to advance economic security and financial access for all San Franciscans.



As we track the frustrating news of the Biden Administration's student debt cancellation program being locked up due to court orders, we are heartened to relay the recent announcement that repayments for Federal student loans have been paused through June 30, 2023. This extension of the payment pause will give the US Supreme Court time to rule on the program's legality. More than 23 million student borrowers have already applied for debt forgiveness and now must wait for legal challenges to be resolved before receiving potential relief. Among them, millions have already been notified that their student loan debt has been approved for discharge pending the Court's appeal. If you are affected by this issue, we encourage you to [sign up here](#) for the Department of Education's email alerts to be notified of the latest details.



The Family Wealth Series is a program of the San Francisco Assessor's Office that connects underserved communities to resources and experts to strengthen homeownership across neighborhoods. OFE's Smart Money Coaching financial coaches are partnering to promote a valuable resource available to San Franciscans to help them understand and access low- and no-cost estate planning services through the [Family Wealth Series](#).

Many low-income families face barriers to accessing estate planning, which is a critical tool for preserving hard earned assets and building foundations for intergenerational wealth. This lack of access exacerbates the already pervasive racial wealth gap. The Assessor's Office points to recent data from a [CNBC report](#) that more than 70% of Black Americans do not have a will.



The Family Wealth Series offers educational workshops and low- and no-cost estate planning services to San Francisco families. The goal of this work is to lower barriers and connect all San Franciscans, regardless of household income, with the resources they need to make the right financial choices to build a life of safety and security for themselves and their families.

If you are interested in signing up for upcoming workshops, [visit this link](#) to see the schedule. If you would like to inquire about your eligibility to receive a low- or no-cost estate plan, contact (510) 271-8443 x300 or [inquiries@heraca.org](mailto:inquiries@heraca.org).



Treasurer Cisneros welcomes Assessor Torres to convening of OFE staff and Smart Money Coaching financial coaches to share estate planning resources for their clients.



This month, San Francisco launched its latest GI pilot. The [Guaranteed Income for Transgender People \(G.I.F.T.\)](#) program will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat the poverty our most impacted community members face.

The [Transgender District](#) and [Lyon-Martin Community Health Services](#), in partnership with the Mayor's Office of Housing and Community Development, the Office of Transgender Initiatives, and the Office of the Treasurer, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for eighteen (18) months.

The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of

Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.

The Office of the Treasurer will support funds disbursement to the recipients and OFE's Smart Money Coaching program will offer free one-on-one financial coaching for all recipients.



### **Raising Smart Money Kids, December 6, 2022**

The financial skill building webinar series continues! Join us for our final installment of 2022, *Raising Smart Money Kids*, to strengthen your knowledge to teach children good money management skills. [Register now](#) for this webinar which will be held Tuesday, December 6th, 3-4pm.



Earlier this month, the San Francisco Department of Children, Youth, and Their Families (DCYF) published a profile on College Savings Accounts available to local children. DCYF's recent [Community Needs Assessment](#) yielded a goal of "a San Francisco where all youth are ready for college, work, and a productive adulthood." DCYF's recent publication provides a round-up of the three programs available to San Francisco youth and their families that are helping to move the dial on this goal: Kindergarten to College, CaKIDS, and the ScholarShare 529 Savings Account Program. [Read more.](#)

Also this month, Kindergarten to College and California's new CaKIDS program were highlighted in a recent Stateline article. Check out the article for a broad look at what's happening across the country with college savings accounts like K2C and how they are making an impact to create access and equity for students and families who otherwise are unlikely to save for college. This includes students like K2C participant Thailyah Miller, SFUSD Gateway High School Senior, who says, "I've come too far not to invest in myself." [Read more.](#)

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**From:** [Dumez, Jacob \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco  
**Date:** Tuesday, May 17, 2022 4:37:15 PM

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Yep, will do. I was planning on touching on the resolution and Chiamaka's memo at a pretty high level during my opening remarks (along with synopsis on advisory group/recommendations/website/landscape) - let me know if there's anything here you'd like to see get particular emphasis.

Do you mean ok to share actual language (\*for your eyes only\*) with panelists, or just the above high-level description?

Jacob

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 4:06 PM  
**To:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Can you share with panelists tomorrow (it isn't public yet) and make sure someone mentions it during the SPUR thing? Thanks!

---

**From:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 3:01 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Cool, thanks for sharing!

Get [Outlook for Android](#)

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:38:43 PM  
**To:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** FW: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

FYI

**From:** Barnes, Bill (BOS) <[bill.barnes@sfgov.org](mailto:bill.barnes@sfgov.org)>  
**Sent:** Tuesday, May 17, 2022 2:18 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Chung, Lauren (BOS) <[lauren.l.chung@sfgov.org](mailto:lauren.l.chung@sfgov.org)>

**Subject:** RE: PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

Hey Amanda:

We're introducing the attached resolution in support of Guaranteed Income today based on feedback from constituents at our Budget Town Hall meeting. We'll refer it to a Committee

Let me know when you have a chance to discuss.

**BILL BARNES** (he/him/his)

Chief of Staff

Supervisor Ahsha Safai

1 Dr. Carlton B. Goodlett Place, Room 244

San Francisco, CA 94102

415.554.7896 (direct)

415.554.6975 (main line)

**From:** Amanda Fried <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Tuesday, April 12, 2022 11:52 AM

**To:** BOS-Legislative Aides <[bos-legislative\\_aides@sfgov.org](mailto:bos-legislative_aides@sfgov.org)>

**Subject:** PRESS RELEASE: Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco

**FOR IMMEDIATE RELEASE:** April 12, 2022

**CONTACT:**

Amanda Fried - Office of the Treasurer & Tax Collector - (415) 554-0889 - [Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

**\*\*PRESS RELEASE\*\***

**Guaranteed Income Advisory Group Releases Report to Guide the Future of Guaranteed Income Work in San Francisco**

*Report offers strategies to develop and implement policies that can transform how San Francisco pursues economic justice and wellbeing for its residents*

SAN FRANCISCO - The San Francisco Guaranteed Income Advisory Group today released its

final report, "[From Pilots to Policy Change: Recommendations from San Francisco's Guaranteed Income Advisory Group](#)." This report suggests steps the City and County can take to strengthen support for existing and future pilots, while also advocating strategies to move beyond pilots, developing and implementing guaranteed income policies that can transform how San Francisco pursues economic justice and wellbeing for its residents.

"San Francisco is uniquely positioned to advance guaranteed income as a transformative solution to poverty and economic insecurity," **said Jim Pugh, founder of the Universal Income Project and Advisory Group member.** "As the city with the most guaranteed income programs in the country, other cities and states are looking to us as a model for implementing this policy and for establishing a new narrative around poverty -- one that recognizes people's inherent dignity and that the way out is to simply provide people with the resources they need."

The Advisory Group was established by an [ordinance](#) introduced by Supervisor Matt Haney to advise the Board of Supervisors, the Mayor, and appropriate City departments on various aspects of guaranteed income – direct, unrestricted and unconditional cash transfers to individuals or households. Members brought diverse knowledge and experiences to the work, including researchers, advocates, people who have personally experienced poverty, people with professional experience serving low-income communities, and staff from relevant City departments. The Advisory Group was staffed by the Office of the Treasurer & Tax Collector. The report provides a synthesis of the findings and recommendations surfaced during a yearlong process of research, stakeholder interviews and testimony, and public meetings.

**Elena Chávez Quezada, an Advisory Group member and the Chief Impact Officer at EPIC, stated:** "I am proud of the shared vision that this Advisory Group developed over the past year, and excited about the potential for San Francisco to lead in advancing a bold anti-poverty agenda. Guaranteed income has the potential to help heal feelings of shame and stigma, increase agency, and ultimately change the poverty narrative – especially by centering the insights, ideas, and experiences of people living in poverty."

Guaranteed income is a policy response to systemic poverty and rising inequality, particularly during a pandemic that has brutally exacerbated these problems. Recipients are empowered and trusted to make their own choices about how best to use their money. Guaranteed income is similar to universal basic income (UBI) but targeted rather than provided to everyone in a community.

"As we confront decades of disinvestment in Black and Brown communities here in San Francisco, direct cash assistance – with no strings attached – gives us a powerful tool to heal wounded spirits, improve outcomes, and begin to fix the systems that caused the damage," **said Sheryl Davis, Executive Director of the San Francisco Human Rights Commission and Advisory Group member.** "Guaranteed income programs and policies that target racial disparities can improve outcomes from health and wellness to housing insecurity to financial stability and economic mobility."

In the report you will find several recommendations, including aligning guaranteed income strategies through centralized staffing and coordination, focusing on racial equity and periods of critical transition, pursuing structural, sustainable and scalable cash transfer policies, and centering community voices in the planning, implementation and evaluation of guaranteed income work. The report also reflects the Advisory Group's emphasis on the importance of changing narratives around poverty and public assistance from scarcity and "deservedness" to abundance and dignity.

"I am proud to have served on the guaranteed income advisory group and grateful to my fellow members and staff for putting this report together," **said Jacob Denney, Economic Justice Policy Director at SPUR and an Advisory Group member.** "This report gets right that good policy begins with centering the voices of the people, and I am excited to use these lessons to begin transforming guaranteed income from pilots to policy in San Francisco."

The report comes amidst surging interest in guaranteed income, with more than a hundred pilot

programs in operation or development across the country, including numerous pilots in San Francisco and the surrounding Bay Area. While the initial wave of guaranteed income pilots has been largely implemented by nonprofit organizations and funded by private philanthropy, the City and County has been actively engaged in advising, funding and implementing pilots including the YBCA Artists Pilot, the Abundant Birth Project, the Transgender Guaranteed Income Initiative, and the Mayor's Dream Keeper Initiative.

In addition to the report, the City has created a centralized repository where practitioners and policymakers can find [guidance on the design and implementation of pilot programs](#). Here you will find guaranteed income toolkits, as well as advice on working with City Departments and tapping into local, state and national communities of practice. The website also briefly outlines key steps in design and implementation, such as community research and planning, distributing funds, protecting public benefits, funding, evaluation, and supportive services.

For more information about the Guaranteed Income Advisory Group, visit:

<https://sftreasurer.org/community/guaranteed-income>.

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**From:** [Shah, Tajel](#)  
**To:** [Liedl, Fred \(ECN\)](#); [Murrell, Drew \(DPH\)](#)  
**Cc:** [Wan, Cherie \(DPH\)](#); [Malawa, Zea \(DPH\)](#)  
**Subject:** RE: CCSF funded GI programs  
**Date:** Monday, January 9, 2023 3:41:00 PM  
**Attachments:** [Booklet\\_Doing+BusinessV2\\_small+\(1\).pdf](#)  
[image001.png](#)

---

Hi,

In addition, I got the attached from DCYF.

See pp 30 as it being allowable for grantees.

Let me know if you need anything else, but it is allowable.

Tajel

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 7:30 AM  
**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hi Drew, sorry for the delay. Here you go!

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Sent:** Tuesday, January 3, 2023 4:30 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Thanks Fred, just bumping this up. Any examples would be a huge help

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Sent:** Tuesday, December 27, 2022 1:38 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hi Tajel – I'll check and try to get back to you this week. Thanks!

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, December 27, 2022 12:42 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>



**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>

**Subject:** RE: CCSF funded GI programs

Hi,

Happy Holidays.

Do you have a sample of a contract with a CBO that purchases the cards and distributes as part of their work with you?

I think it is the model DPH is looking to emulate.

Thanks,

Tajel

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>

**Sent:** Friday, December 16, 2022 4:14 PM

**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>

**Subject:** Re: CCSF funded GI programs

Hi Drew,

Sure-here's our gift card policy that outlines our programs. Let me know if you have any questions!

 [OEWD Gift Card Policies and Procedures.docx](#)

Fred Liedl | Deputy Finance Officer

Finance and Administration Division

1 South Van Ness, 5th Floor; San Francisco, CA 94103-5416

Phone: (415) 701-4834 | Email: [fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)

SF Employee Portal: <http://sfgov.org/sfemployee>

OEWD Sharepoint: <http://oewd.sfgov.org>

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>

**Sent:** Friday, December 16, 2022 2:20:47 PM

**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>

**Subject:** FW: CCSF funded GI programs

Hey Fred,

Tajel mentioned that you may have a program where you have contracted with a non-profit to both administer and purchase/distribute GI payments (as gift cards or in some other fashion?) Is this true and if so can you share the contract details?

Thanks,

Drew

---

**Drew Murrell**

Controller

San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102  
☎ 415-554-2539

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Saturday, December 10, 2022 1:49 PM  
**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** Re: CCSF funded GI programs

Hi Drew,

For the Transgender Basic (Guaranteed) Income program, we conducted a procurement to identify a nonprofit to provide support to the clients ... for lack of better terms, case management/program management. The actual basic income payments have not started yet, but when they do, the payments will flow directly from the City onto reloadable prepaid cards distributed to the program participants. TTX has been partnering with us on the prepaid card process.

Does that answer your question?

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5<sup>th</sup> Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Date:** Friday, December 9, 2022 at 4:23 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** FW: CCSF funded GI programs

Benjamin,

Hello! We are tasked with finding out how to contractually setup a GI program and you are being bandied about as the man who has unlocked the puzzle! Basically, we have an existing contract with a provider to help with administration of a GI program with funding for the actual GI coming from elsewhere. There is a desire to use City funding to pay for the benefits beginning later this year and we're skeptical that the same chapter 21 authority can be used in a GI program.

Can you tell us if your GI program was run through a contract and what authority you used if so?

Thanks,

Drew

---

**Drew Murrell**

Controller

San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102

☎ 415-554-2539

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Thursday, December 08, 2022 4:36 PM

**To:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>

**Subject:** RE: CCSF funded GI programs

Sorry, I should have said the new Transgender GI pilot – best contact re: funding is Benjamin.



**Amanda Kahn Fried** Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Fried, Amanda (TTX)

**Sent:** Thursday, December 8, 2022 4:35 PM

**To:** Malawa, Zea (DPH) <[Zea.Malawa@sfdph.org](mailto:Zea.Malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>

**Subject:** RE: CCSF funded GI programs

Hello! I'm quite cozy with a candle burning, my wet smelly dogs at my feet and my space heater cranking .

I know that city funds have been used for the new GI pilot, and various Dream Keeper programs that I would say are quasi GI. During the pandemic there were several other cash transfers that I believed used a blend of general fund and federal relief dollars. If you end up securing local funds, my understanding is that you'll need to keep at least some portion of the payments funded by private sources in order to keep your benefits waivers.

I would recommend reaching out to Benjamin McCloskey (CFO at MOHCD) if you need more info re: mechanics of funding / payments etc. I think you have Heluna actually making the payments now, correct? If you'd like to explore having TTX make the payments, happy to chat about that, but its certainly not a requirement! In terms of the advocacy for funding piece, as always, I'd point to the Mayor's Budget Office, Chiamaka and/or whomever is the DPH point person in room 200 these days.

Let me know if you need anything else!

Amanda



**Amanda Kahn Fried** Policy and Communications  
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e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>  
**Sent:** Thursday, December 8, 2022 4:27 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** CCSF funded GI programs

Hi Chiamaka and Amanda,

I hope you are staying dry and cozy during this wintery (by SF standards) weather.

I was writing to find out what GI programs are funded by CCSF. I am working with DPH contracts to figure out how to get city dollars to pay ABP and we are hoping to see how this has been accomplished by other programs.

Thanks for any insights you can provide.

best,  
zea



**Zea Malawa, MD, MPH (she | her)**

Director of Expecting Justice

Perinatal Equity Medical Director

Division of Maternal, Child and Adolescent Health

San Francisco Department of Public Health

333 Valencia St | 2nd floor | SF, CA 94103

[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)

<https://www.expectingjustice.org/>



# Doing Business with DCYF

A Guidebook to Partnering with the Department  
of Children, Youth & Their Families  
2018-2023 Funding Cycle

First Edition: February 2018

# INTRODUCTION

Congratulations on being awarded a grant from the Department of Children, Youth and Their Families! Over the 2018-23 funding cycle we expect our partnership to make many positive changes for young people in our City.

As we have done in prior cycles, DCYF has prepared this manual, *Doing Business with DCYF*, as a guide for our partners to understand all the expectations and responsibilities of being a grantee. Adherence to these procedures will contribute to our shared goal of improved outcomes for children, youth and their families. DCYF recommends that fiscal staff and relevant program staff read this guide, and that you refer to it first should you encounter any questions. Whether this is your first grant with us, or if you have been with us for many years, we hope you will take time to review this document carefully and share it with your staff.

Please note that DCYF reserves the right to change its policies at any time in the grant cycle. We will be sure to notify grantees of any changes via email or through updates to this handbook.

On behalf of the entire staff, welcome to the DCYF family. We look forward to working with you to make San Francisco a great place to grow up.



Maria Su, Psy.D.  
Director

February 2018



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# SECTION I: THE DCYF GRANT AGREEMENT



**CONGRATULATIONS!** You have been awarded a grant from DCYF! Whether this is your first award or your 100th, you will enter into negotiations with DCYF and together we will create a Grant Agreement that defines the relationship between you and the City and County of San Francisco. The Grant Agreement is a complex document, but it is important you take the time to digest it because your organization will be responsible for living up to the responsibilities it outlines.

## **THE DCYF GRANT AGREEMENT, IN PLAIN ENGLISH**

As DCYF is a department of the City and County of San Francisco, our grants are governed through a contract that has been developed for use throughout the city. We call this contract a Grant Agreement, which distinguishes it from other kinds of contracts the City may enter into. A Grant Agreement is used exclusively for nonprofits entering into compacts allowing the City to support services and programs with public benefit. Many departments coordinate on the language contained in the grant agreement, including the City Attorney's Office, Office of Contract Administration, Controller's Office, Risk Management, and the Contract Management Division of the City Administrator's Office.

The grant agreement is divided into 17 sections (called Articles), plus a set of appendices. Below are some of the key sections that you should pay particularly close attention to.

The contract begins with a few paragraphs of general language that give your organization's name, the effective date of the grant agreement, and a brief description of the program the grant will support (this is called the Grant Plan). Though it is written very broadly, make sure the Grant Plan reflects the program description found in your DCYF workplan.

### **ARTICLE 3 Term**

Article 3 is one of the most important sections as it defines the time frame of the grant. In most cases, our full funding cycle grant agreements begin on July 1, 2018, and end five years later on June 30, 2023. Some strategies may see slightly different dates, as will grants made outside of the 2018-23 RFP. Regardless, the cardinal rule is that DCYF funds can only be used to reimburse for expenses incurred during the grant term.

## ARTICLE 4 **Implementation of Grant Plan**

Article 4 outlines some key responsibilities of being a DCYF grantee. An important one is your organization's participation in our formal evaluation activities, such as program observations, surveys, and fiscal visits (Article 6 also contains language about making your financial documents available for City review, a key component of fiscal monitoring). It also states that DCYF must be listed as a supporter of your program in any publications.

## ARTICLE 5 **Use and Disbursement of Grant Funds**

Article 5 is probably the most important section. It states the amount of funding you will be receiving under your grant agreement. You will notice that Section 5.1 breaks down the total funding into two parts:

(1) **Maximum Amount of Grant Funds** – This is the amount of your grant over the entire term listed in Article 3. We refer to this as your base award, and in most cases it will be distributed evenly over all the fiscal years in the term.

(2) **Contingent Amount** –DCYF includes in all grant agreements a contingency of 10% of the base award. The contingency allows DCYF to incorporate a small amount of additional funds into annual workplans without requiring a formal grant modification. One reason for this would be to include any cost of doing business increases over the course of the grant.

The maximum amount possible to disburse under the grant agreement is the sum of the base award and the contingency. However, the contingency can only be added to grant agreements by DCYF and cannot be requested by grantees. Other provisions of Article 5 are the requirement to submit monthly invoices for payment, and the conditions for advances on the grant. (Advances are described more detail in Section 6).

## ARTICLE 8 **Representations and Warranties**

Article 8 contains a clause regarding conflicts of interest. Section 8.4 states that our grantees cannot employ or have on their board two or more members of the same family without DCYF giving written consent. This includes spouses, domestic partners, siblings, children and parents. If you believe your organization is in this situation, please contact your Program Specialist immediately to discuss it.

## ARTICLE 10 **Insurance**

Article 10 provides specific guidance about the types of coverage required by the City. See Section 11 below for more information on these requirements.

## ARTICLE 13 **Assignments and Subcontracting**

Article 13 (Assignments and Subcontracting) states that if you require the use of a subcontractor to fulfill the activities outlined in the Grant Plan, then you must get written permission from DCYF. You must also include them in your workplan. Note that subcontractors are held to all the same contractual obligations as the grantee, and cannot themselves utilize subcontractors.

## ARTICLE 16 **Compliance**

Article 16 contains a great deal of information on practices required for our grantees to remain compliant with City standards. Please review this section carefully, as it contains important guidelines on issues such as nondiscrimination, the Americans with Disabilities Act, minimum compensation, hiring practices, criminal background checks for staff and volunteers that supervise minors, and political activity.

## **OTHER DCYF CONTRACTS**

Over the course of your grant with DCYF you may encounter other kinds of contracts. The most common is a Grant Agreement Modification, often referred to as a mod. This brief contract is used to make formal changes to the existing Grant Agreement. There are two primary situations that require a mod. The first is if DCYF chooses to change the grant term, in most cases adding more time to the grant period. The second is if DCYF chooses to add more funds to the grant.

A less common contract is a Grant Assignment. This contract is used when an existing Grant Agreement needs to be moved from our original grantee to another entity. This is mostly seen when a grantee merges with another nonprofit, or if the program supported with our grant moves from one organization to another.

If you believe you need to enter into a mod or a Grant Assignment, please contact your Program Specialist.

# NOTES

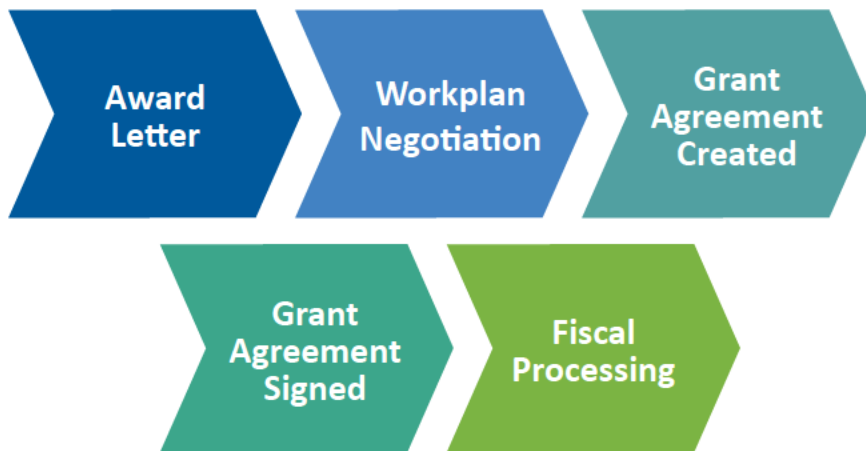
# SECTION II: THE GRANT APPROVAL PROCESS



DCYF takes great care to make sure that our Grant Agreements are complete, accurate, and compliant with all City regulations. All DCYF contracts go through a rigorous approval process that involves many different individuals and departments. This process can sometimes take longer than one would hope, but the end result is a Grant Agreement that all parties have agreed on. Once a Grant Agreement is in place there may be other events for which DCYF needs to create documents for approval, such as a mod or annual workplan. This section will describe the process for approving all of these core documents.

## GRANT AGREEMENT APPROVAL

Once a Request for Proposals (RFP) has been completed and an award decision made, DCYF will begin the Grant Agreement process. This five step process is outlined below.



### Step 1 Award Letter

Grantees will receive a letter from DCYF's executive director that will indicate the amount of the award, the grant term and the program being funded. The letter will also include any necessary instructions on how to work with the department throughout the approval process.

### Step 2 Workplan Negotiation

Grantees will receive notice from DCYF when workplans are open for review in DCYF's online Contract Management System, or CMS. Grantees will then enter their agency, program, and budget data into the system. Once the workplan is submitted, your executive director must sign off on it electronically in CMS before DCYF can review it. Your Program Specialist will work with you to ensure that all elements of the workplan reflect the agreed upon Grant Plan, and will approve it in CMS once this process is complete. The workplan itself then becomes part of the formal Grant Agreement (as Appendix B).

**WORKPLAN DEADLINES:**  
For OST grants with summer programming, workplans must be submitted by May 1.

For all other grants, workplans are due by July 1.

Grantees are encouraged to submit their workplans as early as possible in order to avoid any delays in processing.

### Step 3 **Grant Agreement Created**

Once the workplan is approved (or in many cases simultaneously with this process), DCYF's Contracts & Compliance Team will generate a Grant Agreement using the City's Financial System Project, often referred to as F\$P (more information on F\$P is below in Section 9). Grant agreements are no longer created on paper. Rather, the process is entirely electronic, including signatures. At this point in the approval process you may also receive a request for insurance certificates, City supplier certification, or other required documents. Please respond to these requests promptly, as this can often delay the approval process.

### Step 4 **Grant Agreement Signed**

Once DCYF has created the contract in F\$P, the system will send an e-mail to the grantee's executive director for e-signature using the DocuSign service. Note that the signer does not need to have a DocuSign account in order to execute the contract. Following the executive director's signature, the Grant Agreement will be routed for internal City signatures from the City Attorney and department. Once all signatures are collected, DocuSign will e-mail all parties a fully executed contract with all signatures. The Grant Agreement will also be accessible using the F\$P Supplier Portal.

### Step 5 **Fiscal Processing**

With the Grant Agreement now complete, DCYF's Fiscal Office will work with the Controller's Office to encumber the grant funds for the first fiscal year. The Controller must certify all funds before DCYF can complete the approval process. Once Controller approval is received, the DCYF Fiscal Office assigns each grant a unique purchase order (PO) number, which is recorded in both F\$P and CMS. Once a PO number is assigned, the agency will receive notice indicating that the approval process is complete, and that invoicing can begin.

**The Grant Agreement approval process takes approximately four to six weeks to complete.** The process can be delayed beyond this by several factors, including delayed submission of your workplan or expiration of insurance. DCYF strives to complete this process as quickly as possible. However, as some of the approval steps are outside of our control, there is often little we can do to make it go faster. If you feel there has been an extraordinary delay in approving your Grant Agreement, please contact your Program Specialist.

### **GRANT AGREEMENT MODIFICATION APPROVAL:**

Since Grant Agreement Modifications (mods) are contracts that require all the same signatures as the original Grant Agreement, the approval process for mods is the same as for Grant Agreements. An award letter or other formal notification will be sent, a workplan will be negotiated and a mod will be created and signed electronically using F\$P and DocuSign. A new PO number is generally not assigned with a mod.

## WORKPLAN-ONLY APPROVAL:

Most DCYF grants are awarded for a multi-year grant cycle with the grant agreement covering the entire period. After the first year, each subsequent year requires only the review and approval of a new workplan. The workplan-only approval process is much more streamlined, as it does not generate a formal contract that requires signatures.



### Step 1 **Award Letter**

DCYF will send a formal notice at the beginning of each fiscal year with the award amount for that period as well as other important information.

### Step 2 **Workplan Negotiation**

Your first action is to complete the workplan in CMS. Much of the data will be pre-populated using the prior year's entry, grantees will need to make sure that they review all sections to make sure they reflect expectations for the current year. Once the workplan is submitted and signed by the agency's executive director, DCYF will review it for accuracy. You may be asked to make revisions at that time.

### Step 3 **Fiscal Processing**

Once your Program Specialist approves the workplan, the Contracts & Compliance Team will work with DCYF's Fiscal Office to assign funds and create a new PO number. This information will be entered into the new workplan. You will receive an electronic notice once the process is complete.



# SECTION III: BUDGET



This section details the various categories that appear in the workplan budget, as well as examples of allowable and disallowable expenses. If you have any questions about a specific expense, please contact your Program Specialist before filing the workplan.

## **ALLOWABLE/DISALLOWABLE EXPENSES & ACCEPTABLE DOCUMENTATION:**

Use the information presented in this section to determine which expenses incurred by a program are appropriate to include in your DCYF grant. This section will also highlight which budget category an expense should be included under. The list of acceptable documentation can be used to help grantees ensure that all expenses are appropriately documented throughout the term of the grant. Maintaining acceptable documentation for each expense will increase the likelihood of a smooth Fiscal & Compliance Monitoring Visit.

The following items are disallowable across all grants, and cannot be paid for with DCYF funds:

Expenses that merely benefit children and youth incidentally (e.g., expenses for general community programming, not specific to youth; for example, an event at a public park intended for all audiences.)

Expenses related to fundraising

Expenses for religious workshops, instruction or proselytization

Expenses for political activities – See Section 16.11 of the Grant Agreement for more information

Any excluded activities described in the San Francisco Charter, Section 16.108 (g)



# Budget Category

## PERSONNEL (Adult and Youth Staff)

The PERSONNEL category is used to list all supervisory, line staff and support/clerical staff that work directly on the funded program. Hourly youth interns supporting program operations are also included under this category as youth staff, who like all staff must be compensated at the San Francisco minimum wage.

### Category Instructions:

Adult staff are identified by role, title and name. All salaries must be provided as an hourly rate; DCYF reviews this information to ensure grantees are in compliance with San Francisco minimum wage laws.

ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
Salaries for direct program staff providing services to children	Stipends for adult or youth workers (these are classified under Other Program Expenses)
Salaries for managers who supervise direct program staff	Salaries for administrative staff not providing direct program service or supervision of program staff (these are classified under Administrative)
Salaries for executive and clerical staff, limited to only the time allocated to the program	Performance bonuses paid to staff
Salaries for youth workers	Severance payments to former staff
Salaries for staff on vacation or using earned compensatory time	
Salaries for staff on paid medical or family leave	
Overtime, holiday pay, and other temporarily increased salaries when earned in support of the funded program following grantee policy	

## **Acceptable Documentation for This Budget Category:**

DCYF will accept payroll records as appropriate documentation, including internal records and/or those provided by a payroll service. All payroll records should have associated timesheets that match the hours and salary paid. Records must also show withholdings for payroll taxes. Timesheets are required for all staff that are paid with DCYF funds, including all exempt or salaried staff. If a staff member's hours are shared between multiple programs, timesheets should reflect this.



# Budget Category

## FRINGE BENEFITS

The FRINGE BENEFITS category is used to list expenses directly related to employment. Fringe expenses must be for specific items, not expressed as an overall fringe rate or percent of Personnel expenses.

### Category Instructions:

Each expense must be described in a separate line item. Provide the mathematics used to calculate the item, and if applicable explain if the benefit is available to all staff or only those who qualify.

ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
FICA and SUI	Vacation, sick time, overtime, or compensation time accruals
Workers Compensation	Taxes or other amounts withheld from wages or salaries which have not actually been paid by grantee during the term of the Grant Agreement or which relate to periods before or after the term of the Grant Agreement
Health benefits	
Retirement benefits	
Payout for unused staff vacation or compensatory time earned while working on the program	
Overtime, holiday pay, and other temporarily increased salaries when earned in support of the funded program following grantee policy	

**Acceptable Documentation for This Budget Category:**

DCYF will accept payroll records, including internal records and/or those from a payroll service, to review FICA and SUI. Other expenses require invoices or other statements from the benefit provider, such as a health insurance plan, as well as proof of payment.



# Budget Category

## SUBCONTRACTORS

The SUBCONTRACTORS category is used to list services provided directly to program participants by non-staff individuals, another nonprofit organization or for-profit company, in support of the Grant Plan. Subcontractors are held to the same contractual obligations as grantees. Under no circumstances can a subcontractor utilize another subcontractor to provide its services.

### Category Instructions:

Each subcontractor must submit its own budget. Subcontractors may use some of the funds for administrative costs however these funds must be added to the overall administrative cost of the grant which may not exceed 15% of the total grant amount.

ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
Services provided to program participants by an external party	Services provided to agency or program staff in support of the program, such as evaluation (these are categorized under Other Program Expenses, and cannot exceed 10% of the total grant amount)
	Services provided in support of agency administration, operations or finance (these are categorized under Administrative)

**Acceptable Documentation for This Budget Category:**

DCYF will accept invoices from the subcontractor along with proof of payment. DCYF requires all grantees have a signed contract or Memorandum of Understanding (MOU) in place with all subcontractors containing a clear scope of work, definition of roles, rate of compensation, and defined process for subcontractor to request and receive funds.





# Budget Category

## **MATERIALS AND SUPPLIES**

The MATERIALS AND SUPPLIES category is used to list items used in the operation of the funded program. These items are generally considered consumable and to be used during the course of the fiscal year. This category includes both program and office supplies.

### **Category Instructions:**

Detailed explanations are required for each individual expense item. Grantees may be asked to explain how costs are related to program service and how often costs will occur (monthly, annually, etc.).

ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
Program supplies that are consistent with the type of services provided by the program (e.g.: art supplies, baseballs, food for cooking classes)	Supplies used in general agency operations, not by youth or in operation of the program (these may be classified under Administrative)
Office supplies used by staff in the operation of the program	Durable goods for the program or agency (these are classified under Other Program Expenses or Administrative, depending on their purpose)

# NOTES

**Acceptable Documentation for This Budget Category:**

DCYF will accept invoices or receipts for all expenses, along with proof of payment.



# Budget Category








## OTHER PROGRAM EXPENSES

	ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
<b>General</b> 	<ul style="list-style-type: none"> <li>› Expenses directly related to program service</li> </ul>	<ul style="list-style-type: none"> <li>› Expenses not directly related or allocated to the funded program (these may be allowed under Administrative)</li> </ul>
<b>Communications</b> 	<ul style="list-style-type: none"> <li>› Postage, telephone, cell phone, internet cost for youth computers</li> <li>› Outreach materials (design and printing)</li> </ul>	
<b>Equipment</b> 	<ul style="list-style-type: none"> <li>› Durable good purchases such as computers, printers, furniture, and kitchen equipment to be used by or in direct benefit of program participants</li> <li>› Office equipment rental for direct use by the program</li> </ul>	<ul style="list-style-type: none"> <li>› Items not for primary and direct use by the program</li> </ul>
<b>Fees</b> 	<ul style="list-style-type: none"> <li>› Bank charges, such as monthly cost for having a checking account if applicable.</li> </ul>	<ul style="list-style-type: none"> <li>› Bank late/overdraft fees</li> <li>› Credit cards penalties, late charges or interest on any late payments</li> <li>› Penalties, fees or interest resulting from late payments</li> </ul>
<b>Field Trips</b> 	<ul style="list-style-type: none"> <li>› Rental of vehicles for field trips</li> <li>› Direct costs for youth and adult staff/chaperones to attend program-related events, such as conferences, workshops and trainings. These expenses can include registration fees, transportation, lodging, and food. Grantees must receive prior approval from their Program Specialist to ensure the expense is directly related to program activity and is reasonable.</li> <li>› Field trip expenses including admission to amusement parks, movies, overnight camp, etc.</li> </ul>	
<b>Food</b> 	<ul style="list-style-type: none"> <li>› Snacks and meals provided to youth as part of the program and in compliance with DCYF nutrition policy (see Section 14 below)</li> </ul>	<ul style="list-style-type: none"> <li>› Youth meals in excess of \$2.50 per youth, per meal (see Section 14)</li> <li>› Staff meals at restaurants at occasions other than professional development or program events</li> <li>› Alcoholic beverages</li> </ul>
<b>Human Resources Costs</b> 	<ul style="list-style-type: none"> <li>› Job posting fees to fill program positions</li> <li>› Fingerprinting fees for program staff background checks</li> <li>› Payroll processing fees for program staff</li> </ul>	
<b>Insurance</b> 	<ul style="list-style-type: none"> <li>› Premiums for general liability, automobile, and workers' compensation insurance, as required by DCYF for the funded program. Costs should be consistent with the agency's cost allocation plan.</li> </ul>	
<b>Maintenance</b> 	<ul style="list-style-type: none"> <li>› Building maintenance</li> <li>› Office equipment maintenance</li> <li>› Janitorial service</li> </ul>	<ul style="list-style-type: none"> <li>› Capital expenses such as major building renovations</li> <li>› Depreciation of building and equipment</li> <li>› Property taxes</li> </ul>

The OTHER PROGRAM EXPENSES category is used to list all other expenses a program may incur, such as rent, utilities, staff training, staff transportation, special events, field trips, food, etc. These expenses must be directly linked to the funded program.

## **Category Instructions:**

Detailed explanations are required for each individual expense category item. Grantees may be asked to explain how costs are related to program service and how often costs will occur (monthly, once a year, etc.).

	ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
<b>Occupancy</b> 	<ul style="list-style-type: none"> <li>› Rent for program space</li> <li>› Cost recovery in lieu of rent for programs housed in property owned by grantee (only with written approval from DCYF)</li> </ul>	<ul style="list-style-type: none"> <li>› Rent for administrative staff space (this is allowed under the Administrative category)</li> <li>› Security deposits</li> <li>› Costs for loans against owned property</li> <li>› Acquisition of real property (excluding leases)</li> <li>› Cost recovery greater than \$25 per square foot or 10% of the total award amount</li> </ul>
<b>Participant Incentives</b> 	<ul style="list-style-type: none"> <li>› Cash incentives</li> <li>› Gift cards or other non-cash item incentives</li> </ul>	<ul style="list-style-type: none"> <li>› Incentives for adults older than 24</li> </ul>
<b>Professional Development</b> 	<ul style="list-style-type: none"> <li>› Conference/workshop expenses for adult program staff, including registration fees, transportation, lodging, and meals while offsite. Grantees are encouraged to speak with their Program Specialist prior to making professional development arrangements to ensure the event is appropriately aimed at building capacity for the funded program and that expenses are reasonable.</li> </ul>	
<b>Special Events</b> 	<ul style="list-style-type: none"> <li>› Food and supplies for holiday parties, parent meetings, year-end celebrations, etc. DCYF expects grantees to purchase food at the most reasonable and economical prices and to follow DCYF nutrition policy</li> <li>› Rental fees for event space, tables, chairs, or equipment</li> </ul>	<ul style="list-style-type: none"> <li>› Staff recognitions and/or similar non-program celebrations</li> <li>› Events attended by staff only</li> </ul>
<b>Stipends</b> 	<ul style="list-style-type: none"> <li>› Stipends for youth up to \$599 (see Section 5 below for more information on stipends)</li> <li>› Fees paid to AmeriCorps staff</li> </ul>	<ul style="list-style-type: none"> <li>› Stipends of \$600 or greater. Participants receiving this amount should be paid as hourly youth staff. DCYF may make an exception to this policy in cases of program participants engaged in bona fide educational or training activities. Contact your Program Specialist to request a waiver of this policy.</li> <li>› Stipends for adults older than 24.</li> </ul>
<b>Transportation</b> 	<ul style="list-style-type: none"> <li>› Local travel, public transportation, fuel reimbursement, parking fees, and bridge tolls for staff when working in support of funded program</li> <li>› Travel outside of the City in support of the funded program. Grantees must receive prior approval from their Program Specialist to ensure the expense is directly related to program activity and is reasonable. Grantees should always use the most efficient, direct and economical form of transportation possible.</li> <li>› Purchase of a vehicle for direct use by the funded program with prior approval of DCYF</li> <li>› Standard maintenance of program vehicle</li> </ul>	<ul style="list-style-type: none"> <li>› Parking/moving violations, tickets and penalties for infractions of any laws, or towing charges</li> <li>› Cost of purchasing a vehicle without prior DCYF approval</li> </ul>
<b>Utilities</b> 	<ul style="list-style-type: none"> <li>› Electricity</li> <li>› Gas</li> <li>› Water</li> <li>› Garbage/Sanitation</li> </ul>	

## Acceptable Documentation for This Budget Category:

For most expenses, an itemized invoice or receipt combined with proof of payment will provide the necessary documentation. Exceptions to this include:

- Fees: A bank statement showing fees associated with the agency's account is acceptable documentation
- Field Trips: A sign-in sheet showing all attendees is required. If available, copies of each entrance ticket should be retained as well.
- Occupancy:
  - › Rent: A lease must be in place for any rented space, and be made available to DCYF upon request. As ongoing documentation proof of payment must be maintained. If available, monthly invoices from landlord clearly stating address, rate and month of invoice must be provided as well.
  - › Cost Recovery in Lieu of Rent: A plan must be provided to DCYF prior to submission of a workplan indicating the amount allocated to the program (expressed in dollars per square foot) and the rationale for setting this rate. DCYF requires agencies request cost recovery to complete an informational worksheet available from your Program Specialist. The information provided on the worksheet will aid in setting the appropriate rate for cost recovery. DCYF will not approve cost recovery above \$25 per square foot or 10% of the total grant amount.
- Special Events: A sign-in sheet showing all attendees and/or a flyer for the event is required.
- Transportation: If reimbursing staff for mileage, DCYF requires a log with amount paid per mile and total reimbursement, along with proof of payment.



# Budget Category

## ADMINISTRATIVE

The ADMINISTRATIVE category is used to list expenses incurred in the general administration, operations and fiscal management of the agency. These expenses are distinct from those directly linked to the funded program, though they may stem from the same source. For example, an agency may have a single monthly rent expense, but part of the rent is a program expense (for rent of the space where the program operates) and the rest is administrative (for rent of spaces not directly affiliated with programs, such as a shared lobby or the finance director's office). In the latter case, a cost allocation plan should be implemented to assign agency costs fairly and correctly.

### Category Instructions:

Detailed explanations are required for each cost. Each expense must be described in a separate line item, rather than expressed as a percent of the total grant. **Grantees may not exceed a total of 15% of total budget for administrative costs.** If subcontractors have administrative costs in their budgets, the allowable 15% must include those amounts as well.

ALLOWABLE EXPENSES	DISALLOWABLE EXPENSES
Agency administrative fees for grantees operating under and receiving central services from a larger institution, such as the YMCA	Costs directly related to the funded program (these should be categorized elsewhere)
Audit expense	
Contractors providing services to the agency (bookkeeper, accountant, etc.)	
Fiscal sponsorship fees for grantees operating under a fiscal sponsor	
Salary and fringe for executive director (for time not spent directly on program), finance director, bookkeeper, controller or other fiscal staff	
Tax preparation	
Rent, utilities, payroll processing and other expenses for administrative activity	

## **Acceptable Documentation for This Budget Category:**

For most expenses, an itemized invoice or receipt combined with proof of payment will provide the necessary documentation. Exceptions to this include:

- Agency Administrative Fees: No separate documentation is required if the issuance of such fees is part of normal operating practice.
- Fiscal Sponsorship Fees: A contract or MOU between the sponsor and the fiscal agent must be in place prior to the beginning of the grant term, and must be made available to DCYF upon request.

## **A NOTE ON PROOF OF PAYMENT**

When proof of payment is required, agencies must provide a check request form and copy of the bank statement showing the cleared payment. If the payment was made using a bank-affiliated debit card, a copy of the bank statement showing the expense is sufficient. For payment made on a credit card, agencies must provide both a copy of the credit card statement and proof of payment on the full balance of the credit card.

DCYF reserves the right to request back up documentation at any time for any reason outside of the formal Fiscal and Compliance Monitoring visit. More information on DCYF invoice review is below in Section 8.



# SECTION IV: USE OF GRANT FUNDS



A basic tenet of DCYF funding is that grants are made on a reimbursement basis. This means that grantees are expected to file invoices detailing the prior month's expenses as related to the funded program. After review of these invoices DCYF will issue payment to the agency.

The implication of reimbursement-based funding is that grantees must maintain a level of cash reserves adequate to sustain operations until funds are received. DCYF expects grantees to hold at least one month of expenses in reserve, and strongly recommends a minimum of three to six months as a best practice. This allows your programs to continue smoothly in the event of a delay in processing your Grant Agreement or invoice. DCYF cannot release funds until all approvals are received, regardless of a potential cash shortfall for a grantee. Careful cash flow management will allow agencies to continue making payroll and paying the bills until reimbursements can begin.

In addition, grant funds are provided for specific programs. While an agency may have multiple DCYF grants across several strategies, the department does not allow funds to transfer from one grant to another. Grantees are allowed to reallocate funds within a single grant using the Budget Revision process, which will be covered in a Section 7.



# SECTION V: STIPENDS AND INCENTIVES



Many grantees offer one-time payments to youth in the form of either a stipend or an incentive. DCYF encourages this practice.

DCYF uses the term **stipend** very specifically. It is defined as a relatively small amount of money paid to someone for engaging in limited periods of work in support of a funded agency or organization. Some examples of this might include:

- A youth receiving \$300 for helping oversee other young people in a funded program. They perform work comparable to a staff program associate, though on a limited scale.
- A young person getting \$500 for serving as a summer intern. They make copies, do data entry, run errands, etc.

The key determining factor of when DCYF considers a payment to a youth as a stipend is this: who is receiving the benefit of the young person's work? If it is the agency, then it is a stipend. In both of the above examples that is the case – the work being done is primarily in direct benefit of the agency or program. Said another way, the young person is doing work that would otherwise be done by a staff member. When grantees have people serving in this capacity, then payments to them should be labelled as stipends in the workplan under Other Program Expenses.

## **PAYMENTS THAT ARE NOT STIPENDS**

It is a normal and acceptable practice for our grantees to provide nominal payments to youth for participating in their programs, or for reaching certain goals. Sometimes this is done in cash, other times through a gift card or other similar method. Some examples of this might include:

- A young person receiving \$250 for attending all nine weeks of her program.
- A youth receiving a \$50 gift card for completing a specific task as part of a program.

DCYF does not define these as stipends, as in these cases the youth – not the agency – is the one receiving the primary benefit of their participation. The activity being done here is part of the program. It has educational, training, or other direct benefits to the young person. In these cases we call these payments incentives, not stipends. That is the term that should appear in workplans in these situations, again under Other Program Expenses.

DCYF Program Specialists will review the use of stipends and incentives in a grantee's workplan, and may ask for clarification from you to ensure that the correct terminology is used.

## **STIPEND POLICY**

As a matter of policy DCYF will approve stipends up to \$599. It is DCYF's position that anyone receiving a stipend greater than this – again, because they are working in benefit of an organization and generally for an extended period of time – should be paid an hourly wage rather than a flat stipend.

This policy applies only to stipends, not incentives. There is no cap on the amount a grantee can offer as a program incentive. However, DCYF reserves the right to review all payments to youth and may request additional information regarding incentives as well.

## **REQUIREMENT FOR USING STIPENDS OR INCENTIVES**

DCYF requires grantees making any direct payments to youth – either stipends or incentives – to have a written policy in place that describes four basic elements of the payment:

- Requirements for youth to receive payment: what are the expectations, tasks or duties to be completed or amount of participation required? What documentation is given to youth to ensure that they are aware of these policies?
- Amount of payment
- Process for payment: How is participation documented (e.g. sign-in sheets)? How and when are checks generated and how is payment given to participants?
- Documentation: How are records maintained for youth receiving a stipend or incentive? What documentation do you keep on file (e.g. tax information)?

DCYF will review an agency's stipend policy during the Fiscal and Compliance Monitoring Visit.

# NOTES

# SECTION VI: GRANT ADVANCES



DCYF expects that its grantees will maintain sufficient cash reserves to allow the time necessary for grant processing, including workplan negotiation and contract approval. We recommend as a best practice maintaining 3-6 months of operating cash for this purpose.

However, we understand that this is not possible in every case, and DCYF is committed to supporting our grantees to maintain continuity of their operations while the administrative process of setting up an annual grant plays out. Therefore we have a policy of all grantees being eligible to request an advance of up to 10% on their grant each year. It is our hope that this will provide sufficient working capital to our grantees and avoid any potential cash strains at the beginning of a fiscal year.

Requests for a cash advance must be made to your Program Specialist in writing, and will be reviewed by Senior Staff. The request must include the advance amount (not to exceed 10% of the annual grant amount) and a justification for the advance. DCYF has the right to refuse any requests for cash advances.

The deadline to request a cash advance is July 1 each fiscal year. In addition, advance requests must be received and approved prior to completion of the fiscal year's workplan.

To repay the advance, deductions of 1/6 of the advance amount will be taken from all invoices from November to April. For example, a grantee receiving a \$12,000 advance will have deductions of \$2,000 taken from the six invoices filed from November to April.





# SECTION VII: BUDGET REVISION REQUESTS



Grantees may need to modify their budget during the fiscal year to react to program needs in real time. Budget revisions occur when an agency must reallocate funds from one budget category to another. For example, an agency may realize that due to an unfilled staff position there are surplus funds in the Personnel budget category, and that those funds could be transferred to Materials and Supplies to purchase needed items. The overall intent of a Budget Revision is to allow agencies the flexibility to adjust grant budgets for current program needs. Please note that DCYF receives 80-100 budget revision requests per year, so processing takes on average one to two weeks. DCYF cannot process invoices while a budget revision is pending.

Note that budget revisions are not mandatory, but are highly encouraged so that grantees are not left with unspent funds at the end of a fiscal year.

## **BUDGET REVISION TYPES:**

DCYF allows two types of budget revisions:

1. Movement of unspent funds from one budget category to another. This type of budget revision involves the formal process outlined in this section.
2. Movement of funds within a budget category (i.e., from Occupancy to Field Trips, but still within the Other Program Expenses budget line). This revision is less formal, and can be handled through a conversation with your Program Specialist and workplan revision.

## **BUDGET REVISION DEADLINES:**

DCYF allows grantees to file up to two budget revision requests per fiscal year, per grant. Programs with only summer programs are allowed one budget revision per year, due to the shortened term of these awards.

1. December 31st for the first revision request
2. March 31st for the second and final revision request
3. Summer-Only Programs: July 1st

Budget revision requests made after March 31st will not be accepted. DCYF recommends that agencies regularly review their grant budgets to make sure that funds are allocated properly.

## **MORE INFORMATION ABOUT BUDGET REVISIONS:**

- Budget revisions can only be retroactive no more than one month prior to the submission of the revision. For example, a request submitted in March can be effective no earlier than February.
- Grantees must be up to date on invoicing in order for the request to be reviewed. (for example, to submit a request in December, the October invoice must be submitted and paid.
- Grantees can submit a budget revision request that includes reasonable program related costs (line items) that were not included in the originally-approved budget.
- Budget revision requests can be made before the deadlines listed above, but no program can submit more than two requests in a fiscal year. Grantees can request a budget revision any time before March 31st (July 1st for summer-only programs).
- DCYF reserves the right not to approve a budget revision request.

# DCYF BUDGET REVISION FORM

## Department of Children, Youth, and Their Families Budget Revision Form, Fiscal Year 2018-2023

Organization Name:		Telephone:	
Program Name:		E-mail:	
Prepared by:		PO:	
Contract Period:	July 1, 2018 - June 30, 2019	Today's Date:	
Executive Director Approval	Check box to indicate ED approval: <input type="checkbox"/> Approved by Executive Director	Revision Effective Month:	

**Instructions:** This form is used to request revisions to your approved Workplan budget. Complete Column 3 below by marking budget line increases with positive numbers and decreases with negative numbers. Since this form will not add any money to your grant, but will instead reallocate money between categories, the total of Column 3 must equal 0. **Note: DCYF requires that you be current in your invoicing before submitting a revision request.**

Budget Categories	1. Approved Budget	2. Budget Remaining	3. Increases/Decreases	4. Revised Budget	5. Revised Budget Remaining
A. Personnel			\$0.00	\$0.00	\$0.00
B. Fringe Benefits			\$0.00	\$0.00	\$0.00
C. Subcontractors			\$0.00	\$0.00	\$0.00
D. Materials and Supplies			\$0.00	\$0.00	\$0.00
E. Other Program Expenses			\$0.00	\$0.00	\$0.00
F. Administrative			\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

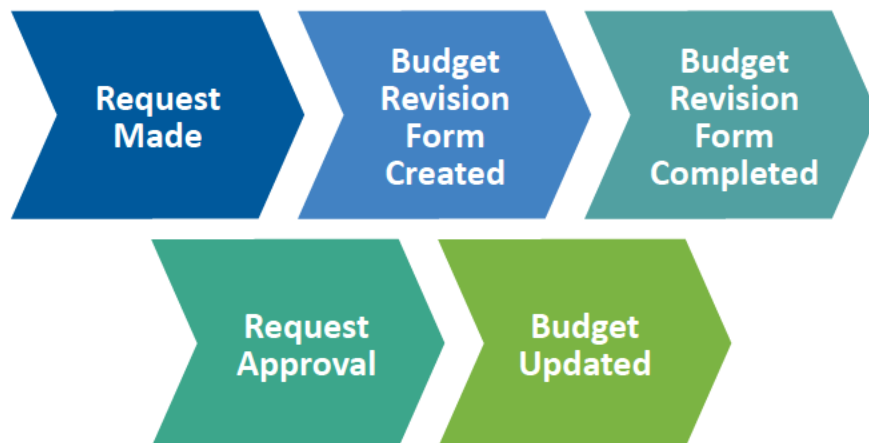
**Justification For Budget Revision:** Provide specific detail for each budget line that will be changed. For example, what Materials/Supplies will you be purchasing? In what quantity? Which Personnel will be affected? Why is this revision necessary? Why do you require less funds in the decreased budget line?

<b>For DCYF Use Only</b>			
DCYF Program Specialist	_____	<input type="checkbox"/> Approved	Date Approved: _____
Grants Manager	_____	<input type="checkbox"/> Approved	Date Approved: _____

To request a Budget Revision Form, contact your Program Specialist.

## STEP BY STEP GUIDE TO BUDGET REVISION REQUESTS:

DCYF utilizes a paperless process to record and approve budget revisions. Once begun, DCYF will not be able to approve invoices until the process is complete and a new budget is finalized in CMS.



### Step 1 Request Made

Grantee requests a budget revision from its Program Specialist. This can be done by e-mail or phone, and will generally involve a brief conversation about program needs.

### Step 2 Budget Revision Form Created

The Program Specialist will prepare a Budget Revision Form and e-mail it to the Grantee.

### Step 3 Budget Revision Form Completed

The agency completes the Budget Revision Form, providing specific detail on the budget categories that will be affected and the program priorities that will be addressed by the changes. The agency's executive director must approve all requests. Once this approval is recorded on the form, it is e-mailed back to the Program Specialist.

### Step 4 Request Approval

The Program Specialist will review the Budget Revision Form for clarity, specificity, and accuracy. The Specialist will then forward the form to the Contracts & Compliance Team for final approval. At either point DCYF may request more information from the grantee or decline the request outright. Once approved, the grantee will receive official notice via e-mail from Contracts & Compliance, including a fully executed Budget Revision Form for its records.

### Step 5 Budget Updated

DCYF will create a new budget version in CMS. The grantee is responsible for entering the new budget information into the system prior to submitting its next invoice. This revision must match the approved budget as reflected in the Budget Revision Form.

Once the budget revision approval process is completed, the Program Specialist will be able to process invoices for reimbursement.

# SECTION VIII: INVOICES



DCYF grants are administered on a cost-reimbursement basis. This means that rather than receive their full award at the beginning of the term, grantees must first incur program expenses, then file an invoice with the department seeking reimbursement. Invoices are filed monthly, with payment generally following one to two weeks later following DCYF approval. The reimbursement process is entirely electronic, using the online Contract Management System (CMS) to draw down grant funds.

## GENERAL GUIDELINES FOR INVOICING:

- Grantees are required to submit monthly invoices each fiscal year throughout the grant term. When creating their annual workplan grantees indicate the months in which they will be invoicing. For example, some afterschool programs are only active 10 months out of the year, so may only file 10 invoices in the months they list in their workplans.
- Invoice Deadlines: All invoices are due 45 days after the close of the month. DCYF must receive timely monthly billings in order to manage its grantmaking process. In addition, grantees that submit their invoices regularly and on time receive reimbursement in a timely fashion. As the fiscal year ends on June 30, this means that the last day to file an invoice for the year is August 15. After this date, grant accounts are closed and any unclaimed funds will no longer be available to the grantee.
- Failure to Submit Invoices on Time: Persistent failure to submit invoices in a timely manner could result in delay in reimbursement, financial penalties, or placement on a performance improvement plan. In serious cases a grantee could be found in default per Section 11.1 of the Grant Agreement. In addition, a history of delinquent or inaccurate billings will weigh against the grantee when DCYF considers future funding requests.
- Bi Monthly or Quarterly Invoicing: programs may request to invoice on a bi-monthly or quarterly basis but must do so in writing and prior to the start of the fiscal year. DCYF has the right to deny such requests.
- Program Narrative: Grantees are required to provide a narrative that highlights the services/activities that occurred during the month including: a description of ongoing activities completed during the month, information about upcoming events or happenings, challenges faced by the program, as well as any changes to program staff. Program Specialists encourage grantees to provide a concise narrative that offers enough information without providing a detailed daily account of every activity.
- Participant & Activity Data: Grantees are required to regularly enter program and activity data in CMS. The entry of program data is one way that DCYF verifies that programming is occurring and determines that a program is meeting performance measures. DCYF reserves the right to delay the processing of invoices if a grantee has not entered participant and activity data for more than two months (if the program is not on a scheduled break).
- Invoices & Their Relation to Program Budgets: DCYF staff will be able to compare invoice expenses to the items included in the original workplan budget. Only expenses included in the workplan will be eligible for reimbursement. Generally speaking, grantees should not change a grant budget allocation at any time of the year unless it has been approved through a budget revision (see Section 7).

- Invoice Processing Timeline: Please allow time for DCYF staff to process invoices. To process an invoice DCYF follows these steps: Program Specialists review the invoice (program and fiscal information) and approve it. Then the invoice is sent to the DCYF Fiscal Office to process the payment. The DCYF Fiscal Office works with the Controller's Office to create the payment. In most cases funds are electronically deposited in grantee accounts. Assuming there are no issues along the way, the average processing time for an invoice is two to five business days. At times, additional information from the grantee may be requested and this may slow down payment. Typical reasons may include but are not limited to: expiration of insurance coverage, inaccurate amounts on invoice, insufficient program data or questions on narrative responses.

## REVIEW OF SUPPORTING DOCUMENTATION

When submitting invoices to DCYF using the online CMS system, grantees are not required to provide any supporting documentation. However, as part of its due diligence the department requires supporting documents on certain occasions during the course of each fiscal year. This allows DCYF to confirm that the expenses presented for reimbursement are in fact accurate and allowable. Regardless of whether DCYF requests backup for a specific invoice, grantees should always maintain all records of their expenditures in a manner consistent with applicable laws, standard accounting practices, and their own fiscal policies.

DCYF will review supporting documentation for invoices on the following occasions:

- Fiscal and Compliance Monitoring Visit – As part of the fiscal visit, grantees are asked to provide supporting material for two invoices selected at random. This review will take place in person during the visit, and any situations observed will be discussed and resolved as part of the monitoring process.
- Year End Invoice Review – All grantees will be required to submit supporting documentation for at least one invoice submitted in the final quarter of the fiscal year (April – June). The specific month will be selected at random, and grantees will be given a limited time period in which to file their response electronically with the department. This year-end review will take place following the August 15 deadline to submit final invoices.
- Monthly Invoice Review – Some grantees that demonstrate significant issues with the accuracy of their invoicing, as observed through fiscal monitoring, may be asked to submit invoices to their Program Specialist every month. This requirement will stay in place until the following year's fiscal visit, when staff will make a new assessment of the agency's invoicing practices.

In addition, DCYF reserves the right to request supporting documentation for any invoice during the grant cycle.

For grantees whose awards are partially or entirely funded by federal or state money, monthly invoices may be required to be accompanied by supporting documentation for all expenses. Grantees should expect their Program Specialist or the DCYF Fiscal Office to request both program and fiscal documents throughout the grant period. Program Specialists will provide details to each grantee about what documentation will be required.

# NOTES



# SECTION IX: FINANCIAL SYSTEM PROJECT (F\$P)



The Financial System Project (F\$P) is a Citywide initiative to implement a new enterprise financial and procurement system that launched in July 2017. DCYF participates in certain functions in F\$P, which affects how DCYF does business with grantees.

More information on this system is available on **DCYF's F\$P Resources** webpage, at <http://dcyf.org/index.aspx?page=229>

## **F\$P CHECKLIST FOR DCYF GRANTEES:**

### **STEP 1 Activate Your F\$P Account**

All grantees must have an account in F\$P. If you have not already done so, visit the Supplier Portal to log in: <https://sfsupplierportal.sfgov.org/psp/supplier/SUPPLIER/ERP/h/?tab=DEFAULT>. If you need to activate your F\$P account, please contact the Help Desk at [sfcitypartnersupport@sfgov.org](mailto:sfcitypartnersupport@sfgov.org) or call (415) 944-2442.

### **STEP 2 Confirm Addresses**

Once you have access to your F\$P account, please confirm your mailing and remittance addresses. This will ensure that any check payments and other correspondences are sent to the correct location. This is particularly important for large organizations that have multiple office or branch locations. Grantees with multiple addresses in their account should confirm all of them, particularly the remittance address where checks are mailed.

Review the Maintain Supplier Account Information training online at: <https://sfcitypartner.sfgov.org/Training/TrainingGuide>.

### **STEP 3 Confirm Paymode-X Account**

F\$P uses Paymode-X to provide direct deposit for grantee payments. Paymode-X is an Automatic Clearinghouse (ACH) provider and provides benefits such as remittance information printed on your payment stub and an email notification each time you receive a payment. If you opt out of Paymode-X, you will receive paper check payments from F\$P.

Visit the Paymode-X website to log in: [http://www.paymode.com/city\\_countyofsanfrancisco](http://www.paymode.com/city_countyofsanfrancisco).

Should you have any questions, please contact the Help Desk at [sfcitypartnersupport@sfgov.org](mailto:sfcitypartnersupport@sfgov.org) or call (415) 944-2442.

## STEP 4 **Check Payment Status**

Grantees do not need to ask their Program Specialist about their payment status. They can now check it directly by logging into your F\$P account. Payments sent via Paymode-X (direct deposit) will show as “EFT” and payments sent via paper check will show as “Check.” If the payment was sent by Paymode-X, you can also access your payment details on the Paymode-X website: [http://www.paymode.com/city\\_countyofsanfrancisco](http://www.paymode.com/city_countyofsanfrancisco).

It is important to note that DCYF grantees will not invoice in the F\$P system for payment at this time, and DCYF will communicate any system access updates accordingly. In addition, DCYF does not have access to your bank account information due to supplier confidentiality. If you have inquiries about your bank account, payments from other departments or payment information, you must contact the Help Desk and create a ticket by sending an email to [sfcitypartnersupport@sfgov.org](mailto:sfcitypartnersupport@sfgov.org). The F\$P Supplier Management Team has agreed to work collaboratively with DCYF Fiscal Office staff to best help grantees.

Review the Check Payment Status training for instructions online at:  
<https://sfcitypartner.sfgov.org/Training/TrainingGuide>.

## STEP 5 **Get to Know F\$P**

DCYF encourages grantees to review the various trainings available on how to navigate the F\$P system. As a reminder, DCYF is participating in some functions of the system. Grantees who do business with multiple City departments that use more system functions may find these trainings helpful.

- Grantees can review online self-service trainings at <https://sfcitypartner.sfgov.org/Training/TrainingGuide>.
- Grantees may also register for in person trainings at <https://sfcitypartnersupport.sfgov.org/support/home>
- The City also provides open lab sessions where grantees can ask questions and walk through their actual problems on a computer with an F\$P staff person. DCYF strongly recommends that grantees that have system access and are having trouble completing tasks or finding information attend open labs.

If there are questions related to the trainings and open labs, you can contact the Help Desk at [sfcitypartnersupport@sfgov.org](mailto:sfcitypartnersupport@sfgov.org) or call (415) 944-2442.

# FAQs:

# NOTES

## **What is F\$P?**

F\$P is a citywide financial and procurement system. Please keep in mind that DCYF uses only certain functionalities of the new system. Grantees may receive different information on the new system if they do business with other City departments. See the links below to learn about the citywide system.

- Frequently Asked Questions: <https://sfcitypartner.sfgov.org/FAQ/FAQ>
- SF Vendor Flyer: <http://dcyf.org/modules/showdocument.aspx?documentid=4849>
- Where is my data going?: <http://dcyf.org/modules/showdocument.aspx?documentid=4851>

## **What has stayed the same for DCYF grantees?**

DCYF grantees will continue to use the Contract Management System (CMS) run by Cityspan for workplan management, submitting invoices, and recording programmatic activities. DCYF's grantees will not use F\$P for these key functions.

## **What has changed for DCYF grantees?**

Grantees must have an F\$P account with a primary point of contact. This contact person will be able to update the organization's banking account and other pertinent information in the system.

Grantees who do business with other City departments may be using additional F\$P functionalities and may receive different information on the new system. For example, some other departments will conduct RFPs and receive electronic invoices from their contractors through F\$P, while DCYF will be using CMS for these functions for the indefinite future for our work with community based organizations.

## **Who should I contact with any questions?**

Please use the resources below before reaching out to your program specialist.

- Visit the official F\$P website at <https://sfcitypartner.sfgov.org/>
- Visit the F\$P Supplier Login Page: <https://sfsupplierportal.sfgov.org/psp/supplier/SUPPLIER/ERP/h/?tab=DEFAULT>
- Review the online trainings: <https://sfcitypartner.sfgov.org/Training/TrainingGuide>
- Review the step-by-step job aides: <https://sfcitypartnersupport.sfgov.org/support/solutions/>
- Create a ticket with your questions at: [https://sfcitypartnersupport.sfgov.org/support/tickets/new/?form\\_1=true](https://sfcitypartnersupport.sfgov.org/support/tickets/new/?form_1=true)
- Call the F\$P Help Desk at (415)944-2442

# SECTION X: GRANTEE EXPECTATIONS & PERFORMANCE IMPROVEMENT PLANS



In order to meet the expectations of the department and City, DCYF has prepared a list of required compliance items that all grantees must follow. These are meant to set the general guidelines for being a DCYF grantee.

Item	Purpose	Criteria	Tracking
CMS Data Quality	To ensure that programs are entering quality data into the DCYF Contract Management System (CMS) to track program performance.	<ul style="list-style-type: none"> <li>Program enters complete demographic information into CMS for at least 90% of active participants by last invoice submission deadline.</li> <li>Program enters attendance data into CMS for at least 90% of scheduled days by last invoice submission deadline.</li> </ul>	CMS
Timely Workplan Submission	To ensure timely workplan processing and reduce delays.	Program submits initial workplan to DCYF for review by deadline (May 1, 2018 for Summer programs, July 1, 2018 for all other programs).	CMS
Timely Invoice Submission	To ensure timely submission of invoices and reduce delays in invoicing.	On average, program submits each invoice within the 45 days that follow the month for which the invoice is being prepared (e.g. October invoice is submitted by November 30).	CMS
Survey Administration	To ensure that programs administer surveys to obtain feedback from participants on their experiences.	<ul style="list-style-type: none"> <li>Program administers surveys according to DCYF guidelines and submits data to DCYF for processing by annual deadline.</li> <li>At least 65% of program participants take surveys submitted to DCYF.</li> </ul>	Surveys
Program Curricula & Activities	To ensure that programs utilize curricula that meet strategy requirements and, if applicable, are administering assessments and creating individualized service plans in accordance with requirements.	Program curricula and activities meet DCYF requirements.	Program Specialist Site Visits
Family Partnership Activities	To ensure that programs create opportunities for families and caregivers to be connected to the program.	Program creates opportunities for families to be connected to program.	Program Specialist Site Visits
Required Events & Meetings	To ensure that programs attend DCYF required gatherings, implement events and other required program components and are coordinating with partners.	Program staff administers DCYF required events and attends meetings as required.	Program Specialist Site Visits & DCYF Meeting Logs

Item	Purpose	Criteria	Tracking
Health and Nutrition	To ensure that programs serve health snacks/meals and water in accordance with DCYF policy.	Program offers healthy snacks/meals and water in accordance with DCYF policy.	Program Specialist Site Visits
Attendance Tracking Sheets	To verify the accuracy of CMS records and ensure that participants are being served.	Program shows evidence of tracking participation using paper or electronic files.	Program Specialist Site Visits
Consent Forms	To ensure that programs collect consent forms that authorize data sharing with DCYF and SFUSD.	Agency staff make consent forms available for review during site visits.	Program Specialist Site Visits
Participation in Fiscal & Compliance Monitoring	To review the financial health of DCYF grantees.	<ul style="list-style-type: none"> <li>Agency staff prepares requested documents and attends visit on scheduled date.</li> <li>Agency submits response to any findings by deadline.</li> </ul>	Fiscal & Compliance Visits
Payment of Taxes	To ensure DCYF grantees meet required tax obligations.	Agency is current on all federal, state and local taxes.	Fiscal & Compliance Visits
Compliance with City Regulations	To ensure DCYF grantees meet City standards.	Agency is in compliance with all applicable City and County of San Francisco ordinances and regulations.	Fiscal & Compliance Visits
Background Checks and Fingerprints	To ensure compliance with State laws on background checks and fingerprints.	Agency maintains criminal background check records for all staff and volunteers exercising supervision of minors.	Fiscal & Compliance Visits

These areas will be reviewed during the program and fiscal visits, and through ongoing conversations with your Program Specialist, over the course of the Funding Cycle.

## **PERFORMANCE IMPROVEMENT PLAN**

In situations where a grantee is found out of compliance with one or more of these measures, DCYF will work with it to research the cause of the issue, and collaboratively work on solutions. This process may resolve in the grantee being placed on a Performance Improvement Plan, a guided set of actions required to regain compliance.

A plan will be formulated through input with grantee leadership and staff, as well as department representatives. The final plan will include the expectations not being met, the actions required to meet them, the timeline to complete the plan, and the consequences of not meeting these expectations. These consequences may include temporary suspension of grant payments, mandatory participation in capacity building initiatives, or in extreme cases termination of a grant.

# NOTES



# SECTION XI: INSURANCE



Grantees are required to maintain insurance coverage for the entire term of the grant agreement. Should any coverage expire during the term, invoice payments will be delayed until a new insurance certificate is received. Grantees are required to provide DCYF with updated insurance certificates and policy endorsements in a timely manner. A lapse of insurance shall constitute a material breach of the Grant Agreement (see Section 10.6 of the agreement). In these cases, DCYF may change the term of the Grant Agreement to exclude the period of lapsed insurance, and the Grantee will not be reimbursed for expenses incurred during the lapse in coverage.

## **REQUIRED INSURANCE COVERAGE:**

The following are the three types of insurance required by the City and County of San Francisco and DCYF:

1. Commercial General Liability (including Abuse & Molestation coverage)
2. Workers' Compensation
3. Commercial Automobile Liability

Workers' Compensation and Automobile insurance can be waived if they do not apply to the funded program. To request a waiver, submit a written affidavit to your Program Specialist stating the coverage you wish to waive and the reason you believe it should not be required. The City's Risk Manager will review the waiver and make a final determination.

## **REQUIRED LANGUAGE FOR INSURANCE CERTIFICATES:**

Certificates must state the following:

- DCYF name and address listed as certificate holder
- Insurance holder must match name of agency on grant agreement
- City and County named as additional insured – see correct wording below
- All policies must provide at least 30 days advance written notice to City of cancellation

Coverage Type	Limits of Liability	Necessary Language For Insurance Certificates	Conditions for a Waiver
Commercial General Liability, including Abuse and Molestation coverage	\$1,000,000 (one million)	<b>The City and County of San Francisco, its officers, agents, and employees</b> to be named as additional insured.	Waiver not available
Workers' Compensation	\$1,000,000 (one million)		Grantee has no employees
Commercial Automobile Liability	\$1,000,000 (one million)	<b>The City and County of San Francisco, its officers, agents, and employees</b> to be named as additional insured.	Agency does not use cars for its program

## OTHER INFORMATION ABOUT INSURANCE COVERAGE:

- Subcontractors: All subcontractors must have the same insurance coverage as the lead agency. These documents are required as per the grant agreement (see Section 10.9 for more information). The lead agency is responsible for obtaining insurance certificates and must be named as an additional insured party. DCYF will not collect insurance certificates for subcontractors. Grantees are responsible for collecting and maintaining all insurance coverage documents. DCYF review all insurance certificates at time of the Annual Fiscal & Compliance Monitoring visit.
- More Details: For more information on the types and amount of required insurance coverage, see Article 10 of the Grant Agreement.
- While not required, DCYF recommends grantees and their boards consider policies other than the three basic ones required for a grant. Other common types of insurance include fidelity, directors and officers, property, and accident. Your insurance carrier can provide more information and price quotes for these and other available policies.

# NOTES

# SECTION XII: EQUIPMENT/ SUPPLIES OF PROGRAM NOT FUNDED



When a program is no longer funded, the grantee is responsible for informing DCYF of all equipment and supplies purchased using its public funds. DCYF will have sole responsibility to decide what will happen to all equipment and supplies purchased with its grant funds. In most cases, the department expects that these items will remain available for public use, and may instruct the grantee to make arrangements to transfer the items to another nonprofit. Written notification can be requested if necessary from DCYF.

# NOTES



# SECTION XIII: DCYF AUDIT POLICY



DCYF has developed a formal policy outlining when an organization receiving grant funds will be required to undertake independent financial oversight in the form of an audit or review. These events must be undertaken by a CPA firm or other qualified organization or individual, and follow generally accepted nonprofit accounting principles.

There are three instances in which an agency will be required to get a financial audit or review. The first is based on the organization's total budget size, the second on the total amount of DCYF funds it receives, and the third on the amount of DCYF funds as compared to the total budget size of the organization. The details of the requirements in each of these three categories are as follows:

## **BUDGET SIZE:**

- All agencies with budgets of \$750,000 or more must receive a full audit.
- All agencies with budgets between \$500,000 and \$750,000 must receive a financial review.

## **FUNDING – TOTAL AMOUNT:**

- All agencies receiving \$250,000 or more in DCYF funds must receive a full audit. This can be from one award or cumulative over several DCYF grants.
- All agencies receiving \$100,000-\$250,000 in DCYF funds must receive a financial review. This can be from one award or cumulative over several grants.

## **FUNDING – RELATIVE TO BUDGET SIZE:**

- All agencies receiving DCYF funds equal to 75% or more of its entire operating budget must receive a financial review.

If an organization falls into multiple categories, then the default requirement will be to get an audit. In addition, DCYF reserves the right to require a financial audit or review from any grantee based on special circumstances.



# SECTION XIV: DCYF NUTRITION STANDARDS & POLICY GUIDELINES



In an effort to promote health and nutrition, DCYF has adopted the following nutrition standard for food and beverages made available to children and youth in all funded programs. This standard applies to any grantee offering food or snacks as part of its program.

# NOTES



## DCYF NUTRITION STANDARD

Program makes healthy food and beverages available to participants, limits unhealthy foods, emphasizes appropriate portion sizes, and encourages staff to model healthy eating behaviors. Program encourages youth to drink water, and avoids serving sugar-sweetened beverages such as soda or sports drinks.

DCYF's nutrition standard is not intended to restrict food resources, but instead support nutrition and create healthier environments for children, youth and families. DCYF's policies are intended to support programs as they adopt the DCYF nutrition standard.

## POLICY GUIDELINES FOR NUTRITION STANDARD IMPLEMENTATION

For the 2018-23 grant cycle, all programs serving food to youth must have in place a formal, written nutrition policy. This policy must describe the type of food and beverage that will be provided to youth and the program's approach to how and when these items will be served. All policies must be submitted to DCYF no later than January 1, 2019.

In order to be compliant with the DCYF Nutrition Standard, all policies must include the following basic elements:

- **Healthy foods must be made regularly available, while unhealthy foods are limited.**
  - › For purposes of the DCYF Nutrition Standard, healthy foods include fruits and vegetables, foods low in added salt or sweeteners, foods that are minimally processed without unnecessary preservatives, foods made with whole grains, and foods made with low fat dairy and/or lean sources of protein.
  - › For purposes of the DCYF Nutrition Standard, unhealthy foods include foods with trans fat, whole-milk dairy products and non-lean protein, fried snacks (such as chips and fries), foods high in added sugar and/or added sodium, candy and baked goods (such as pastries or cookies).

- Water must be available at all times, and youth are encouraged to drink water. Youth must have regular access to tap water.
- Per San Francisco law, under no circumstances can programs serve sugar-sweetened beverages. A sugar-sweetened beverage includes any beverage with added sugar (not naturally occurring). Sugar can be listed under a variety of names, which may include: sugar, high-fructose corn syrup, corn sweetener, corn syrup, dextrose or fruit juice concentrates. Sugar-sweetened beverages include soda, sports drinks and fruit punch. 100% fruit or vegetable juice and low-or non-fat milk are acceptable alternatives to water. Chocolate milk is allowed if it contains no more than 40 grams of total sugar (naturally-occurring and from added caloric sweetener) per 12 ounces. Programs must provide a healthy snack if operating for two hours or more. The snack can be served at a time designated by the program.
- All food must be served in a safe, clean environment.
- Any food served in a program must be properly stored, including both perishable and nonperishable items. Sites serving snacks that require refrigeration, such as milk or cheese, must have appropriate equipment on site.
- Healthy nutrition must be embedded in program content and actively promoted by staff.

Listed below are some additional suggestions for creating an environment that supports healthy food and beverage choices:

- Program must emphasize appropriate portion sizes. Appropriate portion sizes vary greatly for youth and can depend on many factors, such as age, body composition, and physical activity level. Generally, youth should be provided with enough food to avoid hunger, but will not encourage over eating or excessive portion sizes. For more information about how to communicate appropriate portion sizes, visit [http://teamnutrition.usda.gov/Healthy/nc\\_portions.html](http://teamnutrition.usda.gov/Healthy/nc_portions.html) or <http://www.cdc.gov/nutrition/everyone/index.html>
- Program staff model healthy eating behaviors. One of the most important ways staff can model healthy behaviors is simply by not consuming unhealthy foods or beverages around youth. In addition, staff can model healthy behaviors by eating the same snacks as youth eat and sitting down with youth during snack or meal time. If staff bring in any outside beverages or food, it should fit within the overall nutrition standards; staff may even want to encourage youth to try some of their food or snack (if program allows).
- Programs should serve a variety of foods with a goal of offering a diverse range that reflects their participants' culture and traditions whenever possible. Youth should be exposed to new and different foods.
- Families should be engaged with program's healthy food and beverage efforts. Families should receive a copy of the program's nutrition policy and consider hosting events such as a healthy family night.
- When unhealthy food is served at celebrations or special events, make sure that healthy food items are also available. Ideally, these foods should be presented together so that they look equally appealing and give youth the opportunity to make healthy choices.
- To the extent possible, food should never be used as a prize or punishment. Limit using food as a way to reward youth success or good behavior; conversely, do not limit or take away food as a punishment or form of behavior management.

## LIMITATION ON SPENDING FOR FOOD

DCYF encourages grantees to provide healthy food and beverages while making responsible financial decisions about how to source their items. The department has set as a maximum amount a program can spend on a single meal at **\$2.50 per youth**. To meet this cap programs should consider buying food in bulk whenever possible. Grantees offering food should reflect in their workplans the amount per youth, per meal they are budgeting.

## **DCYF NUTRITON PROGRAM**

Programs participating in a DCYF-sponsored nutrition program, such as the Summer Lunch Program or School Year Supper and Snack program, will automatically be considered in compliance with the department's nutrition policy. These programs have been fully vetted by the department and have been found to meet our standard.

Grantees are strongly encouraged to participate in these programs in order to provide youth access to healthy foods at no cost to the agency. DCYF, in partnership with the USDA, pays for all food and delivery fees to bring summer lunches and school year suppers and snacks directly to programs. The cost savings to a program can be significant. For example, if providing snacks to 20 youth three times a week during the school year a program will pay over \$5,000 for food, not to mention staff time to purchase and prepare the items. Participation in the DCYF nutrition program will eliminate this expense and free the funds for other program use.

If you are interested in DCYF's nutrition programs, contact your Program Specialist for more information.

# NOTES

# SECTION XV: PRIVACY POLICIES & PRACTICES



This section describes DCYF's policies and practices related to the collection, use, and management of personally identifiable information and anonymous survey data. In order to monitor grants and evaluate funded services, the department collects a variety of information from grantees about the services they provide and the clients they serve. DCYF recognizes that the California Constitution enshrines privacy as an inalienable right and is committed to protecting the confidentiality of the information with which it is entrusted in accordance with local, state, and federal law.

## Purpose

DCYF requires grantees to report to the department a variety of information about the services they provide for the purposes of monitoring and evaluating funded services. The data collected by grantees and reported to DCYF includes personally identifiable information, such as names, dates of birth, and addresses, as well as anonymous and voluntary participant surveys. DCYF uses the information reported by grantees to understand the populations served by DCYF-funded programs and to ensure that San Francisco's most vulnerable children, youth, and families have access to services.

# COLLECTION OF PERSONALLY IDENTIFIABLE INFORMATION

## DCYF Contract Management System

Contractors report information to DCYF using a secure, electronic invoicing and reporting system known as the DCYF Contract Management System (CMS). DCYF contracts with Cityspan, a cloud-based provider of data management systems for tracking social services programs, to manage and administer the CMS. Access to the CMS is limited to individuals with CMS user accounts, and permissions to read the personally identifiable information entered into CMS are restricted further (see the "Use and Disclosure of Personally Identifiable Information" section below for more details).

## Data Sharing with the San Francisco Unified School District

DCYF has entered into a partnership with the San Francisco Unified School District (SFUSD) to facilitate CMS reporting for the 2018-23 funding cycle. This partnership will help DCYF and SFUSD track student participation in DCYF-funded programs and understand the impacts that programs have on students' educational outcomes. Additionally, the partnership will help to streamline CMS data entry for DCYF's grantees. The terms of the partnership are documented in a data sharing agreement executed by DCYF, SFUSD, and Cityspan in December 2017.<sup>1</sup>

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<sup>1</sup> A copy of the signed agreement is available on the DCYF website.

Given the terms of the DCYF-SFUSD-Cityspan agreement, DCYF requires each of its grantees to execute a Memorandum of Understanding (MOU) with SFUSD before accessing personally identifiable student data imported into CMS from SFUSD systems. DCYF may restrict CMS access until the grantee has an active and executed MOU in place with SFUSD.

## Collection of Consent Forms to Authorize Data Sharing

Given the terms of its agreement with SFUSD and Cityspan, DCYF requires each of its grantees to collect written consent forms that authorize the sharing of the following information with DCYF and SFUSD:

- Personal information, such as name, date of birth, and address;
- Demographic information, such as race/ethnicity and gender identity;
- Education information, such as school name and grade level;
- Participation in activities and services, such as attendance dates and hours attended; and
- Anonymous and voluntary youth experience surveys.

DCYF has developed a sample consent form for grantees to modify and administer to parents/guardians and youth participants over the age of 18 during program registration that includes the necessary language for consent to be obtained.<sup>2</sup> DCYF expects grantees to maintain signed consent forms on file, either in electronic or paper format, for periodic review and inspection.

DCYF does not expect nor require its grantees to report any personal information for which the disclosure of such information to DCYF is not authorized or is prohibited by law. For example, DCYF does not request that its grantees report into the CMS any protected health information specific to an individual and regulated by the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

## USE AND DISCLOSURE OF PERSONALLY IDENTIFIABLE INFORMATION

DCYF is committed to protecting the confidentiality of the personally identifiable information with which it is entrusted and employs practices to restrict access to the data, limit use of the data to the purposes specified above, and ensure that any reports or summaries of the data are prepared such that the underlying individuals may not be identified. Additionally, given DCYF's agreement with SFUSD and Cityspan, any records in CMS that are associated with an SFUSD student are owned and controlled by SFUSD. Federal law, including but not limited to the Family Educational Rights and Privacy Act (FERPA), and state law, including but not limited to California Education Codes sections 49073 et seq., govern the disclosure, use, and re-disclosure of such data.

### Access to Personally Identifiable Information

DCYF restricts access to the personally identifiable information maintained in CMS and in DCYF's internal file systems to a small number of staff in the department's Data and Evaluation and Information Technology units. These staff may access and analyze personally identifiable information for the purposes of ensuring data quality and reliability and providing technical assistance and information technology support. Other DCYF staff do not have access to personally identifiable information maintained in the CMS nor in DCYF's internal file systems. Any DCYF staff with access to personally identifiable information must review and sign a confidentiality agreement prior to receiving access to the data.

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<sup>2</sup> For a copy of the sample form and further instructions regarding the collection of consent forms, see the DCYF website.

As system administrators for the CMS, Cityspan staff maintain the confidentiality and security of the CMS. Cityspan implements safeguards to ensure that only DCYF contractors with an executed and current MOU with SFUSD are permitted access to students' personally identifiable information in CMS. Cityspan policies bar the unauthorized disclosure of the personal information maintained in its systems on behalf of its customers and prohibit any use of the information for commercial purposes.

Beyond the DCYF and Cityspan staff described above, only grantee staff that require access to CMS to comply with DCYF's reporting requirements have access to the personally identifiable information therein. DCYF allows agency signatories (generally executive directors) to create and manage CMS user accounts on behalf of their respective agencies. Agency signatories have the ability to designate the user accounts that have permissions to report and view personally identifiable information in CMS. DCYF expects grantees to manage their user accounts such that access to personally identifiable information in CMS is limited to those staff that are authorized to view and report such data.

## Limits on Use and Reporting

DCYF regularly analyzes the data maintained in CMS and in the department's internal file systems to monitor and evaluate funded services. In preparing analytical reports describing funded services and the children, youth, and families that are served, DCYF is careful to prepare only aggregate-level, anonymous reports, charts, and tables that exclude any personally identifiable information of an individual participant in services. This includes any information that a reasonable member of an individual's school or community could use, in conjunction with other available information, to identify the individual.

DCYF's agreement with Cityspan and SFUSD places limits on grantees' use of SFUSD student data in CMS. Student information may only be used by grantees to enroll students in DCYF-funded programs in CMS and to enter related participation information into the system. Any CMS reports generated by grantees from CMS that include personally identifiable information may only be used for the purpose of service delivery, and the reports may only include students currently enrolled in programming.

## Disclosure of Personally Identifiable Information

All CMS records associated with SFUSD students are owned and controlled by SFUSD and thus protected by federal and state laws that govern the use, disclosure, and re-disclosure of student education records. DCYF will not disclose any personally identifiable information in CMS to third parties unless DCYF has obtained prior written consent authorizing such disclosure or the third party has received proper authorization from SFUSD.

DCYF regularly contracts with third party research and evaluation firms to monitor and evaluate DCYF-funded services. Prior to accessing personally identifiable information from CMS, these third party firms shall have an agreement in place with SFUSD that permits access to the data for



research and evaluation purposes. All other third parties, such as other City agencies, who seek access to personally identifiable information in CMS but have not obtained prior written authorization shall follow SFUSD policies and procedures for gaining access to the data.<sup>3</sup> Further disclosure of any personally identifiable information by third parties with access to data from CMS shall be subject to federal and state laws that govern student education records.

## **COLLECTION OF PARTICIPANT SURVEYS**

### **Content and Administration**

DCYF may require grantees to administer anonymous participant surveys throughout the funding cycle to help the department understand youth experiences in DCYF-funded programs and how programs are working. The surveys, which vary based upon the service area and/or strategy under which a grantee is funded, take approximately 15 minutes to complete and are comprised of questions designed to gauge participants' experiences and skills as they relate to program participation.

While DCYF expects grantees to encourage participants to complete the survey, participant responses are voluntary. Survey respondents may choose to answer all, some, or none of the questions that are posed. DCYF has designed the survey questions such that completing the survey should carry little to no risk to participants. Participants are not asked to write their names on the survey nor provide information that may be used to individually identify them.

### **Reporting and Disclosure of Results**

DCYF is careful to prepare only summary reports, charts, and tables of the survey results to protect the privacy of respondents. To minimize the risk of respondent identification, DCYF withholds summary-level survey results for programs for which the number of respondents is small (generally under 10 respondents).

Third parties that are interested in the anonymous survey data must complete a Data Request Application and execute a Data Use Agreement with DCYF that places limits on their use of the data.<sup>4</sup> DCYF shall not release individual survey responses to any third party that has not followed these procedures or obtained prior written authorization to access the data.

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<sup>3</sup> For more information, refer to SFUSD's website: [http://web.sfusd.edu/Services/research\\_public/default.aspx](http://web.sfusd.edu/Services/research_public/default.aspx).

<sup>4</sup> For more information, see the DCYF website.

# NOTES

# SECTION XVI: USE OF A FISCAL SPONSOR



DCYF supports the use of fiscal sponsors by its grantees. The limitations of the traditional 501(c)(3) nonprofit model, coupled with the challenges of operating any kind of organization in San Francisco, make fiscal sponsorship a beneficial choice for many organizations serving the community.

There are two instances in which a grantee is allowed to use a fiscal sponsor. The first is when the organization does not have its own 501(c)(3) status with the IRS. Without this designation an organization is generally unable to build a contributed revenue base, and will be significantly disadvantaged. A fiscal sponsor can greatly level the playing field and allow a wider array of projects to compete for support.

The second instance is any situation in which the program is likely to enjoy significant benefit from entering into a fiscal sponsorship. One example could be a nonprofit agency that has determined that it would be better off unburdening itself from the administrative strain of maintaining its own 501(c)(3), and would prefer to enter into a relationship with another agency. It may also be that DCYF makes this determination itself, and works with a grantee to secure a sponsor.

Outside of these cases DCYF will not consider the relationship a valid fiscal sponsorship, and will not provide support to an organization under such circumstances. Some specific instances under which DCYF, as a matter of policy, will not provide funds to community programs are:

1. Pass Through Grants – DCYF does not provide funds to otherwise unaffiliated third parties by them “passing through” current grantees. All recipients of DCYF funds will need to contract directly with the department through approved means, which may include fiscal sponsorship. Note that this does not disallow the use of subcontractors, which by definition are affiliated with the main grantee through the provision of services.
2. Failure to Participate in a Competitive Process – As per Sec. 16.108(i) (3) of the City Charter, “DCYF shall conduct competitive solicitations for services to be funded from the [Children and Youth] Fund.” The practice of the department is to hold an open, transparent and competitive Request for Proposal event for all granting opportunities. DCYF does not allow the use of a fiscal sponsor by organizations that did not file an application during such a procurement event but wish to receive public funds regardless. That is, a non-applicant cannot use as a fiscal sponsor a nonprofit that did apply to an RFP, simply to benefit from the sponsor’s existing grant agreement. All department grantees must take part in RFPs, either directly or through the use of a valid fiscal sponsor that meets all requirements.
3. Avoidance of City Policies – Recipients of department grants are expected to abide by all requirements set forth in City legislation and regulations. The use of a fiscal sponsor to avoid any such obligation is not allowed. For example, the use of a fiscal sponsor not located in the City would not forgive the requirement to pay a San Francisco minimum wage.

## **REQUIREMENTS AND RECOMMENDATIONS FOR FISCAL SPONSORS**

As the formal contractor with the City and County of San Francisco, a fiscal sponsor is expected like any grantee to follow all requirements set forth in the City Charter, Administrative Code, grant agreement, and DCYF policy guide. In addition, a fiscal sponsor must meet the following requirements in order to be considered valid:

- Hold active 501(c)(3) nonprofit status with the Internal Revenue Service
- Maintain adequate fiscal staff and systems to support the sponsored program
- Hold operating reserves sufficient to support the sponsored program
- Receive a financial audit by an independent certified public accountant annually
- File a Form 990 with the Internal Revenue Service annually
- Provide upon request a current budget, balance sheet, and statement of cash flows for both itself and the sponsored program
- Have a signed Memorandum of Understanding in place with the sponsored program describing expectations and responsibilities for both parties. This agreement should define which model of fiscal sponsorship is being entered in to.

DCYF's Contracts and Compliance team shall determine the adequacy of the fiscal sponsor's infrastructure prior to the issuance of a grant.

While the above actions are mandatory, best practices of fiscal sponsorship are encouraged and supported by the department, though not necessarily required. These practices include:

- Holding shared values with the sponsored program
- Having a concrete intake policy in place for new sponsored programs
- Having a formal ratification by its board of directors of all new sponsorships
- Conducting an annual review of the sponsored project's fiscal and programmatic performance
- Providing technical assistance and capacity building to sponsored program

## **REQUIREMENTS AND RECOMMENDATIONS FOR FISCALLY SPONSORED PROGRAMS**

While they are not technically department contractors, fiscally-sponsored programs are full-fledged grantees, with all due rights and responsibilities. These programs are expected to operate under the same terms and conditions as any funded organization. This leaves only one core requirement:

- Adherence to all standard DCYF grantee requirements

As mentioned earlier, a set of best practices for fiscally sponsored grantees is encouraged and supported by the department. They are not formal requirements. These recommendations include:

- Holding shared values with the fiscal sponsor
- Maintaining sufficient operating funds to support the funded program
- Empaneling a formal Advisory Board to inform project performance, where appropriate

If your agency is considering transferring to a fiscal sponsor during the grant term, please contact your Program Specialist immediately.

# NOTES

# SECTION XVII: ANNUAL ECONOMIC STATEMENT



Every grantee receiving funds from DCYF shall file with the City Administrator an Annual Economic Statement on or before April 1st of each year. For more information on this requirement grantees should contact the Office of the City Administrator at (415) 554-4851 or [city.administrator@sfgov.org](mailto:city.administrator@sfgov.org), or visit <http://www.sfgsa.org/index.aspx?page=4698>.

# NOTES





# SECTION XVIII: FISCAL & COMPLIANCE MONITORING VISIT



Each funded agency will receive an annual Fiscal and Compliance Monitoring visit from DCYF staff. The fiscal review is NOT an audit but an opportunity to improve the quality and consistency of fiscal and other compliance procedures.

DCYF is one of nine city departments that participate in the Citywide Nonprofit Monitoring and Capacity Building Program (also known as Joint Monitoring). On a yearly basis a group of representatives from participating departments determines which grantees will receive an onsite fiscal review, a self assessment, or be waived from monitoring. The grantees included in this process must receive funding from two or more city departments. These grantees will be visited by City staff from each funding department at the Annual Fiscal and Compliance Monitoring visit.

If a Grantee only receives funding from DCYF they will not be part of the Joint Monitoring efforts but will receive a Fiscal and Compliance review using the citywide Fiscal and Compliance Monitoring form, and upholding the same standards.

## **GENERAL GUIDELINES FOR INVOICING:**

- a. Agency wide budget (global budget)
- b. Cash flow projection
- c. Cost allocation plan
- d. Most recent audited financial statement
- e. Most recent IRS Form 990
- f. Fiscal Policies and Procedures manual
- g. Most recent agency wide balance sheet
- h. Most recent agency wide profit and loss statement
- i. Back up documentation for all expenses including payroll
- j. Timesheets for staff listed on invoices
- k. Tax form DE6 and 941 filings
- l. Current board of directors, board meeting minutes, board handbook, by-laws
- m. Sunshine documentation (if applicable)
- n. Subcontractor documentation (if applicable)
- o. License (if applicable)
- p. Personnel Policy manual
- q. Staff personnel files
- r. Emergency Operations plan
- s. Americans with Disability Act documentation
- t. DUNS number
- u. Other documents as requested by the assigned Department staff

All fiscal visits are completed by DCYF's Contract and Compliance staff. They will review all documents and determine any findings that will need to be remedied in a timely manner. A formal letter detailing the Specialist's findings will follow all site visits.

## FISCAL VISIT STEPS



### Step 1 **Notification**

A DCYF Contract and Compliance staff member (or Joint Monitoring lead from another funder department) will contact appropriate staff to set a date and time for the visit.

### Step 2 **Documents Sent**

The staff member will send a confirmation letter of the site visit or self assessment with agreed upon date and time for visit and overview of documents to be reviewed in advance and on site.

### Step 3 **Grantee Preparation**

Grantee should review the list and gather all documents in advance. Many documents can be sent to DCYF in advance of the visit. On the day of the visit all other documents should be available for review. Invoices are always reviewed on site.

### Step 4 **Fiscal Visit**

The grantee's fiscal staff should be available during the visit to answer questions. DCYF strongly recommends that the executive director attend the visit. A member of the board may also wish to be present.



## Step 5 **Monitoring Report Letter**

Within two weeks of the monitoring visit DCYF will send formal notice to the grantee detailing any findings observed. The grantee will have 30 days to respond to this letter. If an action plan is required to remedy larger fiscal issues, the grantee may be required to participate in technical assistance, be placed on Elevated Concern or, in the most serious cases, Red Flag status, which may lead to being defunded. In some cases, if proper invoice documentation is not provided, the grantee may be required to reimburse DCYF for any unverified expenses. If there are no findings from the visit a Verification of Conformance letter will be sent to the grantee, and no further response is required.

## Step 6 **Grantee Response Letter**

If there are findings from the visit the grantee will be required to submit a written response to all findings within 30 days of receipt of the Monitoring Report Letter.

## Step 7 **Final Status Letter**

This letter is sent when the grantee has submitted a plan to the City. This letter will indicate either full conformance or a lack of conformance.

More Information: for more information including the Standard Monitoring Form, please visit the Controller's website at: <http://www.sfgov.org/controller/nonprofit>.

# APPENDIX A: SCHEDULE OF FISCAL DUE DATES, 2018-23 FUNDING CYCLE

MONTH	ITEM	DUE DATE	NOTES
July	Deadline for submission of workplans	July 1	
	Deadline for advance requests	July 1	Written requests can be submitted to your Program Specialist
	Invoice: May	July 15	
August	Invoice: June	August 15	This is the final deadline to submit an invoice for the prior fiscal year
September	Invoice: July	September 15	
October	Invoice: August	October 15	
November	Invoice: September	November 15	
December	Invoice: October	December 15	
	Budget Revision Request	December 31	1st budget revision of fiscal year
January	Invoice: November	January 15	
February	Invoice: December	February 15	
March	Invoice: January	March 15	
	Budget Revision Request	March 31	Final budget revision of fiscal year
April	Annual Economic Statement	April 1	Must file with Office of the City Administrator
	Invoice: February	April 15	
May	Deadline for submission of workplans for grants with summer programming	May 1	Workplans to be submitted in CMS
	Deadline for advance requests for grants with summer programming	May 1	Written requests can be submitted to your Program Specialist
	Invoice: March	May 15	
June	Invoice: April	June 15	

## **OTHER ITEMS WITH VARYING DEADLINES:**

Annual Fiscal and Compliance Monitoring Visits will occur approximately between November and May. Responses are due to DCYF within 30 days of receipt of the Monitoring Report Letter.

# NOTES



**From:** [Ogwuegbu, Chiamaka \(MYR\)](#)  
**To:** [Davis, Sheryl \(HRC\)](#); [Cisneros, Jose \(TTX\)](#); [Rhorer, Trent \(HSA\)](#); [Colfax, Grant \(DPH\)](#); [Kate Sofis \(ECN\)](#); [Remington, Ralph \(ART\)](#); [Crego, Pau \(ADM\)](#); [McSpadden, Shireen \(HOM\)](#); [Ellis, Kimberly \(WOM\)](#); [Boudin, Chesa \(DAT\)](#); [Su, Maria \(CHF\)](#)  
**Cc:** [Power, Andres \(MYR\)](#); [Ruiz-Cornejo, Victor \(MYR\)](#); [Mariano, Eileen \(MYR\)](#); [Sawyer, Amy \(MYR\)](#); [Chicuata, Brittini \(HRC\)](#); [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#); [Dumez, Jacob \(TTX\)](#); [Smith, Susie \(HSA\)](#); [Malawa, Zea \(DPH\)](#); [Patil, Sneha \(DPH\)](#); [Arce, Joshua \(ECN\)](#); [Lee, Joanne \(ART\)](#); [Barcaglioni, Julieta \(HOM\)](#); [Hansell, Elise \(WOM\)](#); [Anderson, Tara \(DAT\)](#)  
**Subject:** guaranteed income guidance memo  
**Date:** Tuesday, May 24, 2022 2:34:27 PM  
**Attachments:** [guaranteed income memo 2022-05.pdf](#)  
[image003.png](#)

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Hi colleagues, I hope today has been kind to you.

I'm sharing the attached memo on guaranteed income programs with you because I've either been in conversation with your staff (copied) about your department's efforts, or due to general relevance to your department's work.

Please call me if you have any questions.

Thank you!



**Chiamaka Ogwuegbu** | Racial Equity Policy Advisor  
Office of Mayor London N. Breed  
City and County of San Francisco



OFFICE OF THE MAYOR  
SAN FRANCISCO



LONDON N. BREED  
MAYOR

**TO:** Human Rights Commission; Office of the Treasurer & Tax Collector; Human Services Agency; Department of Public Health; Office of Economic & Workforce Development; Arts Commission; Office of Transgender Initiatives; Department of Homelessness & Supportive Housing; Department on the Status of Women; District Attorney's Office; Department of Children, Youth, and Their Families  
**FROM:** Chiamaka Ogwuegbu  
**CC:** Andres Power, Victor Ruiz-Cornejo, Eileen Mariano, Amy Sawyer  
**DATE:** May 24, 2022  
**RE:** Guaranteed Income Programs

---

**Summary:**

- The Mayor's Office will be leading citywide coordination of Guaranteed Income (GI) programs, and partnering with departments to transition from pilots to a larger scale program.
- Defining characteristics of GI, criteria for future programs, and departmental roles in program development are detailed below.
- San Francisco will be prioritizing GI investments that center racial and social equity, support and stabilize key life transitions, address gaps in the social safety net, address the root causes of income instability, center dignity and autonomy for participants, and that are co-designed with community members.

**Purpose and forthcoming coordination efforts:**

This memo ensures clarity across City departments on what constitutes a GI program, establishes expectations for departmental GI program proposals, and establishes departmental roles in GI program development.

The Mayor's Office will be taking an active role in departmental coordination on GI, as well as in program development, to ensure citywide consistency in approach and execution. Departments should be in communication with Mayor's Office staff from the beginning stages of program development.

In the coming months, the Mayor's Office will begin convening relevant departments at a regular cadence to facilitate interdepartmental communication on GI efforts, as well as to build out a larger citywide GI program that moves San Francisco beyond pilots.

**Basic administrative characteristics of Guaranteed Income in San Francisco:**

- Direct cash assistance: GI programs provide direct, recurring, time-limited cash assistance to individuals and households.
- Unrestricted use: GI recipients can use funds however is most appropriate to meet their needs.
- Targeted eligibility: Our GI programs focus on specific populations, rather than providing benefits universally.
- Public benefit protection: Our GI programs work with benefits administrators to protect crucial public benefits.

- May not require the City to withhold or report income tax: Departments should work with the City Attorney's Office and the Treasurer and Tax Collector to determine if the GI program payments qualify for the general welfare exemption, and if so, the City is not required to withhold federal or state income tax or report the payments as income.
- NOT payment for labor: Our GI programs are distinct from a traditional job by not providing payment in exchange for labor.

**Priorities for new and expanded Guaranteed Income programs:**

San Francisco's approach to GI focuses on investments that set up recipients for long-term economic mobility and wellbeing, with an emphasis on communities that face the worst racial and social disparities, as well as the most barriers to accessing traditional public assistance.

Departmental GI program proposals should be responsive to as many of the criteria below as possible:

1. Prioritize racial and social equity: Focus on low-income populations that face the most acute disparities in life outcomes, such as racial groups and their intersections with gender, age, ability, and other demographics.
2. Support and stabilize key transitions: Target key life transition points where an infusion of income can propel recipients to future income stability and better life outcomes. Examples include pregnancy, early childhood development, transition age youth, post-incarceration re-entry, and immigration, among others.
3. Address gaps in the social safety net: Leverage GI's flexibility to help meet the basic needs of people who face significant barriers to accessing traditional public benefits.
4. Address the root causes of income instability: Design GI programs that partner with our existing root cause investments in education, employment, housing, and public health to make them more accessible and more likely to result in lasting positive outcomes for participants. Alternatively, pair GI programs with new root cause investments, and/or link recipients to wraparound programs and services to support their long-term wellbeing.
5. Center dignity and autonomy: Respect participants' knowledge of their individual needs and ability to make the best decisions for their own wellbeing.
6. Co-design with community: Partner with community members from the proposed program's focus population to ensure that program design truly meets the needs of the people that it's designed to serve.

**Departmental roles for Guaranteed Income program development and administration:**

	<b>Strategic Framework</b>	<b>Funding</b>	<b>Program Design</b>	<b>Protecting Benefits &amp; Income</b>	<b>Payments</b>	<b>Program Evaluation</b>
<b>MYR</b>	Set strategic priorities for GI expansion.	Allocate General Fund dollars, advocate for external funds, facilitate departmental coordination.	Approve program design.			
<b>HRC</b>	Advise on strategic priorities for GI expansion.		Advise on program design, ensuring it centers dignity and justice for participants and meaningfully engages community.			Provide direction to departments on program evaluation, focusing on qualitative evaluation design.
<b>TTX</b>			Advise on program design and integrating financial capability services like coaching, bank accounts, etc.	Advise on benefits impacts and protection options.	Facilitate payments.	Provide data about participant spending (if City is doing payments).
<b>HSA</b>			Advise on program design, particularly for programs supporting SFHSA clients.  Collaborate on design for pilots funded by CA	Advise on CalFresh, CalWORKS, CAAP, and Medi-Cal benefits impacts and protection options. Coordinate relevant		Provide direction to departments on program evaluation, focusing on quantitative evaluation design. Facilitate connections

			Department of Social Services or US Health & Human Services Agency.	departments and waiver requests for those programs.  Lead efforts to build tools and templates for benefit waivers for the above programs.		with external evaluators.
<b>DPH</b>			Advise on program design, particularly public health intersections with the equity and key life transition focus.			Advise on program evaluation.
<b>OEWD</b>			Advise on program design, focusing on economic mobility and offboarding components.			Advise on program evaluation.
<b>CON</b>					Approve relevant financial policies, perform audits.	
<b>CAT</b>			Legal review of program design.	Advise on the City's tax withholding and reporting obligations, if any.		

<b>All Depts</b>		Identify, advocate for, and apply for new external funding opportunities as appropriate.	Develop and collaborate on program design.	Advise on benefits impacts as applicable.		Lead evaluation for their respective programs, collaborating with contracted/external evaluation partners as needed.
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**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 12:59:15 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



**From:** [Dumez, Jacob \(TTX\)](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#)  
**Subject:** Prepaid questions from OTI  
**Date:** Tuesday, October 19, 2021 4:41:13 PM

---

Hi folks,

Pau Crego from Office of Transgender Initiatives has been reaching out with some quick questions for me via teams, as they hash out their RFP. He has had some questions about prepaid cards, fees, etc. I think I was mostly able to answer these, but is it possible to share the current US Bank fee schedule - acknowledging that TTX will be moving to a new provider at some point in the coming ~12 months?

Jacob



**Jacob DuMez**  
***Manager, Policy and Partnerships***  
Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
(415) 554-4868  
[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

**From:** [Murrell, Drew \(DPH\)](#)  
**To:** [Shah, Tajel](#); [Liedl, Fred \(ECN\)](#)  
**Cc:** [Wan, Cherie \(DPH\)](#); [Malawa, Zea \(DPH\)](#)  
**Subject:** RE: CCSF funded GI programs  
**Date:** Monday, January 9, 2023 4:55:27 PM  
**Attachments:** [image001.png](#)

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This is great, thank you!

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Monday, January 9, 2023 3:41 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hi,

In addition, I got the attached from DCYF.

See pp 30 as it being allowable for grantees.

Let me know if you need anything else, but it is allowable.

Tajel

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Sent:** Thursday, January 5, 2023 7:30 AM  
**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hi Drew, sorry for the delay. Here you go!

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Sent:** Tuesday, January 3, 2023 4:30 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Thanks Fred, just bumping this up. Any examples would be a huge help

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Sent:** Tuesday, December 27, 2022 1:38 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>



**Subject:** RE: CCSF funded GI programs

Hi Tajel – I'll check and try to get back to you this week. Thanks!

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, December 27, 2022 12:42 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hi,

Happy Holidays.

Do you have a sample of a contract with a CBO that purchases the cards and distributes as part of their work with you?

I think it is the model DPH is looking to emulate.

Thanks,  
Tajel

---

**From:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Sent:** Friday, December 16, 2022 4:14 PM  
**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** Re: CCSF funded GI programs

Hi Drew,

Sure-here's our gift card policy that outlines our programs. Let me know if you have any questions!

 [OEWD Gift Card Policies and Procedures.docx](#)

Fred Liedl | Deputy Finance Officer  
Finance and Administration Division  
1 South Van Ness, 5th Floor; San Francisco, CA 94103-5416  
Phone: (415) 701-4834 | Email: [fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)  
SF Employee Portal: <http://sfgov.org/sfemployee>  
OEWD Sharepoint: <http://oewd.sfgov.org>

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Sent:** Friday, December 16, 2022 2:20:47 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>

**Subject:** FW: CCSF funded GI programs

Hey Fred,

Tajel mentioned that you may have a program where you have contracted with a non-profit to both administer and purchase/distribute GI payments (as gift cards or in some other fashion?) Is this true and if so can you share the contract details?

Thanks,

Drew

---

**Drew Murrell**

Controller

San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102

☎ 415-554-2539

---

**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>

**Sent:** Saturday, December 10, 2022 1:49 PM

**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>

**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>

**Subject:** Re: CCSF funded GI programs

Hi Drew,

For the Transgender Basic (Guaranteed) Income program, we conducted a procurement to identify a nonprofit to provide support to the clients ... for lack of better terms, case management/program management. The actual basic income payments have not started yet, but when they do, the payments will flow directly from the City onto reloadable prepaid cards distributed to the program participants. TTX has been partnering with us on the prepaid card process.

Does that answer your question?

Benjamin

---

Benjamin McCloskey

Deputy Director – Finance and Administration

Mayor's Office of Housing and Community Development

1 South Van Ness, 5<sup>th</sup> Floor

San Francisco, CA 94103

[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Date:** Friday, December 9, 2022 at 4:23 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** FW: CCSF funded GI programs

Benjamin,

Hello! We are tasked with finding out how to contractually setup a GI program and you are being bandied about as the man who has unlocked the puzzle! Basically, we have an existing contract with a provider to help with administration of a GI program with funding for the actual GI coming from elsewhere. There is a desire to use City funding to pay for the benefits beginning later this year and we're skeptical that the same chapter 21 authority can be used in a GI program.

Can you tell us if your GI program was run through a contract and what authority you used if so?

Thanks,

Drew

---

**Drew Murrell**

Controller

San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102

☎ 415-554-2539

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, December 08, 2022 4:36 PM  
**To:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Sorry, I should have said the new Transgender GI pilot – best contact re: funding is Benjamin.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



---

**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, December 8, 2022 4:35 PM  
**To:** Malawa, Zea (DPH) <[Zea.Malawa@sfdph.org](mailto:Zea.Malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hello! I'm quite cozy with a candle burning, my wet smelly dogs at my feet and my space heater cranking .

I know that city funds have been used for the new GI pilot, and various Dream Keeper programs that I would say are quasi GI. During the pandemic there were several other cash transfers that I believed used a blend of general fund and federal relief dollars. If you end up securing local funds, my understanding is that you'll need to keep at least some portion of the payments funded by private sources in order to keep your benefits waivers.

I would recommend reaching out to Benjamin McCloskey (CFO at MOHCD) if you need more info re: mechanics of funding / payments etc. I think you have Heluna actually making the payments now, correct? If you'd like to explore having TTX make the payments, happy to chat about that, but its certainly not a requirement! In terms of the advocacy for funding piece, as always, I'd point to the Mayor's Budget Office, Chiamaka and/or whomever is the DPH point person in room 200 these days.

Let me know if you need anything else!

Amanda



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
**e:** [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



---

**From:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>  
**Sent:** Thursday, December 8, 2022 4:27 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** CCSF funded GI programs

Hi Chiamaka and Amanda,

I hope you are staying dry and cozy during this wintery (by SF standards) weather.

I was writing to find out what GI programs are funded by CCSF. I am working with DPH contracts to figure out how to get city dollars to pay ABP and we are hoping to see how this has been accomplished by other programs.

Thanks for any insights you can provide.

best,  
zea



**Zea Malawa, MD, MPH (she | her)**

Director of Expecting Justice

Perinatal Equity Medical Director

Division of Maternal, Child and Adolescent Health

San Francisco Department of Public Health

333 Valencia St | 2nd floor | SF, CA 94103

[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)

<https://www.expectingjustice.org/>

**From:** [Cohen, Molly \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Cc:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Connecting up around universal basic income program at MOHCD  
**Date:** Thursday, July 22, 2021 12:21:58 PM

---

Yup that would be great. Thanks Tajel!

**Molly Cohen**

Office of the Treasurer & Tax Collector  
City and County of San Francisco  
O: (415) 554-4786  
C: (617) 797-7754  
Pronouns: she/her  
[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 12:16 PM  
**To:** Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: Connecting up around universal basic income program at MOHCD

Molly,

Do you want to pick this up?

Tajel

---

**From:** Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 11:53 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Connecting up around universal basic income program at MOHCD

Hi, Tajel. Joanne Lee over at the Arts Commission gave me your name as a good contact since MOHCD was recently given \$1M for 21-22 and an additional \$1M for 22-23 for a UBI program targeting the transgender community. It was my understanding that TTX was willing to cut the checks to the individual recipients of these subsidies, and that MOHCD would carve out perhaps around \$150K or so for a community based organization to partner with that would provide outreach, community engagement, etc. I'd love to chat with the appropriate people in your office to see what that might look like as we start to figure out how to create this program. I'm also in contact with Clair Farley over at OTI, and the folks at Arts since they launched their own program last year and we're trying to learn from them about what worked well and what was challenging. Do you or the appropriate person at Treasurer's have some time to chat about this? Thanks!

Brian Cheu

趙道君

Director of Community Development

Mayor's Office of Housing and Community Development

1 South Van Ness Ave., 5<sup>th</sup> Floor

San Francisco, CA 94103

(415) 701-5584

Preferred pronouns: he, him, his

A guest on traditional, unceded Ramaytush Ohlone land.

**From:** [Cohen, Molly \(TTX\)](#)  
**To:** [Cheu, Brian \(MYR\)](#); [Shah, Tajel](#)  
**Cc:** [Fried, Amanda \(TTX\)](#)  
**Subject:** RE: Connecting up around universal basic income program at MOHCD  
**Date:** Monday, July 26, 2021 9:55:10 AM

---

Thanks Brian! Looking forward to it.

**Molly Cohen**

Assistant Director, Policy & Communications  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
O: (415) 554-4786  
C: (617) 797-7754  
Pronouns: she/her  
[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)

---

**From:** Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Sent:** Monday, July 26, 2021 9:50 AM  
**To:** Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Connecting up around universal basic income program at MOHCD

See you on Friday (sent an invite to you and Tajel.)

---

**From:** Cohen, Molly (TTX)  
**Sent:** Thursday, July 22, 2021 1:50 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Cc:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: Connecting up around universal basic income program at MOHCD

Looking forward to chatting Brian! We've also been in touch with Pau/Victor on this initiative. We're available to chat next week:

- Monday 7/26 from 9-11am, 4-5pm
- Tuesday 7/27 from 1:30-3pm
- Friday 7/30 from 12-1pm or 2-3pm

Do any times in those blocks work for you?

Thanks!

Molly

**Molly Cohen**

Office of the Treasurer & Tax Collector  
City and County of San Francisco



O: (415) 554-4786  
C: (617) 797-7754  
Pronouns: she/her  
[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 12:48 PM  
**To:** Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Cc:** Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** RE: Connecting up around universal basic income program at MOHCD

Adding Molly

Hi Brian,

We can definitely chat. To be clear, TTX cannot cut checks for the program. Rather, we can work with you to provide prepaid debt cards or reloadable credit cards.

Either direction that you proceed, sub-contracting to a CBO to provide the funds (no longer really supported via CON) or via the citywide banking contract for prepaid or reloadable cards, TTX and CON will work with you to pull it all together.

I will definitely join your call with Molly, so I can share the most recent effort that we have with H.S.A releasing \$5 million via the citywide banking contract to direct beneficiaries.

Have a great weekend.

Tajel

---

**From:** Cheu, Brian (MYR) <[brian.cheu@sfgov.org](mailto:brian.cheu@sfgov.org)>  
**Sent:** Thursday, July 22, 2021 11:53 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Connecting up around universal basic income program at MOHCD

Hi, Tajel. Joanne Lee over at the Arts Commission gave me your name as a good contact since MOHCD was recently given \$1M for 21-22 and an additional \$1M for 22-23 for a UBI program targeting the transgender community. It was my understanding that TTX was willing to cut the checks to the individual recipients of these subsidies, and that MOHCD would carve out perhaps around \$150K or so for a community based organization to partner with that would provide outreach, community engagement, etc. I'd love to chat with the appropriate people in your office to

see what that might look like as we start to figure out how to create this program. I'm also in contact with Clair Farley over at OTI, and the folks at Arts since they launched their own program last year and we're trying to learn from them about what worked well and what was challenging. Do you or the appropriate person at Treasurer's have some time to chat about this? Thanks!

Brian Cheu  
趙道君  
Director of Community Development  
Mayor's Office of Housing and Community Development  
1 South Van Ness Ave., 5<sup>th</sup> Floor  
San Francisco, CA 94103  
(415) 701-5584

Preferred pronouns: he, him, his  
A guest on traditional, unceded Ramaytush Ohlone land.

**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Shah, Tajel](#); [Cohen, Molly \(TTX\)](#); [Dumez, Jacob \(TTX\)](#)  
**Subject:** RE: discuss MN before meeting tomorrow?  
**Date:** Tuesday, October 19, 2021 9:48:50 AM  
**Attachments:** [image001.png](#)

---

Thanks, Amanda! Appreciate the info and the quick response.

-Evelyn

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:42 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** Re: discuss MN before meeting tomorrow?

There will be a guaranteed income program for transgender individuals, but the earliest that would start is Spring 2022. MOHCD is working on an RFP to find a community partner now to handle eligibility, enrollment, etc.

HSH has reached out about a program for transitional aged youth, but we have no details yet on that.

Amanda

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Date:** Tuesday, October 19, 2021 at 9:32 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>, Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>, Cohen, Molly (TTX) <[molly.cohen@sfgov.org](mailto:molly.cohen@sfgov.org)>  
**Subject:** FW: discuss MN before meeting tomorrow?

Hi Tajel, Amanda and Molly-

Just wondering if you know of any other potential (future) credit card programs that we can add on the list below?

Thanks-  
Evelyn

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, October 19, 2021 9:16 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** discuss MN before meeting tomorrow?

Hi Evelyn,

I plan to bring up during today's check in meeting. If we run out of time, I'll schedule separate meeting. MN is asking for anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? We don't have that information because the departments will contact us to setup Program when they need cards. We can relay some of the current card Programs, but I don't know if they will still be around when MN is implemented.

Current card programs that might exist next year

Non-Portable, with MCC blocks

ECN - Right to Recover – COVID funding - non-reloadable, \$1258, no SS#, card volume dependent on applicants, mailed to recipient home

DPH – Children Youth - \$25, reloadable, every 2-3 months for 1 year, no SS#, 80 cards, cards handed out in person. The cards will be given to young adults (16 years old, is that ok?) Does MN have age minimum to issue cards?

Non-Portable, without MCC blocks

ECN – Dream Keeper – Enterprise Training, reloadable \$3000, every 90 days for 3 reloads, no SS#, card volume 50, mail to both recipient home and to agency

ECN – Dream Keeper – EMT Training, reloadable \$2000, every 90 days for 3 reloads, no SS#, card volume 15, mail to agency

ECN – Community Panelist – non-reloadable, \$599, no SS#, card volume dependent on applicants, ? delivery method

TTX – K2C, non-reloadable, under \$599, no SS#, card volume dependent on applicants, usually cards handed out in person

Portable, with or without MCC blocks

TTX – new program(s), reloadable and non-reloadable

Can we setup generic programs, so we can order cards quickly, rather than wait minimum 30 days?

Confirm reloadable cards can be blank/issued to no name, also if LAP cards can be issued to named?

Tajel's ask (see screenshot below).

Reloadable – general – unnamed (non-portable)

Reloadable – general – named (non-portable)

Reloadable – general – named (portable)

Tajel's email

Essentially, we are adding a portable reloadable card as an option.

So, it would be:

Gift card- named  
Gift card – unnamed  
Relaod – payroll  
Reload – payroll – portable  
Reload – general – unnamed  
Reload – general – named  
Reload – Portable

Regards,  
Carmen

---

**From:** Doyle, Kevin (US - Nevada) <[kevin.doyle@Fiserv.com](mailto:kevin.doyle@Fiserv.com)>  
**Sent:** Monday, October 18, 2021 12:27 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Driver, Craig (Washington) <[craig.driver@Fiserv.com](mailto:craig.driver@Fiserv.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Garcia, Cari (US - Washington) <[cari.garcia@Fiserv.com](mailto:cari.garcia@Fiserv.com)>  
**Subject:** RE: confirm possible program setups

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi Carmen,

Would it be possible to get some time on the calendar to discuss some more specific program information? We would like to know anticipated card counts, amount of funding, any restrictions and/or required customization needed, etc.? can you let me know some available times? Thanks.

**Kevin M Doyle**  
Sales Director  
Government Solutions  
Mobile: 916.835.4053

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**From:** [Yee, Andrea \(TTX\)](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#); [Shah, Tajel](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Monday, November 14, 2022 10:12:24 AM  
**Attachments:** [image002.png](#)  
[ReliaCard FAQ.docx](#)

---


Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot. My understanding is that The city will allow a provider to enroll participants using their chosen name vs legal name and it may be very challenging for someone to put their dead name on the card. So I think we can provide more context - [DRAFTS-SF Admin Code Section 67.24\(a\)\(1\)](#)



---

**From:** Agbayani, Nicole (TTX) <nicole.agbayani@sfgov.org>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Cc:** Yee, Andrea (TTX) <andrea.yee@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole



**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco

[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)

[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*



**From:** [Liedl, Fred \(ECN\)](#)  
**To:** [Murrell, Drew \(DPH\)](#); [Shah, Tajel](#)  
**Cc:** [Wan, Cherie \(DPH\)](#)  
**Subject:** RE: CCSF funded GI programs  
**Date:** Thursday, January 5, 2023 7:31:01 AM  
**Attachments:** [image001.png](#)  
[G-100 Dustys Fishing Well DK-Health Services.PDF](#)

---

Hi Drew, sorry for the delay. Here you go!

---

**From:** Murrell, Drew (DPH) <drew.murrell@sfdph.org>  
**Sent:** Tuesday, January 3, 2023 4:30 PM  
**To:** Liedl, Fred (ECN) <fred.liedl@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Cc:** Wan, Cherie (DPH) <cherie.wan@sfdph.org>  
**Subject:** RE: CCSF funded GI programs

Thanks Fred, just bumping this up. Any examples would be a huge help

---

**From:** Liedl, Fred (ECN) <fred.liedl@sfgov.org>  
**Sent:** Tuesday, December 27, 2022 1:38 PM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>; Murrell, Drew (DPH) <drew.murrell@sfdph.org>  
**Cc:** Wan, Cherie (DPH) <cherie.wan@sfdph.org>  
**Subject:** RE: CCSF funded GI programs

Hi Tajel – I'll check and try to get back to you this week. Thanks!

---

**From:** Shah, Tajel <tajel.shah@sfgov.org>  
**Sent:** Tuesday, December 27, 2022 12:42 PM  
**To:** Liedl, Fred (ECN) <fred.liedl@sfgov.org>; Murrell, Drew (DPH) <drew.murrell@sfdph.org>  
**Cc:** Wan, Cherie (DPH) <cherie.wan@sfdph.org>  
**Subject:** RE: CCSF funded GI programs

Hi,

Happy Holidays.

Do you have a sample of a contract with a CBO that purchases the cards and distributes as part of their work with you?

I think it is the model DPH is looking to emulate.

Thanks,  
Tajel

---

**From:** Liedl, Fred (ECN) <fred.liedl@sfgov.org>  
**Sent:** Friday, December 16, 2022 4:14 PM

**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** Re: CCSF funded GI programs

Hi Drew,

Sure-here's our gift card policy that outlines our programs. Let me know if you have any questions!

 [OEWD Gift Card Policies and Procedures.docx](#)

Fred Liedl | Deputy Finance Officer  
Finance and Administration Division  
1 South Van Ness, 5th Floor; San Francisco, CA 94103-5416  
Phone: (415) 701-4834 | Email: [fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)  
SF Employee Portal: <http://sfgov.org/sfemployee>  
OEWD Sharepoint: <http://oewd.sfgov.org>

---

**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Sent:** Friday, December 16, 2022 2:20:47 PM  
**To:** Liedl, Fred (ECN) <[fred.liedl@sfgov.org](mailto:fred.liedl@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>  
**Subject:** FW: CCSF funded GI programs

Hey Fred,


Tajel mentioned that you may have a program where you have contracted with a non-profit to both administer and purchase/distribute GI payments (as gift cards or in some other fashion?) Is this true and if so can you share the contract details?

Thanks,

Drew

---

**Drew Murrell**

Controller  
San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102  
 415-554-2539

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**From:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Sent:** Saturday, December 10, 2022 1:49 PM  
**To:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** Re: CCSF funded GI programs

Hi Drew,

For the Transgender Basic (Guaranteed) Income program, we conducted a procurement to identify a nonprofit to provide support to the clients ... for lack of better terms, case management/program management. The actual basic income payments have not started yet, but when they do, the payments will flow directly from the City onto reloadable prepaid cards distributed to the program participants. TTX has been partnering with us on the prepaid card process.

Does that answer your question?

Benjamin

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Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5<sup>th</sup> Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

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**From:** Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>  
**Date:** Friday, December 9, 2022 at 4:23 PM  
**To:** McCloskey, Benjamin (MYR) <[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)>  
**Cc:** Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** FW: CCSF funded GI programs

Benjamin,

Hello! We are tasked with finding out how to contractually setup a GI program and you are being bandied about as the man who has unlocked the puzzle! Basically, we have an existing contract with a provider to help with administration of a GI program with funding for the actual GI coming from elsewhere. There is a desire to use City funding to pay for the benefits beginning later this year and we’re skeptical that the same chapter 21 authority can be used in a GI program.

Can you tell us if your GI program was run through a contract and what authority you used if so?

Thanks,

Drew

---

**Drew Murrell**  
Controller  
San Francisco Department of Public Health  
101 Grove St, 104, San Francisco, CA 94102

☎ 415-554-2539

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, December 08, 2022 4:36 PM  
**To:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Sorry, I should have said the new Transgender GI pilot – best contact re: funding is Benjamin.



**Amanda Kahn Fried** Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
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w: [sftreasurer.org](http://sftreasurer.org)  
e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



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**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, December 8, 2022 4:35 PM  
**To:** Malawa, Zea (DPH) <[Zea.Malawa@sfdph.org](mailto:Zea.Malawa@sfdph.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** RE: CCSF funded GI programs

Hello! I'm quite cozy with a candle burning, my wet smelly dogs at my feet and my space heater cranking .

I know that city funds have been used for the new GI pilot, and various Dream Keeper programs that I would say are quasi GI. During the pandemic there were several other cash transfers that I believed used a blend of general fund and federal relief dollars. If you end up securing local funds, my understanding is that you'll need to keep at least some portion of the payments funded by private sources in order to keep your benefits waivers.

I would recommend reaching out to Benjamin McCloskey (CFO at MOHCD) if you need more info re: mechanics of funding / payments etc. I think you have Heluna actually making the payments now, correct? If you'd like to explore having TTX make the payments, happy to chat about that, but its certainly not a requirement! In terms of the advocacy for funding piece, as always, I'd point to the Mayor's Budget Office, Chiamaka and/or whomever is the DPH point person in room 200 these days.

Let me know if you need anything else!

Amanda



**Amanda Kahn Fried** Policy and Communications  
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e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



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**From:** Malawa, Zea (DPH) <[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)>  
**Sent:** Thursday, December 8, 2022 4:27 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Murrell, Drew (DPH) <[drew.murrell@sfdph.org](mailto:drew.murrell@sfdph.org)>; Wan, Cherie (DPH) <[cherie.wan@sfdph.org](mailto:cherie.wan@sfdph.org)>; Longhitano, Robert (DPH) <[robert.longhitano@sfdph.org](mailto:robert.longhitano@sfdph.org)>  
**Subject:** CCSF funded GI programs

Hi Chiamaka and Amanda,

I hope you are staying dry and cozy during this wintery (by SF standards) weather.

I was writing to find out what GI programs are funded by CCSF. I am working with DPH contracts to figure out how to get city dollars to pay ABP and we are hoping to see how this has been accomplished by other programs.

Thanks for any insights you can provide.

best,  
zea



**Zea Malawa, MD, MPH (she | her)**

Director of Expecting Justice  
Perinatal Equity Medical Director  
Division of Maternal, Child and Adolescent Health  
San Francisco Department of Public Health  
333 Valencia St | 2nd floor | SF, CA 94103  
[zea.malawa@sfdph.org](mailto:zea.malawa@sfdph.org)  
<https://www.expectingjustice.org/>



**CITY AND COUNTY OF SAN FRANCISCO  
OFFICE OF ECONOMIC AND WORKFORCE DEVELOPMENT**

**GRANT AGREEMENT**

between

CITY AND COUNTY OF SAN FRANCISCO

and

**Dustys' Fishing Well**

**THIS GRANT AGREEMENT** (“Agreement”) is made as of **JULY 1, 2021**, in the City and County of San Francisco, State of California, by and between **Dustys' Fishing Well** (“Grantee”) and the **CITY AND COUNTY OF SAN FRANCISCO**, a municipal corporation (“City”) acting by and through **OFFICE OF ECONOMIC AND WORKFORCE DEVELOPMENT** (“Department”),

**RECITALS**

**WHEREAS**, Grantee has applied to the Department for a **Dream Keeper Initiative - Health Services** (“City EMT”) grant to fund the matters set forth in a grant plan; and summarized briefly as follows:

*Implement workforce programs that support San Francisco’s workforce system designed to provide access to job seekers and employers through the Office of Economic and Workforce Development’s network of Providers; and*

**WHEREAS**, City desires to provide such a grant on the terms and conditions set forth herein:

**NOW, THEREFORE**, in consideration of the premises and the mutual covenants contained in this Agreement and for other good and valuable consideration, the receipt and adequacy of which is acknowledged, the parties agree as follows:

**ARTICLE 1  
DEFINITIONS**

**1.1 Specific Terms.** Unless the context otherwise requires, the following capitalized terms (whether singular or plural) shall have the meanings set forth below:

- (a) “**ADA**” shall mean the Americans with Disabilities Act (including all rules and regulations thereunder) and all other applicable federal, state and local disability rights legislation, as the same may be amended, modified or supplemented from time to time.
- (b) “**Application Documents**” shall mean collectively: (i) the grant application submitted by Grantee, including all exhibits, schedules, appendices and attachments thereto; (ii) all documents,

correspondence and other written materials submitted with respect to the grant application; and (iii) all amendments, modifications or supplements to any of the foregoing approved in writing by City.

- (c) “**Budget**” shall mean the budget attached hereto as part of Appendix B.
- (d) “**Charter**” shall mean the Charter of City.
- (e) “**Contractor**” shall have the meaning as “**Grantee**” if used in this Agreement, as certain City contracting requirements also apply to grants of the City of San Francisco.
- (f) “**Controller**” shall mean the Controller of City.
- (g) “**Eligible Expenses**” shall have the meaning set forth in Appendix A.
- (h) “**Event of Default**” shall have the meaning set forth in Section 11.1.
- (i) “**Fiscal Quarter**” shall mean each period of three (3) calendar months commencing on July 1, October 1, January 1 and April 1, respectively.
- (j) “**Fiscal Year**” shall mean each period of twelve (12) calendar months commencing on July 1 and ending on June 30 during which all or any portion of this Agreement is in effect.
- (k) “**Funding Request**” shall have the meaning set forth in Section 5.3(a).
- (l) “**Grant**” shall mean this Agreement.
- (m) “**Grant Funds**” shall mean any and all funds allocated or disbursed to Grantee under this Agreement.
- (n) “**Grant Plan**” shall have the meaning set forth in Appendix B.
- (o) “**Indemnified Parties**” shall mean: (i) City, including the Department and all commissions, departments, agencies and other subdivisions of City; (ii) City's elected officials, directors, officers, employees, agents, successors and assigns; and (iii) all persons or entities acting on behalf of any of the foregoing.
- (p) “**Losses**” shall mean any and all liabilities, obligations, losses, damages, penalties, claims, actions, suits, judgments, fees, expenses and costs of whatsoever kind and nature (including legal fees and expenses and costs of investigation, of prosecuting or defending any Loss described above) whether or not such Loss be founded or unfounded, of whatsoever kind and nature.
- (q) “**Publication**” shall mean any report, article, educational material, handbook, brochure, pamphlet, press release, public service announcement, web page, audio or visual material or other communication for public dissemination, which relates to all or any portion of the Grant Plan or is paid for in whole or in part using Grant Funds.

**1.2 Additional Terms.** The terms “as directed,” “as required” or “as permitted” and similar terms shall refer to the direction, requirement, or permission of the Department. The terms “sufficient,” “necessary” or “proper” and similar terms shall mean sufficient, necessary or proper in the sole judgment of the Department. The terms “approval,” “acceptable” or “satisfactory” or similar terms shall mean approved by, or acceptable to, or satisfactory to the Department. The terms “include,” “included” or



“including” and similar terms shall be deemed to be followed by the words “without limitation”. The use of the term “subcontractor,” “successor” or “assign” herein refers only to a subcontractor (“subgrantee”), successor or assign expressly permitted under Article 13.

**1.3 References to this Agreement.** References to this Agreement include: (a) any and all appendices, exhibits, schedules, attachments hereto; (b) any and all statutes, ordinances, regulations or other documents expressly incorporated by reference herein; and (c) any and all amendments, modifications or supplements hereto made in accordance with Section 17.2. References to articles, sections, subsections or appendices refer to articles, sections or subsections of or appendices to this Agreement, unless otherwise expressly stated. Terms such as “hereunder,” herein or “hereto” refer to this Agreement as a whole.

## **ARTICLE 2 APPROPRIATION AND CERTIFICATION OF GRANT FUNDS; LIMITATIONS ON CITY'S OBLIGATIONS**

**2.1 Risk of Non-Appropriation of Grant Funds.** This Agreement is subject to the budget and fiscal provisions of the Charter. City shall have no obligation to make appropriations for this Agreement in lieu of appropriations for new or other agreements. Grantee acknowledges that City budget decisions are subject to the discretion of its Mayor and Board of Supervisors. Grantee assumes all risk of possible non-appropriation or non-certification of funds, and such assumption is part of the consideration for this Agreement.

**2.2 Certification of Controller.** Charges will accrue only after prior written authorization certified by the Controller, and the amount of City’s obligation shall not at any time exceed the amount certified for the purpose and period stated in such advance authorization.

**2.3 Automatic Termination for Nonappropriation of Funds.** This Agreement shall automatically terminate, without penalty, liability or expense of any kind to City, at the end of any Fiscal Year if funds are not appropriated for the next succeeding Fiscal Year. If funds are appropriated for a portion of any Fiscal Year, this Agreement shall terminate, without penalty, liability or expense of any kind to City, at the end of such portion of the Fiscal Year.

**2.4 SUPERSEDURE OF CONFLICTING PROVISIONS.** IN THE EVENT OF ANY CONFLICT BETWEEN ANY OF THE PROVISIONS OF THIS ARTICLE 2 AND ANY OTHER PROVISION OF THIS AGREEMENT, THE APPLICATION DOCUMENTS OR ANY OTHER DOCUMENT OR COMMUNICATION RELATING TO THIS AGREEMENT, THE TERMS OF THIS ARTICLE 2 SHALL GOVERN.

**2.5 Maximum Costs.** Except as may be provided by City ordinances governing emergency conditions, City and its employees and officers are not authorized to request Grantee to perform services or to provide materials, equipment and supplies that would result in Grantee performing services or providing materials, equipment and supplies that are beyond the scope of the services, materials, equipment and supplies specified in this Agreement unless this Agreement is amended in writing and approved as required by law to authorize the additional services, materials, equipment or supplies. City is not required to pay Grantee for services, materials, equipment or supplies provided by Grantee that are beyond the scope of the services, materials, equipment and supplies agreed upon herein and not approved by a written amendment to this Agreement lawfully executed by City. City and its employees and officers are not authorized to offer or promise to Grantee additional funding for this Agreement that exceeds the maximum amount of funding provided for herein. Additional funding for this Agreement in excess of the maximum provided herein shall require lawful approval and certification by the Controller. City is not required to honor any offered or promised additional funding which exceeds the maximum provided in

this Agreement which requires lawful approval and certification of the Controller when the lawful approval and certification by the Controller has not been obtained. The Controller is not authorized to make payments on any agreement for which funds have not been certified as available in the budget or by supplemental appropriation.

### ARTICLE 3 TERM

**3.1 Effective Date.** This Agreement shall become effective when the Controller has certified to the availability of funds as set forth in Section 2.2 and the Department has notified Grantee thereof in writing.

**3.2 Duration of Term.** The term of this Agreement shall commence on **JULY 1, 2021** and expire on **JUNE 30, 2023** unless earlier terminated as otherwise provided herein. Grantee shall not begin performance of its obligations under this Agreement until it receives written notice from City to proceed.

### ARTICLE 4 IMPLEMENTATION OF GRANT PLAN

**4.1 Implementation of Grant Plan; Cooperation with Monitoring.** Grantee shall diligently and in good faith implement the Grant Plan on the terms and conditions set forth in this Agreement and, to the extent that they do not differ from this Agreement, the Application Documents. Grantee shall not materially change the nature or scope of the Grant Plan during the term of this Agreement without the prior written consent of City. Grantee shall promptly comply with all standards, specifications and formats of City, as they may from time to time exist, related to evaluation, planning and monitoring of the Grant Plan and shall cooperate in good faith with City in any evaluation, planning or monitoring activities conducted or authorized by City.

**4.2 Grantee's Personnel.** The Grant Plan shall be implemented only by competent personnel under the direction and supervision of Grantee.

**4.3 Ownership of Results.** Any interest of Grantee or any subgrantee, in drawings, plans, specifications, studies, reports, memoranda, computation sheets, the contents of computer diskettes, or other documents or Publications prepared by Grantee or any subgrantee in connection with this Agreement or the implementation of the Grant Plan or the services to be performed under this Agreement, shall become the property of and be promptly transmitted to City. Notwithstanding the foregoing, Grantee may retain and use copies for reference and as documentation of its experience and capabilities.

**4.4 Works for Hire.** If, in connection with this Agreement or the implementation of the Grant Plan, Grantee or any subgrantee creates artwork, copy, posters, billboards, photographs, videotapes, audiotapes, systems designs, software, reports, diagrams, surveys, source codes or any other original works of authorship or Publications, such creations shall be works for hire as defined under Title 17 of the United States Code, and all copyrights in such creations shall be the property of City. If it is ever determined that any such creations are not works for hire under applicable law, Grantee hereby assigns all copyrights thereto to City, and agrees to provide any material, execute such documents and take such other actions as may be necessary or desirable to effect such assignment. With the prior written approval of City, Grantee may retain and use copies of such creations for reference and as documentation of its experience and capabilities. Grantee shall obtain all releases, assignments or other agreements from subgrantees or other persons or entities implementing the Grant Plan to ensure that City obtains the rights set forth in this Grant.

**4.5 Publications and Work Product.**

(a) Grantee understands and agrees that City has the right to review, approve, disapprove or conditionally approve, in its sole discretion, the work and property funded in whole or part with the Grant Funds, whether those elements are written, oral or in any other medium. Grantee has the burden of demonstrating to City that each element of work or property funded in whole or part with the Grant Funds is directly and integrally related to the Grant Plan as approved by City. City shall have the sole and final discretion to determine whether Grantee has met this burden.

(b) Without limiting the obligations of Grantee set forth in subsection (a) above, Grantee shall submit to City for City's prior written approval any Publication, and Grantee shall not disseminate any such Publication unless and until it receives City's consent. In addition, Grantee shall submit to City for approval, if City so requests, any other program material or form that Grantee uses or proposes to use in furtherance of the Grant Plan, and Grantee shall promptly provide to City one copy of all such materials or forms within two (2) days following City's request. The City's approval of any material hereunder shall not be deemed an endorsement of, or agreement with, the contents of such material, and the City shall have no liability or responsibility for any such contents. The City reserves the right to disapprove any material covered by this section at any time, notwithstanding a prior approval by the City of such material. Grantee shall not charge for the use or distribution of any Publication funded all or in part with the Grant Funds, without first obtaining City's written consent, which City may give or withhold in its sole discretion.

(c) Grantee shall distribute any Publication solely within San Francisco, unless City otherwise gives its prior written consent, which City may give or withhold in its sole discretion. In addition, Grantee shall furnish any services funded in whole or part with the Grant Funds under this Agreement solely within San Francisco, unless City otherwise gives its prior written consent, which City may give or withhold in its sole discretion.

(d) City may disapprove any element of work or property funded in whole or part by the Grant Funds that City determines, in its sole discretion, has any of the following characteristics: is divisive or discriminatory; undermines the purpose of the Grant Plan; discourages otherwise qualified potential employees or volunteers or any clients from participating in activities covered under the Grant Plan; undermines the effective delivery of services to clients of Grantee; hinders the achievement of any other purpose of City in making the Grant under this Agreement; or violates any other provision of this Agreement or applicable law. If City disapproves any element of the Grant Plan as implemented, or requires any change to it, Grantee shall immediately eliminate the disapproved portions and make the required changes. If City disapproves any materials, activities or services provided by third parties, Grantee shall immediately cease using the materials and terminate the activities or services and shall, at City's request, require that Grantee obtain the return of materials from recipients or deliver such materials to City or destroy them.

(e) City has the right to monitor from time to time the administration by Grantee or any of its subcontractors of any programs or other work, including, without limitation, educational programs or trainings, funded in whole or part by the Grant Funds, to ensure that Grantee is performing such element of the Grant Plan, or causing such element of the Grant Plan to be performed, consistent with the terms and conditions of this Agreement.

(f) Grantee shall acknowledge City's funding under this Agreement in all Publications. Such acknowledgment shall conspicuously state that the activities are sponsored in whole or in part through a grant from the Department. Except as set forth in this subsection, Grantee shall not use the name of the Department or City (as a reference to the municipal corporation as opposed to location) in any Publication without prior written approval of City.

**ARTICLE 5**  
**USE AND DISBURSEMENT OF GRANT FUNDS**

**5.1 Maximum Amount of Grant Funds.**

**Grant Amount:** The amount of the Grant Funds authorized for disbursement hereunder shall not exceed **ONE MILLION ONE HUNDRED TWENTY THOUSAND FIVE HUNDRED FIFTY SIX** Dollars (**\$1,120,556**) during the Term of the Agreement, plus any Contingent Amount (as defined below) authorized by City and certified as available by the Controller (collectively, the “Grant Amount”).

**Contingent Amount:** “Contingent Amount” shall mean an amount not to exceed \$280,139 in the City’s sole discretion, that may be available as contingency funding for the Grant Plan (Appendix B) subject to authorization by the City and certified as available by the Controller. Grantee shall not use or otherwise allocate the Contingent Amount in the Project Budget (Appendix A) without: (a) submitting a written request to revise the Project Budget to OEWD/MOHCD along with a proposed revision to the Project Budget and Grant Plan, if applicable, and (b) prior written approval by OEWD/MOHCD of such revision to the Project Budget and Grant Plan, if applicable. Grantee further understands and agrees that no disbursement of any portion of the Contingent Amount will be made unless and until such funds are certified as available by the Controller. Grantee shall comply with the terms and conditions of this Agreement with regard to the Contingent Amount.

In no event shall the amount of Grant Funds disbursed hereunder exceed \$1,400,695.

**5.2 Use of Grant Funds.** Grantee shall use the Grant Funds only for Eligible Expenses as set forth in Appendix A and for no other purpose. Grantee shall expend the Grant Funds in accordance with the Budget and shall obtain the prior approval of City before transferring expenditures from one line item to another within the Budget.

**5.3 Disbursement Procedures.** Grant Funds shall be disbursed to Grantee as follows:

(a) Grantee shall submit to the Department for approval, in the manner specified for notices pursuant to Article 15, a document (a “Funding Request”) substantially in the form attached as Appendix C. Any unapproved Funding Requests shall be returned by the Department to Grantee with a brief explanation why the Funding Request was rejected. If any such rejection relates only to a portion of Eligible Expenses itemized in a Funding Request, the Department shall have no obligation to disburse any Grant Funds for any other Eligible Expenses itemized in such Funding Request unless and until Grantee submits a Funding Request that is in all respects acceptable to the Department.

(b) The Department shall make all disbursements of Grant Funds pursuant to this Section through electronic payment or by check payable to Grantee sent via U.S. mail in accordance with Article 15, unless the Department otherwise agrees in writing, in its sole discretion. For electronic payment, City vendors receiving new contracts, contract renewals, or contract extensions must sign up to receive electronic payments through the City’s Automated Clearing House (ACH) payments service/provider. Electronic payments are processed every business day and are safe and secure. To sign up for electronic payments, visit [www.sfgov.org/ach](http://www.sfgov.org/ach).. The Department shall make disbursements of Grant Funds no more than once during each **MONTH**.

**ARTICLE 6**  
**REPORTING REQUIREMENTS; AUDITS;**  
**PENALTIES FOR FALSE CLAIMS**

**6.1 Regular Reports.** Grantee shall provide, in a prompt and timely manner, financial, operational and other reports, as requested by the Department, in form and substance satisfactory to the Department. Such reports, including any copies, shall be submitted on recycled paper and printed on double-sided pages, to the maximum extent possible.

**6.2 Organizational Documents.** If requested by City, Grantee shall provide to City the names of its current officers and directors and certified copies of its Articles of Incorporation and Bylaws as well as satisfactory evidence of the valid nonprofit status described in Section 8.1.

**6.3 Notification of Defaults or Changes in Circumstances.** Grantee shall notify City immediately of (a) any Event of Default or event that, with the passage of time, would constitute an Event of Default; and (b) any change of circumstances that would cause any of the representations and warranties contained in Article 8 to be false or misleading at any time during the term of this Agreement.

**6.4 Financial Statements.** Pursuant to San Francisco Administrative Code Section 67.32 and Controller requirements, if requested, within sixty (60) days following the end of each Fiscal Year, Grantee shall deliver to City an unaudited balance sheet and the related statement of income and cash flows for such Fiscal Year, all in reasonable detail acceptable to City, certified by an appropriate financial officer of Grantee as accurately presenting the financial position of Grantee. If requested by City, Grantee shall also deliver to City, no later than one hundred twenty (120) days following the end of any Fiscal Year, an audited balance sheet and the related statement of income and cash flows for such Fiscal Year, certified by a reputable accounting firm as accurately presenting the financial position of Grantee.

**6.5 Books and Records.** Grantee shall establish and maintain accurate files and records of all aspects of the Grant Plan and the matters funded in whole or in part with Grant Funds during the term of this Agreement. Without limiting the scope of the foregoing, Grantee shall establish and maintain accurate financial books and accounting records relating to Eligible Expenses incurred and Grant Funds received and expended under this Agreement, together with all invoices, documents, payrolls, time records and other data related to the matters covered by this Agreement, whether funded in whole or in part with Grant Funds. Grantee shall maintain all of the files, records, books, invoices, documents, payrolls and other data required to be maintained under this Section in a readily accessible location and condition for a period of not less than five (5) years after final payment under this Agreement or until any final audit has been fully completed, whichever is later.

**6.6 Inspection and Audit.** Grantee shall make available to City, its employees and authorized representatives, during regular business hours all of the files, records, books, invoices, documents, payrolls and other data required to be established and maintained by Grantee under Section 6.5. Grantee shall permit City, its employees and authorized representatives to inspect, audit, examine and make excerpts and transcripts from any of the foregoing. The rights of City pursuant to this Section shall remain in effect so long as Grantee has the obligation to maintain such files, records, books, invoices, documents, payrolls and other data under this Article 6.

**6.7 Submitting False Claims** Grantee shall at all times deal in good faith with the City, shall only submit a Funding Request to the City upon a good faith and honest determination that the funds sought are for Eligible Expenses under the Grant, and shall only use Grant Funds for payment of Eligible Expenses as set forth in Appendix A. Any Grantee who commits any of the following false acts shall be liable to the City for three times the amount of damages the City sustains because of the Grantee's act. A

Grantee will be deemed to have submitted a false claim to the City if the Grantee: (a) knowingly presents or causes to be presented to an officer or employee of the City a false Funding Request; (b) knowingly disburses Grants Funds for expenses that are not Eligible Expenses; (c) knowingly makes, uses, or causes to be made or used a false record or statement to get a false Funding Request paid or approved by the City; (d) conspires to defraud the City by getting a false Funding Request allowed or paid by the City; or (e) is a beneficiary of an inadvertent submission of a false claim to the City, subsequently discovers the falsity of the claim, and fails to disclose the false claim to the City within a reasonable time after discovery of the false claim.

**6.8 Grantee's Board of Directors.** Grantee shall at all times be governed by a legally constituted and fiscally responsible board of directors. Such board of directors shall meet regularly and maintain appropriate membership, as established in Grantee's bylaws and other governing documents and shall adhere to applicable provisions of federal, state and local laws governing nonprofit corporations. Grantee's board of directors shall exercise such oversight responsibility with regard to this Agreement as is necessary to ensure full and prompt performance by Grantee of its obligations under this Agreement.

## ARTICLE 7 TAXES

**7.1 Grantee to Pay All Taxes.** Grantee shall pay to the appropriate governmental authority, as and when due, any and all taxes, fees, assessments or other governmental charges, including possessory interest taxes and California sales and use taxes, levied upon or in connection with this Agreement, the Grant Plan, the Grant Funds or any of the activities contemplated by this Agreement.

**7.2 Use of City Real Property.** If at any time this Agreement entitles Grantee to the possession, occupancy or use of City real property for private gain, the following provisions shall apply:

(a) Grantee, on behalf of itself and any subgrantees, successors and assigns, recognizes and understands that this Agreement may create a possessory interest subject to property taxation and Grantee, and any subgrantee, successor or assign, may be subject to the payment of such taxes.

(b) Grantee, on behalf of itself and any subgrantees, successors and assigns, further recognizes and understands that any assignment permitted hereunder and any exercise of any option to renew or other extension of this Agreement may constitute a change in ownership for purposes of property taxation and therefore may result in a revaluation of any possessory interest created hereunder. Grantee shall report any assignment or other transfer of any interest in this Agreement or any renewal or extension thereof to the County Assessor within sixty (60) days after such assignment, transfer, renewal or extension.

(c) Grantee shall provide such other information as may be requested by City to enable City to comply with any reporting requirements under applicable law with respect to possessory interests.

**7.3 Withholding.** Grantee agrees that it is obligated to pay all amounts due to the City under the San Francisco Business and Tax Regulations Code during the term of this Agreement. Pursuant to Section 6.10-2 of the San Francisco Business and Tax Regulations Code, Grantee further acknowledges and agrees that City may withhold any payments due to Grantee under this Agreement if Grantee is delinquent in the payment of any amount required to be paid to the City under the San Francisco Business and Tax Regulations Code. Any payments withheld under this paragraph shall be made to Grantee, without interest, upon Grantee coming back into compliance with its obligations.

## ARTICLE 8 REPRESENTATIONS AND WARRANTIES

Grantee represents and warrants each of the following as of the date of this Agreement and at all times throughout the term of this Agreement:

**8.1 Organization; Authorization.** Grantee is a nonprofit corporation, duly organized and validly existing and in good standing under the laws of the jurisdiction in which it was formed. Grantee has established and maintains valid nonprofit status under Section 501(c)(3) of the United States Internal Revenue Code of 1986, as amended, and all rules and regulations promulgated under such Section. Grantee has duly authorized by all necessary action the execution, delivery and performance of this Agreement. Grantee has duly executed and delivered this Agreement and this Agreement constitutes a legal, valid and binding obligation of Grantee, enforceable against Grantee in accordance with the terms hereof.

**8.2 Location.** Grantee's operations, offices and headquarters are located at the address for notices set forth in Section 15. All aspects of the Grant Plan will be implemented at the geographic location(s), if any, specified in the Grant Plan.

**8.3 No Misstatements.** No document furnished or to be furnished by Grantee to City in connection with the Application Documents, this Agreement, any Funding Request or any other document relating to any of the foregoing, contains or will contain any untrue statement of material fact or omits or will omit a material fact necessary to make the statements contained therein not misleading, under the circumstances under which any such statement shall have been made.

**8.4 Conflict of Interest.**

(a) Through its execution of this Agreement, Grantee acknowledges that it is familiar with the provision of Section 15.103 of the City's Charter, Article III, Chapter 2 of the City's Campaign and Governmental Conduct Code, and Section 87100 et seq. and Section 1090 et seq. of the Government Code of the State of California, and certifies that it does not know of any facts which constitutes a violation of said provisions and agrees that it will immediately notify the City if it becomes aware of any such fact during the term of this Agreement.

(b) Not more than one member of an immediate family serves or will serve as an officer, director or employee of Grantee, without the prior written consent of City. For purposes of this subsection, "immediate family" shall include husband, wife, domestic partners, brothers, sisters, children and parents (both legal parents and step-parents).

**8.5 No Other Agreements with City.** Except as expressly itemized in Appendix D, neither Grantee nor any of Grantee's affiliates, officers, directors or employees has any interest, however remote, in any other agreement with City including any commission, department or other subdivision thereof.

**8.6 Subcontracts.** Except as may be permitted under Section 13.3, Grantee has not entered into any agreement, arrangement or understanding with any other person or entity pursuant to which such person or entity will implement or assist in implementing all or any portion of the Grant Plan.

**8.7 Eligibility to Receive Federal Funds.** By executing this Agreement, Grantee certifies that Grantee is not suspended, debarred or otherwise excluded from participation in federal assistance programs. Grantee acknowledges that this certification of eligibility to receive federal funds is a material term of the Agreement.

## ARTICLE 9 INDEMNIFICATION AND GENERAL LIABILITY

**9.1 Indemnification.** Grantee shall indemnify, protect, defend and hold harmless each of the Indemnified Parties from and against any and all Losses arising from, in connection with or caused by: (a) a material breach of this Agreement by Grantee; (b) a material breach of any representation or warranty of Grantee contained in this Agreement; (c) any personal injury caused, directly or indirectly, by any act or omission of Grantee or its employees, subgrantees or agents; (d) any property damage caused, directly or indirectly by any act or omission of Grantee or its employees, subgrantees or agents; (e) the use, misuse or failure of any equipment or facility used by Grantee, or by any of its employees, subgrantees or agents, regardless of whether such equipment or facility is furnished, rented or loaned to Grantee by an Indemnified Party; (f) any tax, fee, assessment or other charge for which Grantee is responsible under Article 7; or (g) any infringement of patent rights, copyright, trade secret or any other proprietary right or trademark of any person or entity in consequence of the use by any Indemnified Party of any goods or services furnished to such Indemnified Party in connection with this Agreement. Grantee's obligations under the immediately preceding sentence shall apply to any Loss that is caused in whole or in part by the active or passive negligence of any Indemnified Party, but shall exclude any Loss caused solely by the willful misconduct of the Indemnified Party. The foregoing indemnity shall include, without limitation, consultants and experts and related costs and City's costs of investigating any claims against the City.

**9.2 Duty to Defend; Notice of Loss.** Grantee acknowledges and agrees that its obligation to defend the Indemnified Parties under Section 9.1: (a) is an immediate obligation, independent of its other obligations hereunder; (b) applies to any Loss which actually or potentially falls within the scope of Section 9.1, regardless of whether the allegations asserted in connection with such Loss are or may be groundless, false or fraudulent; and (c) arises at the time the Loss is tendered to Grantee by the Indemnified Party and continues at all times thereafter. The Indemnified Party shall give Grantee prompt notice of any Loss under Section 9.1 and Grantee shall have the right to defend, settle and compromise any such Loss; provided, however, that the Indemnified Party shall have the right to retain its own counsel at the expense of Grantee if representation of such Indemnified Party by the counsel retained by Grantee would be inappropriate due to conflicts of interest between such Indemnified Party and Grantee. An Indemnified Party's failure to notify Grantee promptly of any Loss shall not relieve Grantee of any liability to such Indemnified Party pursuant to Section 9.1, unless such failure materially impairs Grantee's ability to defend such Loss. Grantee shall seek the Indemnified Party's prior written consent to settle or compromise any Loss if Grantee contends that such Indemnified Party shares in liability with respect thereto.

**9.3 Incidental and Consequential Damages.** Losses covered under this Article 9 shall include any and all incidental and consequential damages resulting in whole or in part from Grantee's acts or omissions. Nothing in this Agreement shall constitute a waiver or limitation of any rights that any Indemnified Party may have under applicable law with respect to such damages.

**9.4 LIMITATION ON LIABILITY OF CITY.** CITY'S OBLIGATIONS UNDER THIS AGREEMENT SHALL BE LIMITED TO THE AGGREGATE AMOUNT OF GRANT FUNDS ACTUALLY DISBURSED HEREUNDER. NOTWITHSTANDING ANY OTHER PROVISION CONTAINED IN THIS AGREEMENT, THE APPLICATION DOCUMENTS OR ANY OTHER DOCUMENT OR COMMUNICATION RELATING TO THIS AGREEMENT, IN NO EVENT SHALL CITY BE LIABLE, REGARDLESS OF WHETHER ANY CLAIM IS BASED ON CONTRACT OR TORT, FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR INCIDENTAL DAMAGES, INCLUDING LOST PROFITS, ARISING OUT OF OR IN CONNECTION WITH THIS



AGREEMENT, THE GRANT FUNDS, THE GRANT PLAN OR ANY ACTIVITIES PERFORMED IN CONNECTION WITH THIS AGREEMENT.

## ARTICLE 10 INSURANCE

**10.1 Types and Amounts of Coverage.** Without limiting Grantee's liability pursuant to Article 9, Grantee shall maintain in force, during the full term of this Agreement, insurance in the following amounts and coverages:

(a) Reserved. (Workers' Compensation)

(b) Commercial General Liability Insurance with limits not less than one million dollars (\$1,000,000) each occurrence Combined Single Limit for Bodily Injury and Property Damage, including Contractual Liability, Personal Injury, Products and Completed Operations, and

(c) Commercial Automobile Liability Insurance with limits not less than one million dollars (\$1,000,000) each occurrence Combined Single Limit for Bodily Injury and Property Damage, including Owned, Non-Owned and Hired auto coverage, as applicable.

**10.2 Additional Requirements for General and Automobile Coverage.** Commercial General Liability and Commercial Automobile Liability insurance policies shall:

(a) Name as additional insured City and its officers, agents and employees.

(b) Provide that such policies are primary insurance to any other insurance available to the Additional Insureds, with respect to any claims arising out of this Agreement, and that insurance applies separately to each insured against whom claim is made or suit is brought, except with respect to limits of liability.

**10.3 Additional Requirements for All Policies.** All policies shall be endorsed to provide at least thirty (30) days' advance written notice to City of cancellation of policy for any reason, nonrenewal or reduction in coverage and specific notice mailed to City's address for notices pursuant to Article 15.

**10.4 Required Post-Expiration Coverage.** Should any of the insurance required hereunder be provided under a claims-made form, Grantee shall maintain such coverage continuously throughout the term of this Agreement and, without lapse, for a period of three (3) years beyond the expiration or termination of this Agreement, to the effect that, should occurrences during the term hereof give rise to claims made after expiration or termination of the Agreement, such claims shall be covered by such claims-made policies.

**10.5 General Annual Aggregate Limit/Inclusion of Claims Investigation or Legal Defense Costs.** Should any of the insurance required hereunder be provided under a form of coverage that includes a general annual aggregate limit or provides that claims investigation or legal defense costs be included in such general annual aggregate limit, such general annual aggregate limit shall be double the occurrence or claims limits specified above.

**10.6 Evidence of Insurance.** Before commencing any operations under this Agreement, Grantee shall furnish to City certificates of insurance, and additional insured policy endorsements, in form and with insurers satisfactory to City, evidencing all coverages set forth above, and shall furnish complete copies of policies promptly upon City's request. Before commencing any operations under this Agreement,

Grantee shall furnish to City certificates of insurance and additional insured policy endorsements with insurers with ratings comparable to A-, VIII or higher, that are authorized to do business in the State of California, and that are satisfactory to City, in form evidencing all coverages set forth above. Failure to maintain insurance shall constitute a material breach of this Agreement.

**10.7 Effect of Approval.** Approval of any insurance by City shall not relieve or decrease the liability of Grantee hereunder.

**10.8 Insurance for Subcontractors and Evidence of this Insurance.** If a subcontractor will be used to complete any portion of this agreement, the grantee shall ensure that the subcontractor shall provide all necessary insurance and shall name the City and County of San Francisco, its officers, agents, and employees and the grantee listed as additional insureds.

## ARTICLE 11 EVENTS OF DEFAULT AND REMEDIES

**11.1 Events of Default.** The occurrence of any one or more of the following events shall constitute an "Event of Default" under this Agreement:

(a) **False Statement.** Any statement, representation or warranty contained in this Agreement, in the Application Documents, in any Funding Request or in any other document submitted to City under this Agreement is found by City to be false or misleading.

(b) **Failure to Provide Insurance.** Grantee fails to provide or maintain in effect any policy of insurance required in Article 10.

(c) **Failure to Comply with Representations and Warranties or Applicable Laws.** Grantee fails to perform or breaches any of the terms or provisions of Article 8 or 16.

(d) **Failure to Perform Other Covenants.** Grantee fails to perform or breaches any other agreement or covenant of this Agreement to be performed or observed by Grantee as and when performance or observance is due and such failure or breach continues for a period of ten (10) days after the date on which such performance or observance is due.

(e) **Cross Default.** Grantee defaults under any other agreement between Grantee and City (after expiration of any grace period expressly stated in such agreement).

(f) **Voluntary Insolvency.** Grantee (i) is generally not paying its debts as they become due, (ii) files, or consents by answer or otherwise to the filing against it of, a petition for relief or reorganization or arrangement or any other petition in bankruptcy or for liquidation or to take advantage of any bankruptcy, insolvency or other debtors' relief law of any jurisdiction, (iii) makes an assignment for the benefit of its creditors, (iv) consents to the appointment of a custodian, receiver, trustee or other officer with similar powers of Grantee or of any substantial part of Grantee's property or (v) takes action for the purpose of any of the foregoing.

(g) **Involuntary Insolvency.** Without consent by Grantee, a court or government authority enters an order, and such order is not vacated within ten (10) days, (i) appointing a custodian, receiver, trustee or other officer with similar powers with respect to Grantee or with respect to any substantial part of Grantee's property, (ii) constituting an order for relief or approving a petition for relief or reorganization or arrangement or any other petition in bankruptcy or for liquidation or to take advantage

of any bankruptcy, insolvency or other debtors' relief law of any jurisdiction or (iii) ordering the dissolution, winding-up or liquidation of Grantee.

**11.2 Remedies upon Event of Default.** Upon and during the continuance of an Event of Default, City may do any of the following, individually or in combination with any other remedy:

(a) **Termination.** City may terminate this Agreement by giving a written termination notice to Grantee of the Event of Default and that, on the date specified in the notice, this Agreement shall terminate and all rights of Grantee hereunder shall be extinguished. In the sole discretion of the City, Grantee may be allowed ten (10) days to cure the default. In the event of termination for default, Grantee will be paid for Eligible Expenses in any Funding Request that was submitted and approved by City prior to the date of termination specified in such notice.

(b) **Withholding of Grant Funds.** City may withhold all or any portion of Grant Funds not yet disbursed hereunder, regardless of whether Grantee has previously submitted a Funding Request or whether City has approved the disbursement of the Grant Funds requested in any Funding Request. Any Grant Funds withheld pursuant to this Section and subsequently disbursed to Grantee after cure of applicable Events of Default, if granted by the City in its sole discretion, shall be disbursed without interest.

(c) **Offset.** City may offset against all or any portion of undisbursed Grant Funds hereunder or against any payments due to Grantee under any other agreement between Grantee and City the amount of any outstanding Loss incurred by any Indemnified Party, including any Loss incurred as a result of the Event of Default.

(d) **Return of Grant Funds.** City may demand the immediate return of any previously disbursed Grant Funds that have been claimed or expended by Grantee in breach of the terms of this Agreement, together with interest thereon from the date of disbursement at the maximum rate permitted under applicable law.

**11.3 Termination for Convenience.** City shall have the option, in its sole discretion, to terminate this Agreement at any time for convenience and without cause. City shall exercise this option by giving Grantee written notice that specifies the effective date of termination. Upon receipt of the notice of termination, Grantee shall undertake with diligence all necessary actions to effect the termination of this Agreement on the date specified by City and minimize the liability of Grantee and City to third parties. Such actions shall include, without limitation:

(a) Halting the performance of all work under this Agreement on the date(s) and in the manner specified by City;

(b) Terminating all existing orders and subcontracts, and not placing any further orders or subcontracts for materials, services, equipment or other items; and

(c) Completing performance of any work that City designates to be completed prior to the date of termination specified by City.

In no event shall City be liable for costs incurred by Grantee or any of its subcontractors after the termination date specified by City, except for those costs incurred at the request of City pursuant to this section.

**11.4 Remedies Nonexclusive.** Each of the remedies provided for in this Agreement may be exercised individually or in combination with any other remedy available hereunder or under applicable laws, rules and regulations. The remedies contained herein are in addition to all other remedies available to City at law or in equity by statute or otherwise and the exercise of any such remedy shall not preclude or in any way be deemed to waive any other remedy.

## **ARTICLE 12 DISCLOSURE OF INFORMATION AND DOCUMENTS**

**12.1 Proprietary or Confidential Information of City.** Grantee understands and acknowledges that, in the performance of this Agreement or in contemplation thereof, Grantee may have access to private or confidential information that may be owned or controlled by City and that such information may contain proprietary or confidential information, the disclosure of which to third parties may be damaging to City. Grantee agrees that all information disclosed by City to Grantee shall be held in confidence and used only in the performance of this Agreement. Grantee shall exercise the same standard of care to protect such information as a reasonably prudent nonprofit entity would use to protect its own proprietary or confidential data.

**12.2 Sunshine Ordinance.** Grantee acknowledges and agrees that this Agreement and the Application Documents are subject to Section 67.24(e) of the San Francisco Administrative Code, which provides that contracts, including this Agreement, grantee's bids, responses to Requests for Proposals and all other records of communications between City and persons or entities seeking contracts, shall be open to inspection immediately after a contract has been awarded. Nothing in Section 67.24(e) (as it exists on the date hereof) requires the disclosure of a private person's or organization's net worth or other proprietary financial data submitted for qualification for a contract or other benefit until and unless that person or organization is awarded the contract or benefit. All information provided by Grantee covered by Section 67.24(e) (as it may be amended from time to time) will be made available to the public upon request.

**12.3 Financial Projections.** Pursuant to San Francisco Administrative Code Section 67.32, Grantee agrees upon request to provide City with financial projections (including profit and loss figures) for the activities and/or projects contemplated by this Grant ("Project") and annual audited financial statements thereafter. Grantee agrees that all such projections and financial statements shall be public records that must be disclosed.

## **ARTICLE 13 ASSIGNMENTS AND SUBCONTRACTING**

**13.1 No Assignment by Grantee.** Grantee shall not, either directly or indirectly, assign, transfer, hypothecate, subcontract or delegate all or any portion of this Agreement or any rights, duties or obligations of Grantee hereunder without the prior written consent of City. This Agreement shall not, nor shall any interest herein, be assignable as to the interest of Grantee involuntarily or by operation of law without the prior written consent of City. A change of ownership or control of Grantee or a sale or transfer of substantially all of the assets of Grantee shall be deemed an assignment for purposes of this Agreement.

**13.2 Agreement Made in Violation of this Article.** Any agreement made in violation of Section 13.1 shall confer no rights on any person or entity and shall automatically be null and void.

**13.3 Subcontracting.** If Appendix E lists any permitted subgrantees, then notwithstanding any other provision of this Agreement to the contrary, Grantee shall have the right to subcontract on the terms set

forth in this Section. If Appendix E is blank or specifies that there are no permitted subgrantees, then Grantee shall have no rights under this Section.

(a) **Limitations.** In no event shall Grantee subcontract or delegate the whole of the Grant Plan. Grantee may subcontract with any of the permitted subgrantees set forth on Appendix E without the prior consent of City; provided, however, that Grantee shall not thereby be relieved from any liability or obligation under this Agreement and, as between City and Grantee, Grantee shall be responsible for the acts, defaults and omissions of any subgrantee or its agents or employees as fully as if they were the acts, defaults or omissions of Grantee. Grantee shall ensure that its subgrantees comply with all of the terms of this Agreement, insofar as they apply to the subcontracted portion of the Grant Plan. All references herein to duties and obligations of Grantee shall be deemed to pertain also to all subgrantees to the extent applicable. A default by any subgrantee shall be deemed to be an Event of Default hereunder. Nothing contained in this Agreement shall create any contractual relationship between any subgrantee and City.

(b) **Terms of Subcontract.** Each subcontract shall be in form and substance acceptable to City and shall expressly provide that it may be assigned to City without the prior consent of the subgrantee. In addition, each subcontract shall incorporate all of the terms of this Agreement, insofar as they apply to the subcontracted portion of the Grant Plan. Without limiting the scope of the foregoing, each subcontract shall provide City, with respect to the subgrantee, the audit and inspection rights set forth in Section 6.6. Upon the request of City, Grantee shall promptly furnish to City true and correct copies of each subcontract permitted hereunder.

**13.4 Grantee Retains Responsibility.** Grantee shall remain liable for the performance by any assignee or subgrantee of all of the covenants terms and conditions contained in this Agreement.

## **ARTICLE 14 INDEPENDENT CONTRACTOR STATUS**

**14.1 Nature of Agreement.** Grantee shall be deemed at all times to be an independent contractor and is solely responsible for the manner in which Grantee implements the Grant Plan and uses the Grant Funds. Grantee shall at all times remain solely liable for the acts and omissions of Grantee, its officers and directors, employees and agents. Nothing in this Agreement shall be construed as creating a partnership, joint venture, employment or agency relationship between City and Grantee.

**14.2 Direction.** Any terms in this Agreement referring to direction or instruction from the Department or City shall be construed as providing for direction as to policy and the result of Grantee's work only, and not as to the means by which such a result is obtained.

### **14.3 Consequences of Recharacterization.**

(a) Should City, in its discretion, or a relevant taxing authority such as the Internal Revenue Service or the State Employment Development Division, or both, determine that Grantee is an employee for purposes of collection of any employment taxes, the amounts payable under this Agreement shall be reduced by amounts equal to both the employee and employer portions of the tax due (and offsetting any credits for amounts already paid by Grantee which can be applied against this liability). City shall subsequently forward such amounts to the relevant taxing authority.

(b) Should a relevant taxing authority determine a liability for past services performed by Grantee for City, upon notification of such fact by City, Grantee shall promptly remit such amount due or arrange with City to have the amount due withheld from future payments to Grantee under this

Agreement (again, offsetting any amounts already paid by Grantee which can be applied as a credit against such liability).

(c) A determination of employment status pursuant to either subsection (a) or (b) of this Section 14.3 shall be solely for the purposes of the particular tax in question, and for all other purposes of this Agreement, Grantee shall not be considered an employee of City. Notwithstanding the foregoing, if any court, arbitrator, or administrative authority determine that Grantee is an employee for any other purpose, Grantee agrees to a reduction in City's financial liability hereunder such that the aggregate amount of Grant Funds under this Agreement does not exceed what would have been the amount of such Grant Funds had the court, arbitrator, or administrative authority had not determined that Grantee was an employee.

**ARTICLE 15  
NOTICES AND OTHER COMMUNICATIONS**

**15.1 Requirements.** Unless otherwise specifically provided herein, all notices, consents, directions, approvals, instructions, requests and other communications hereunder shall be in writing, shall be addressed to the person and address set forth below and may be sent by U.S. mail or e-mail, and shall be addressed as follows:)

If to the Department or City:     **CITY AND COUNTY OF SAN FRANCISCO  
OFFICE OF ECONOMIC AND WORKFORCE  
DEVELOPMENT  
1 SOUTH VAN NESS AVENUE, 5<sup>TH</sup> FLOOR  
San Francisco, CA 94103  
Attn: CONTRACTS AND GRANTS UNIT  
[OEWD.AP@SFGOV.ORG](mailto:OEWD.AP@SFGOV.ORG)**

If to Grantee:                     **DUSTYS' FISHING WELL  
462 ELWOOD AVENUE SUITE #6  
Oakland, CA 94610  
Attn: ATTICA BOWDEN, BOARD PRESIDENT  
Email: [attica@cityemt.org](mailto:attica@cityemt.org)**

Any notice of default must be sent by registered mail.

**15.2 Effective Date.** All communications sent in accordance with Section 15.1 shall become effective on the date of receipt

**15.3 Change of Address.** Any party hereto may designate a new address for purposes of this Article 15 by notice to the other party.

**ARTICLE 16  
COMPLIANCE**

**16.1 Reserved.**

**16.2 Nondiscrimination; Penalties.**

(a) **Grantee Shall Not Discriminate.** In the performance of this Agreement, Grantee agrees not to discriminate against any employee, City and County employee working with such grantee or subgrantee, applicant for employment with such grantee or subgrantee, or against any person seeking accommodations, advantages, facilities, privileges, services, or membership in all business, social, or other establishments or organizations, on the basis of the fact or perception of a person's race, color, creed, religion, national origin, ancestry, age, height, weight, sex, sexual orientation, gender identity, domestic partner status, marital status, disability or Acquired Immune Deficiency Syndrome or HIV status (AIDS/HIV status), or association with members of such protected classes, or in retaliation for opposition to discrimination against such classes.

(b) **Subcontracts.** Grantee shall incorporate by reference in all subcontracts the provisions of Sections 12B.2(a), 12B.2(c)-(k), and 12C.3 of the San Francisco Administrative Code and shall require all subgrantees to comply with such provisions. Grantee's failure to comply with the obligations in this subsection shall constitute a material breach of this Agreement.

(c) **Non-Discrimination in Benefits.** Grantee does not as of the date of this Agreement and will not during the term of this Agreement, in any of its operations in San Francisco or where the work is being performed for the City or elsewhere within the United States, discriminate in the provision of bereavement leave, family medical leave, health benefits, membership or membership discounts, moving expenses, pension and retirement benefits or travel benefits, as well as any benefits other than the benefits specified above, between employees with domestic partners and employees with spouses, and/or between the domestic partners and spouses of such employees, where the domestic partnership has been registered with a governmental entity pursuant to state or local law authorizing such registration, subject to the conditions set forth in Section 12B.2(b) of the San Francisco Administrative Code.

(d) **Condition to Contract.** As a condition to this Agreement, Grantee shall execute the "Chapter 12B Declaration: Nondiscrimination in Contracts and Benefits" form (Form CMD-12B-101) with supporting documentation and secure the approval of the form by the San Francisco Contract Monitoring Division.

(e) **Incorporation of Administrative Code Provisions by Reference.** The provisions of Chapters 12B and 12C of the San Francisco Administrative Code are incorporated in this Section by reference and made a part of this Agreement as though fully set forth herein. Grantee shall comply fully with and be bound by all of the provisions that apply to this Agreement under such Chapters of the Administrative Code, including the remedies provided in such Chapters. Without limiting the foregoing, Grantee understands that pursuant to Sections 12B.2(h) and 12C.3(g) of the San Francisco Administrative Code, a penalty of fifty dollars (\$50) for each person for each calendar day during which such person was discriminated against in violation of the provisions of this Agreement may be assessed against Grantee and/or deducted from any payments due Grantee.

### 16.3 Reserved.

**16.4 Tropical Hardwood and Virgin Redwood Ban.** Pursuant to § 804(b) of the San Francisco Environment Code, City urges all grantees not to import, purchase, obtain, or use for any purpose, any tropical hardwood, tropical hardwood wood product, virgin redwood or virgin redwood wood product.

**16.5 Drug-Free Workplace Policy.** Grantee acknowledges that pursuant to the Federal Drug-Free Workplace Act of 1989, the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance is prohibited on City premises. Grantee and its employees, agents or assigns shall comply with all terms and provisions of such Act and the rules and regulations promulgated thereunder.

**16.6 Resource Conservation; Liquidated Damages.** Chapter 5 of the San Francisco Environment Code (Resource Conservation) is incorporated herein by reference. Failure by Grantee to comply with any of the applicable requirements of Chapter 5 will be deemed a material breach of contract. If Grantee fails to comply in good faith with any of the provisions of Chapter 5, Grantee shall be liable for liquidated damages in an amount equal to Grantee's net profit under this Agreement, or five percent (5%) of the total contract amount, whichever is greater. Grantee acknowledges and agrees that the liquidated damages assessed shall be payable to City upon demand and may be offset against any monies due to Grantee from any contract with City.

**16.7 Compliance with ADA.** Grantee acknowledges that, pursuant to the ADA, programs, services and other activities provided by a public entity to the public, whether directly or through a grantee or contractor, must be accessible to the disabled public. Grantee shall not discriminate against any person protected under the ADA in connection with all or any portion of the Grant Plan and shall comply at all times with the provisions of the ADA.

**16.8. Requiring Minimum Compensation for Employees.** Grantee shall pay covered employees no less than the minimum compensation required by San Francisco Administrative Code Chapter 12P, including a minimum hourly gross compensation, compensated time off, and uncompensated time off. Grantee is subject to the enforcement and penalty provisions in Chapter 12P. Information about and the text of the Chapter 12P is available on the web at <http://sfgov.org/olse/mco>. Grantee is required to comply with all of the applicable provisions of 12P, irrespective of the listing of obligations in this Section. By signing and executing this Agreement, Grantee certifies that it complies with Chapter 12P.

**16.9 Limitations on Contributions.** By executing this Agreement, Grantee acknowledges its obligations under section 1.126 of the City's Campaign and Governmental Conduct Code, which prohibits any person who contracts with, or is seeking a contract with, any department of the City for the rendition of personal services, for the furnishing of any material, supplies or equipment, for the sale or lease of any land or building, for a grant, loan or loan guarantee, or for a development agreement, from making any campaign contribution to (i) a City elected official if the contract must be approved by that official, a board on which that official serves, or the board of a state agency on which an appointee of that official serves, (ii) a candidate for that City elective office, or (iii) a committee controlled by such elected official or a candidate for that office, at any time from the submission of a proposal for the contract until the later of either the termination of negotiations for such contract or twelve months after the date the City approves the contract. The prohibition on contributions applies to each prospective party to the contract; each member of Grantee's board of directors; Grantee's chairperson, chief executive officer, chief financial officer and chief operating officer; any person with an ownership interest of more than 10 % in Grantee; any subcontractor listed in the bid or contract; and any committee that is sponsored or controlled by Grantee. Grantee certifies that it has informed each such person of the limitation on contributions imposed by Section 1.126 by the time it submitted a proposal for the grant, and has provided the names of the persons required to be informed to the City department with whom it is contracting.

**16.10 First Source Hiring Program.** Contractor must comply with all of the provisions of the First Source Hiring Program, Chapter 83 of the San Francisco Administrative Code, that apply to this Agreement, and Contractor is subject to the enforcement and penalty provisions in Chapter 83.

**16.11 Prohibition on Political Activity with City Funds.** In accordance with San Francisco Administrative Code Chapter 12.G, no funds appropriated by the City and County of San Francisco for this Agreement may be expended for organizing, creating, funding, participating in, supporting, or attempting to influence any political campaign for a candidate or for a ballot measure (collectively, "Political Activity"). The terms of San Francisco Administrative Code Chapter 12.G are incorporated



herein by this reference. Accordingly, an employee working in any position funded under this Agreement shall not engage in any Political Activity during the work hours funded hereunder, nor shall any equipment or resource funded by this Agreement be used for any Political Activity. In the event Grantee, or any staff member in association with Grantee, engages in any Political Activity, then (i) Grantee shall keep and maintain appropriate records to evidence compliance with this section, and (ii) Grantee shall have the burden to prove that no funding from this Agreement has been used for such Political Activity. Grantee agrees to cooperate with any audit by the City or its designee in order to ensure compliance with this section. In the event Grantee violates the provisions of this section, the City may, in addition to any other rights or remedies available hereunder, (i) terminate this Agreement and any other agreements between Grantee and City, (ii) prohibit Grantee from bidding on or receiving any new City contract for a period of two (2) years, and (iii) obtain reimbursement of all funds previously disbursed to Grantee under this Agreement.

**16.12 Preservative-treated Wood Containing Arsenic.** Grantee may not purchase preservative-treated wood products containing arsenic in the performance of this Agreement unless an exemption from the requirements of Chapter 13 of the San Francisco Environment Code is obtained from the Department of the Environment under Section 1304 of the Code. The term “preservative-treated wood containing arsenic” shall mean wood treated with a preservative that contains arsenic, elemental arsenic, or an arsenic copper combination, including, but not limited to, chromated copper arsenate preservative, ammoniacal copper zinc arsenate preservative, or ammoniacal copper arsenate preservative. Grantee may purchase preservative-treated wood products on the list of environmentally preferable alternatives prepared and adopted by the Department of the Environment. This provision does not preclude Grantee from purchasing preservative-treated wood containing arsenic for saltwater immersion. The term “saltwater immersion” shall mean a pressure-treated wood that is used for construction purposes or facilities that are partially or totally immersed in saltwater.

**16.13 Reserved. (Working with Minors)**

**16.14 Protection of Private Information.** Grantee has read and agrees to the terms set forth in San Francisco Administrative Code Sections 12M.2, “Nondisclosure of Private Information,” and 12M.3, “Enforcement” of Administrative Code Chapter 12M, “Protection of Private Information,” which are incorporated herein as if fully set forth. Grantee agrees that any failure of Grantee to comply with the requirements of Section 12M.2 of this Chapter shall be a material breach of the Agreement. In such an event, in addition to any other remedies available to it under equity or law, the City may terminate the Agreement, bring a false claim action against the Grantee pursuant to Chapter 6 or Chapter 21 of the Administrative Code, or debar the Grantee.

**16.15 Public Access to Meetings and Records.** If Grantee receives a cumulative total per year of at least \$250,000 in City funds or City-administered funds and is a non-profit organization as defined in Chapter 12L of the San Francisco Administrative Code, Grantee shall comply with and be bound by all the applicable provisions of that Chapter. By executing this Agreement, Grantee agrees to open its meetings and records to the public in the manner set forth in Sections 12L.4 and 12L.5 of the Administrative Code. Grantee further agrees to make good-faith efforts to promote community membership on its Board of Directors in the manner set forth in Section 12L.6 of the Administrative Code. Grantee acknowledges that its material failure to comply with any of the provisions of this paragraph shall constitute a material breach of this Agreement. Grantee further acknowledges that such material breach of the Agreement shall be grounds for the City to terminate and/or not renew the Agreement, partially or in its entirety.

**16.16 Consideration of Criminal History in Hiring and Employment Decisions.**

(a) Contractor agrees to comply fully with and be bound by all of the provisions of Chapter 12T, “City Contractor/Subcontractor Consideration of Criminal History in Hiring and Employment Decisions,” of the San Francisco Administrative Code (“Chapter 12T”), including the remedies provided, and implementing regulations, as may be amended from time to time. The provisions of Chapter 12T are incorporated by reference and made a part of this Agreement as though fully set forth herein. The text of the Chapter 12T is available on the web at <http://sfgov.org/olse/fco>. Contractor is required to comply with all of the applicable provisions of 12T, irrespective of the listing of obligations in this Section. Capitalized terms used in this Section and not defined in this Agreement shall have the meanings assigned to such terms in Chapter 12T.

(b) The requirements of Chapter 12T shall only apply to a Contractor’s or Subcontractor’s operations to the extent those operations are in furtherance of the performance of this Agreement, shall apply only to applicants and employees who would be or are performing work in furtherance of this Agreement, and shall apply when the physical location of the employment or prospective employment of an individual is wholly or substantially within the City of San Francisco. Chapter 12T shall not apply when the application in a particular context would conflict with federal or state law or with a requirement of a government agency implementing federal or state law.

**16.17 Food Service Waste Reduction Requirements.** Grantee agrees to comply fully with and be bound by all of the provisions of the Food Service Waste Reduction Ordinance, as set forth in San Francisco Environment Code Chapter 16, including the remedies provided, and implementing guidelines and rules. The provisions of Chapter 16 are incorporated herein by reference and made a part of this Agreement as though fully set forth. This provision is a material term of this Agreement. By entering into this Agreement, Grantee agrees that if it breaches this provision, City will suffer actual damages that will be impractical or extremely difficult to determine; further, Grantee agrees that the sum of one hundred dollars (\$100) liquidated damages for the first breach, two hundred dollars (\$200) liquidated damages for the second breach in the same year, and five hundred dollars (\$500) liquidated damages for subsequent breaches in the same year is reasonable estimate of the damage that City will incur based on the violation, established in light of the circumstances existing at the time this Agreement was made. Such amount shall not be considered a penalty, but rather agreed monetary damages sustained by City because of Grantee’s failure to comply with this provision.

**16.18 Reserved. Slavery Era Disclosure.**

**16.19 Distribution of Beverages and Water.**

(a) **Sugar-Sweetened Beverage Prohibition.** Grantee agrees that it shall not sell, provide, or otherwise distribute Sugar-Sweetened Beverages, as defined by San Francisco Administrative Code Chapter 101, as part of its performance of this Agreement.

(b) **Packaged Water Prohibition.** Grantee agrees that it shall not sell, provide, or otherwise distribute Packaged Water, as defined by San Francisco Environment Code Chapter 24, as part of its performance of this Agreement. .

**16.20 Reserved.**

**16.21 Compliance with Other Laws.** Without limiting the scope of any of the preceding sections of this Article 16, Grantee shall keep itself fully informed of City’s Charter, codes, ordinances and regulations and all state, and federal laws, rules and regulations affecting the performance of this Agreement and shall at all times comply with such Charter codes, ordinances, and regulations rules and laws.

## ARTICLE 17 MISCELLANEOUS

**17.1 No Waiver.** No waiver by the Department or City of any default or breach of this Agreement shall be implied from any failure by the Department or City to take action on account of such default if such default persists or is repeated. No express waiver by the Department or City shall affect any default other than the default specified in the waiver and shall be operative only for the time and to the extent therein stated. Waivers by City or the Department of any covenant, term or condition contained herein shall not be construed as a waiver of any subsequent breach of the same covenant, term or condition. The consent or approval by the Department or City of any action requiring further consent or approval shall not be deemed to waive or render unnecessary the consent or approval to or of any subsequent similar act.

**17.2 Modification.** This Agreement may not be modified, nor may compliance with any of its terms be waived, except by written instrument executed and approved in the same manner as this Agreement.

**17.3 Administrative Remedy for Agreement Interpretation.** Should any question arise as to the meaning or intent of this Agreement, the question shall, prior to any other action or resort to any other legal remedy, be referred to Department Head, as the case may be, of the Department who shall decide the true meaning and intent of the Agreement. Such decision shall be final and conclusive.

**17.4 Governing Law; Venue.** The formation, interpretation and performance of this Agreement shall be governed by the laws of the State of California, without regard to its conflict of laws principles. Venue for all litigation relative to the formation, interpretation and performance of this Agreement shall be in San Francisco.

**17.5 Headings.** All article and section headings and captions contained in this Agreement are for reference only and shall not be considered in construing this Agreement.

**17.6 Entire Agreement.** This Agreement and the Application Documents set forth the entire Agreement between the parties, and supersede all other oral or written provisions. If there is any conflict between the terms of this Agreement and the Application Documents, the terms of this Agreement shall govern. The following appendices are attached to and a part of this Agreement:

- Appendix A, Definition of Eligible Expenses
- Appendix B, Definition of Grant Plan
- Appendix C, Invoicing and Payment Instructions
- Appendix D, Interests in Other City Contracts
- Appendix E, Permitted Subgrantees

**17.7 Certified Resolution of Signatory Authority.** Upon request of City, Grantee shall deliver to City a copy of the corporate resolution(s) authorizing the execution, delivery and performance of this Agreement, certified as true, accurate and complete by the secretary or assistant secretary of Grantee.

**17.8 Severability.** Should the application of any provision of this Agreement to any particular facts or circumstances be found by a court of competent jurisdiction to be invalid or unenforceable, then (a) the validity of other provisions of this Agreement shall not be affected or impaired thereby, and (b) such provision shall be enforced to the maximum extent possible so as to effect the intent of the parties and shall be reformed without further action by the parties to the extent necessary to make such provision valid and enforceable.

**17.9 Successors; No Third-Party Beneficiaries.** Subject to the terms of Article 13, the terms of this Agreement shall be binding upon, and inure to the benefit of, the parties hereto and their successors and assigns. Nothing in this Agreement, whether express or implied, shall be construed to give any person or entity (other than the parties hereto and their respective successors and assigns and, in the case of Article 9, the Indemnified Parties) any legal or equitable right, remedy or claim under or in respect of this Agreement or any covenants, conditions or provisions contained herein.

**17.10 Survival of Terms.** The obligations of Grantee and the terms of the following provisions of this Agreement shall survive and continue following expiration or termination of this Agreement:

Section 4.3	Ownership of Results.	Article 12	Disclosure of Information and Documents
Section 6.4	Financial Statements.	Section 13.4	Grantee Retains Responsibility.
Section 6.5	Books and Records.	Section 14.3	Consequences of Recharacterization.
Section 6.6	Inspection and Audit.	This Article 17	Miscellaneous
Section 6.7	Submitting False Claims; Monetary Penalties		
Article 7	Taxes		
Article 8	Representations and Warranties		
Article 9	Indemnification and General Liability		
Section 10.4	Required Post-Expiration Coverage.		

**17.11 Further Assurances.** From and after the date of this Agreement, Grantee agrees to do such things, perform such acts, and make, execute, acknowledge and deliver such documents as may be reasonably necessary or proper and usual to complete the transactions contemplated by this Agreement and to carry out the purpose of this Agreement in accordance with this Agreement.

**17.12 Cooperative Drafting.** This Agreement has been drafted through a cooperative effort of both parties, and both parties have had an opportunity to have the Agreement reviewed and revised by legal counsel. No party shall be considered the drafter of this Agreement, and no presumption or rule that an ambiguity shall be construed against the party drafting the clause shall apply to the interpretation or enforcement of this Agreement.

**17.13 MacBride Principles--Northern Ireland.** Pursuant to San Francisco Administrative Code Section 12F.5, City urges companies doing business in Northern Ireland to move towards resolving employment inequities, and encourages such companies to abide by the MacBride Principles. City urges San Francisco companies to do business with corporations that abide by the MacBride Principles. By signing below, the person executing this agreement on behalf of Grantee acknowledges and agrees that he or she has read and understood this section.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed as of the date first specified herein. The signatories to this Agreement warrant and represent that they have the authority to enter into this agreement on behalf of the respective parties and to bind them to the terms of this Agreement

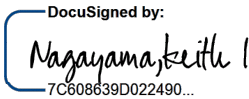
**CITY AND COUNTY OF SAN FRANCISCO,**  
a municipal corporation

**GRANTEE:**

By:   
F98E00C52682407...  
**Kate Sofis**, Director  
Office of Economic and Workforce  
Development

**Approved as to Form:**

DENNIS J. HERRERA  
CITY ATTORNEY

BY:   
7C608639D022490...  
**Keith Nagayama**  
Deputy City Attorney

**DUSTYS' FISHING WELL**

By:   
7D807B760E7C41F...

Print Name: **Attica Bowden**

Title: Board President

Federal Tax ID #: **Privacy**

City Supplier Number: **Gov Code 7928.715**

### Appendix A--Definition of Eligible Expenses

The term "Eligible Expenses" shall mean expenses incurred and paid by Grantee during the term of this Agreement in implementing the terms of the Grant Plan.

All Eligible Expenses *must* be:

- (a) incurred and paid by Grantee no more than 30 days after the disbursement of Grant Funds pursuant to the Funding Request;
- (b) direct out-of-pocket expenses incurred by Grantee or its officers, directors and employees;
- (c) operating (as opposed to capital) expenses;
- (d) within the scope of the applicable Budget line item; and
- (e) directly related to activities performed within the physical boundaries of the City and County of San Francisco.

Eligible Expenses shall *include*:

- (1) net salaries and wages
- (2) rent or related fees for equipment, performance or meeting halls or studios;
- (3) telephone charges, stationery and office supplies; and
- (4) advertising and publicity costs.

Eligible Expenses shall specifically *exclude*:

- (1) personal or business-related costs or expenses related to meals, catering, transportation, lodging, fundraising or educational activities, unless detailed in the attached budget;
- (2) capital expenses;
- (3) any costs or expenses which are prohibited under the terms and conditions of any federal or state grant supplying all or any portion of the Grant Funds;
- (4) penalties, late charges or interest on any late payments; or
- (5) taxes or other amounts withheld from wages or salaries which have not actually been paid by Grantee during the term of this Agreement or which relate to periods before or after the term of this Agreement.

**Budget**

<b>Budget Item</b>	<b>Original Budget</b>
	<b>Column A</b>
Contractual Services	\$678,996.00
Insurance	\$6,000.00
Space Rental	\$48,000.00
Telecommunications	\$4,800.00
Utilities	\$3,600.00
Supplies	\$123,160.00
Other	\$256,000.00
<b>Total (Lines 1-12)</b>	<b>\$1,120,556.00</b>

## Appendix B--Definition of Grant Plan

The term “Grant Plan” shall mean

### I. Purpose of Grant

The Office of Economic and Workforce Development’s (OEWD) Workforce System advances equitable and shared prosperity for San Franciscans by growing sustainable jobs, supporting businesses of all sizes, creating great places to live and work, and helping everyone achieve economic self-sufficiency. OEWD remains committed to advance an equitable economic recovery that creates a more resilient San Francisco and is proud to partner with the San Francisco Human Rights Commission’s (HRC) Dream Keeper Initiative to address economic justice through workforce programming.

The goal of the Dream Keeper Initiative is to improve outcomes for San Francisco’s Black and African-American youth and their families, and will provide family-based navigation supports to ensure that the needs of all family members are addressed cohesively and comprehensively. With this coordinated approach, the Dream Keeper Initiative aims to break the cycle of poverty and involvement in the criminal justice system for the families in its City programs and ensure that new investments, including in youth development, economic opportunity, community-led change, arts and culture, workforce, and homeownership, are accessible to San Francisco’s families who are most in need.

**DUSTY’S FISHING WELL** is receiving funding to provide the following workforce program(s):  
**Emergency Medical Technician**

While the recent COVID-19 health pandemic has undoubtedly changed the local health services industry, the sector remains one of the City’s most diverse industries for job seekers seeking to enter the workforce, and support for essential health care workers is needed now more than ever. As the City moves forward, a qualified health care workforce will be critical in the overall recovery, reopening, and rebuilding of the economy, health, and safety of San Francisco. With multiple entry-points into the industry complimented by state certifications, this sector can provide lucrative employment opportunities for the Black & African American community via short-term, industry-recognized training.

### II. Target Population

In accordance with the Dream Keeper Initiative, OEWD is committed to ensuring that Black and African American residents of San Francisco receive the opportunity to access workforce services to break the cycle of poverty and enhance overall equity.

### III. Description of Allowable and Required Services

The Grantee will plan and implement Health Services programming, including day-to-day operations, ensuring that programming meets contractual deliverables.

#### A. Primary Services:

Health Services grantees will be responsible for creating, vetting, and implementing health services curricula to effectively equip unemployed or underemployed Black & African American job seekers with the knowledge, skills and certifications required to attain employment in the Health Care Industry. To



support programming that will enhance success rates for the Black and African American communities to enter the health services workforce, the following components should be integrated into programming:

- Develop a targeted outreach, information, and orientation strategy to effectively engage with local Black & African American community members to enroll in health services programming. This work should be in collaboration with local African American community organizations that have strong ties to the Black & African American community in San Francisco.
- Provide short-term training programming that provides state certifications, competitive wages, and transferrable skills in occupations such as Emergency Medical Technician (EMT), Community Health Worker (CHW); Certified Nursing Assistants (CNA), Medical Assistants (MA) and Home Care Providers (HCP). Other sector occupations may be accepted with corresponding validated labor market information (justifying tangible opportunities for employment).
- Incorporate job readiness training for soft skills development, basic computer skills and industry awareness to fully prepare participants to be competitive candidates in the health services industry. Training should incorporate curriculum and/or workshops in developing an employment portfolio and career skills necessary for employment (application, resume, interview skills, developing online professional profiles if deemed industry necessary).
- Establish employer partnerships, networks and commitments to effectively refer and place graduates into health services employment.
- Provide paid monthly stipends during duration of programming (ranging from \$1500-\$2500) to financially support program participants and to enhance program commitment, retention, and success. Distribution date(s) of participant stipends will be negotiated with Grantee.
- Report and track participant demographic information, programmatic outcomes and other programmatic data as required by OEWD.
- Grantee, will engage with all Dream Keeper Initiative meeting and events. In addition, all reporting information, including participant data, will be shared with the Human Rights Commission (HRC).

#### **B. Location and Time of Services**

**325 Newhall Street San Francisco, CA 94124**

#### **C. Service and Outcome Objectives**

The Grantee will meet the following service objectives and provide monthly progress reports for each of these benchmarks:

Activity	PY 21-22 Goal	PY 22-23 Goal	Total Contract Goals	Description
Participants enrolled in Health Services Training	32	32	64	Number of participants enrolled in Health Services Training for Emergency Medical Technician
Participants that complete Health Services Training	26	26	52	Number of participants who completed Health Services Training for Emergency Medical Technician <i>70-80% of Health Services Training enrollments</i>
Participants placed in unsubsidized employment at exit <i>*Of all placement outcomes, 10% may be placed in a subsidized employment opportunity, with goal of securing permanent employment.</i>	22	22	44	Number of participants placed in employment for Emergency Medical Technician <i>60-70% of Health Services enrollments</i>

#### IV. Programmatic Requirements

In addition to providing the above services, Grantee will meet the following deliverables:

- A Grantee assigned Program Manager or identified program staff will attend all meetings and trainings. Meetings include a minimal requirement of attending one quarterly meeting/training per OEWD-funded program area. Trainings will include capacity building sessions, participation to build communities of learning and workforce system networking events, as required by OEWD.
- Grantee will maintain documentation of outreach/recruitment, orientation, assessment and training attendance as required by OEWD.
- Grantee will effectively collaborate with OEWD Program Specialist and Business Services staff to enhance participant hiring.
- Grantee will effectively collaborate with OEWD Program Specialist to provide information on training details.
- Grantee will ensure that OEWD is referenced as a funder of programming on all outward facing collateral and materials.
- Grantee is encouraged to utilize OEWD-sponsored tools, services, and systems, including but not limited to new job search technologies (i.e. WorkforceLinkSF) to best enhance participant success to assessing employment.
- Grantee will utilize OEWD developed Customer Satisfaction Surveys and will provide all survey results for OEWD to review.
- OEWD may request other ad-hoc reports as appropriate. Grantee must submit these on the date requested by their Program Specialist.

Additionally, Grantee will provide the following deliverables to their respective Program Specialist no later than the assigned deadline:

- Monthly Projections for participant enrollment and placement rosters: September 1, 2021
- Health Services Training information (that may be shared with external stakeholders) and will include the following:
  - Dates of Health Services Training programming for 21-22 program year: September 1, 2021
  - Dates of Health Services Training programming for 22-23 program year: September 1, 2021

- OST curriculum or detailed overview of Health Services curriculum: September 1, 2021
- Job seeker minimum requirements and process (required steps) to enroll in training: September 1, 2021

## V. Data Collection and Evaluation

1. The Grantee shall collect, store, review, and report complete and accurate data on programs and services including: operational, administrative and program performance; services; and participant demographics, barriers, assessment progress, and outcomes. Grantee will be required to enter data into OEWD's data management system (Workforce Central, GMS and/or WorkforceLinkSF) within 10 business days following the month that services were provided and ensure complete, accurate, and timely data entry that is in compliance with OEWD's specific funding requirements. Grantee will create and maintain records of individual case files for each participant enrolled in approved programs. Such case files will record all participant contacts including any assessments and evaluations, all services indicated and provided (including supportive services), services to which the participant is referred, employment verification and case notes documenting all client contact. Case files must be shared across OEWD partners, if necessary.
2. Program and Participant Measures: In order to effectively track program and participant success, Grantees must track and report formal and ad-hoc data on various elements on programs and services, including (but not limited to):
  - a. Recruitment, orientation, and assessment
  - b. Eligibility determination and referrals if not accepted in programming
  - c. Participants enrolled in contractual services
  - d. Attendance program participation records (enrollments and completions)
3. Outcome Measures: Grantees must track and report outcome data for all programs and as described below. Grantees are required to gather and report outcome data that will allow for an evaluation as to whether or not participants are well-served as a result of their participation in the program. These measures include (but not limited to):
  - a. Completion from targeted activity(ies)
  - b. Placement in training/post-secondary education
  - c. Placement in unsubsidized employment
  - d. Follow-up services

## VI. Monitoring Activities

Grantee shall make all reasonable efforts to accommodate OEWD and appropriate partners monitoring activities. OEWD will make all reasonable efforts to ensure that such monitoring activities are not unduly disruptive of Grantee's normal course of programs and activities.

- A. Program Monitoring:** OEWD Program Monitoring staff will conduct a minimum of one program monitoring desk review and/or site visit during the program year. Program monitoring may include (but is not limited to): desk review and/or site visits to Grantee and partner facilities, conduct physical and programmatic accessibility review of facility and

programs, information and postings of grievance and complaint procedures, interviews or surveys of program participants, review of client eligibility, and back-up documentation for reporting progress towards meeting service and outcome objectives.

## VII. Reporting Requirements

### A. Program Performance Reporting:

Grantee must enter data, collect information, and upload documents in OEWD's data management system by the 10<sup>th</sup> day of each month to credit and capture OEWD Outcomes, Interim Program and Interim Participant Measures. In addition, Grantee shall submit quarterly narrative reports that describe goals versus accomplishments, challenges, share best practices, and plans to achieve contractual goals. Grantee will make every reasonable effort to provide additional or non-customary on data as requested by OEWD.

### B. Fiscal Reporting:

As noted in Appendix C, all monthly program and invoice reports should be submitted by the 10<sup>th</sup> of each month in Grant Management System (GMS).

Grantee must submit invoices in the format provided by OEWD. Invoice forms submitted should include actual expenditures incurred during the month. Please review **Appendix C – Invoicing and Payment** and OEWD's Workforce FAQ's <https://oewd.org/faq-workforce> for detailed instructions on invoice submission.

### C. Close-Out Reporting

Within 30 days after the end of the contract period, Grantee shall submit or receive a final (close-out) report reflecting actual expenditures, which will be supported by the Grantee's accounting records. If a refund is due OEWD, it must be submitted by the final invoice deadline which will be communicated by OEWD annually. Any expenses submitted after the final year end billing deadline communicated by OEWD will not be paid.

### D. Audits and Financial Monitoring

Grantee is required to annually comply with single audit requirements and financial monitoring and oversight requirements found at <https://oewd.org/oewd-directives>.

### E. Ad-Hoc Reporting

Grantee will make every reasonable effort to provide additional or non-customary reports on data as requested by OEWD.

### E. Reasonable Accommodation

OEWD funded programs will ensure that reasonable accommodations are provided to qualified individuals with disabilities. The Grantee shall follow the process to provide reasonable accommodations as it is set forth in OEWD's *Reasonable Accommodation Policy and Procedure Guide*, available at the following website: <https://oewd.org/oewd-procedures-forms>. Further, the Grantee shall notify the OEWD Program Officer and coordinate with the Disability Employment Initiative (DEI) to fulfill reasonable accommodation requests.

### Appendix C--Invoicing and Payment Instructions

- I. Grantee will submit monthly invoice reports within 10 days after the month of service through the online electronic reporting system Grant Management System (GMS).
- II. Invoices shall include actual and accrued expenditures incurred during the month, unless otherwise specified.
  - A. Expenses shall be billed against appropriate and available budget line items as seen in GMS by fund sources and service activities following the agency's cost allocation basis.
  - B. There shall be no variance from the line item budget submitted which adversely affects program performance as contained in the grantee's proposal and required in the contract.
  - C. Personnel expenditures will show position detail as required in GMS to include first and last name, position title, hourly rate and an explanation of their role in the grant plan (e.g. responsibilities and percentage of FTE dedicated to the program).
  - D. Invoices shall be electronically submitted by an Agency Admin. Agencies shall maintain their own list of authorized users (including level of permission) in the agency users section of GMS. This includes setting up new users, deactivating users, and adjusting permissions as appropriate.
  - E. Required supporting documentation shall be emailed to the Agency's Grant Coordinator ("GC") upon submission of the invoice. In addition, grantee must keep and make available as requested such supporting documentation for all expenditures for which reimbursement is requested for all costs so claimed. Documentation shall include, but not be limited to, receipts for purchases and expenses incurred, printout from the General Ledger of expenses (for regular expenses e.g.: rent, utilities, phone lines) and payroll records. All charges incurred shall be due and payable only after services have been rendered, except as stated otherwise.

Documentation should be submitted for all payroll expenses paid to budgeted personnel for the period covered by the invoice. Grantee shall supply additional specific documentation when requested by OEWD. Payroll information can be from a payroll service or a payroll ledger from the Grantee's accounting system.
- III. Failure to submit required reports by specified deadlines may result in withholding of contract payments. Failure to submit sufficient supporting documentation and/or any discrepancies on the invoice may result in withholding of contract payments. Failure to meet contract performance goals will result in a corrective action plan, withholding of contract payments in full or part and/or termination.
- IV. Following OEWD verification that claimed services are authorized and delivered satisfactorily and charges are properly supported, OEWD will authorize payment no later than 30 days after receipt of the invoice and all billing information set forth above.
- V. Grantee shall be prepared to submit a final cost reimbursement invoice which reconciles all charges for the program year in addition to covering the charges incurred for the final month of the contract term. If a refund is due OEWD, it must be submitted with the final invoice. OEWD

will inform grantee of the due date for all close-out deadlines. Any expenses submitted after the communicated deadline (generally 20 days following the fiscal year end) will not be paid. Grantee may prepare an annual financial, programmatic, or combined report in consultation with OEWD.

#### VI. Acquisition and Disposition of Nonexpendable Property

- A. Title to all nonexpendable property (nonexpendable property is property other than real property that costs more than \$1,000.00 and has a useful life which exceeds one year) acquired by Grantee in whole or in part with funds (including WIA, WIOA, CDBG, AAIP and General Fund, unless prohibited by the source) provided under this Agreement, shall vest immediately in City for the purpose of securing Grantee's performance under this Agreement, unless City notifies Grantee to the contrary. Grantee shall take any and all steps necessary to take title to such property in City's name. Grantee shall have the right to possession of such property, and shall be solely responsible for the use and maintenance of such property and for any liability associated with the property that arises or relates to any act or omission occurring at any point prior to Grantee's delivery of the property to City. Grantee may not alienate, transfer or encumber such property without City's prior written consent. At the end of the term or upon earlier expiration of this Agreement, possession of said property should be immediately surrendered if requested by the City.
- B. Following the term or earlier expiration of this Agreement, City may release the nonexpendable property to Grantee, reallocate it to Grantee under subsequent Agreements, or allocate it to other beneficial public agencies or private nonprofit grantees.
- C. Any interest of Grantee or any subcontractor/subgrantee, in drawings, plans, specifications, studies, reports, memoranda, computation sheets, the contents of computer diskettes, or other documents or Publications prepared by Grantee or any subcontractor/subgrantee in connection with this Agreement or the implementation of the Grant Plan or the services to be performed under this Agreement, shall become the property of and be promptly transmitted to City. Notwithstanding the foregoing, Grantee may retain and use copies for reference and as documentation of its experience and capabilities.

#### VII. Prior Written Approval

- A. Nonexpendable property or equipment, including the purchase, rent, licensing, maintenance fee, or subscription of information-technology applications/software/services, with a per-unit single or cumulative cost totaling \$5,000 or more within a twelve-month period and a useful life of more than one year ("Nonexpendable Personal Property"), of which a percentage of the cost is funded with federal sources, shall not be purchased unless granted prior approval. Prior approval in these cases may need to be granted by the master funding agency (e.g. Department of Labor, or CA State of Employment Development Department). Grantees should anticipate equipment needs in order to submit requests early to account for the multiple required approvals. Expenses may not be approved if items are purchased prior to the pre-approval being secured. Approval of budget plans that include equipment purchases DOES NOT constitute approval of the equipment request. Requests for pre-approvals shall be submitted to OEWD using the preapproval request form and process located on OEWD's Workforce Development Division's Directives website. If an approval letter is issued, funds can be used for purchases and the approval letter shall be included as invoice backup when grantee submits for billing. If a letter not approving a request for purchases is issued, the letter will specify the reason for the disapproval. If the request is not approved and/or an

approval letter is not submitted with the monthly invoice to OEWD and equipment/property is billed, then the expenses may be disallowed.

**Appendix D--Interests In Other City Contracts**

City Department or Commission	Date of Contract	Amount of Contract



## **Appendix E--Permitted Subgrantees**

*None.*

From: [Ho, Carmen \(TTX\)](#)  
 To: [Shah, Tajel](#)  
 Cc: [Mora, Evelyn \(TTX\)](#)  
 Subject: RE: MCC block on cards  
 Date: Thursday, July 28, 2022, 10:05:52 AM  
 Attachments: [file:Transportes-Bank-Income...reload-cards-pol-cv.msp](#)  
[msa0001.png](#)

Hi Tajel

We ask if MCC block is required to be used to determine suitable card program i.e. if they need the blocks they will need to use the reloadable card. Per their intake form (see attached or screenshot below):

SSN is not available/will not be provided.  
 It does not need bilingual welcome packet

When you would like the payments to begin?	Estimated # of Cards	Frequency of loads (one time or recurring? if recurring, list frequency, i.e., month, quarterly, etc...)	if recurring, list expected load date	Expected duration of program?	Amount/Value of Loads:	Total gross amount per person	Need card personalized (recipient name on card)?	Distribution Method (mail directly to recipient, handed out in person via City agency, handed out in person via partner, other)	if distribution via partner, do you have contract with the partner?	if yes, does SOW include record keeping?	Name/Address	DOB	SSN	Phoi	Cash Accel	MCC block?	Reports needed (i.e. MCC spend)?	Need welcome packet in language other than English and Spanish?
Oct-22	55	Recurring, Monthly	1st business day of the month	18 months	\$ 1,200	\$ 21,600	Yes	Mail to nonprofit agency	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No

Regards  
 Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

From: Shah, Tajel <tajel.shah@sfgov.org>  
 Sent: Thursday, July 28, 2022, 10:00 AM  
 To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
 Cc: Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>  
 Subject: RE: MCC block on cards

Hi Carmen

For Ben's program I think we should ask:

- MCC blocks? I am interested in standardizing the city on MCC blocks. I didn't realize that we gave them a choice.
- Is SSN okay for this group – can we have SSN in some cases and not in others? Question for Money Network?
- Does this group need bilingual

Tajel

From: Shah, Tajel  
 Sent: Thursday, July 28, 2022, 9:56 AM  
 To: Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
 Subject: MCC block on cards

Hi Carmen

Did Ben confirm that they don't want MCC blocks or just didn't list them as part of the intake?

Tajel

Tajel Shah  
 Chief Assistant Treasurer  
 City & County of San Francisco  
 Office of the Treasurer & Tax Collector

**From:** [McCloskey, Benjamin \(MYR\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Gratuito, Maricar \(CON\)](#)  
**Cc:** [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#); [Gremer, Andrea \(MYR\)](#); [Pagoulatos, Nickolas \(MYR\)](#)  
**Subject:** Re: Transgender Basic Income - prepaid cards policy  
**Date:** Friday, May 13, 2022 11:24:35 AM  
**Attachments:** [Program Intake Prepaid Cards-MOHCD.xlsx](#)

---

Hi Carmen,

Sorry about that, I already had the intake form completed and neglected to send. See attached.

Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)

---

**From:** Ho, Carmen (TTX) <carmen.ho@sfgov.org>  
**Date:** Friday, May 13, 2022 at 11:21 AM  
**To:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>, Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>, Fried, Amanda (TTX) <amanda.fried@sfgov.org>, Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>, Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>  
**Subject:** RE: Transgender Basic Income - prepaid cards policy

**Hi Benjamin,** can you please complete the intake form? See attached. Thanks.

**Hi Amanda,** can you please help review for the 1099 reportability and advise? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** McCloskey, Benjamin (MYR) <benjamin.mccloskey@sfgov.org>  
**Sent:** Friday, May 13, 2022 10:45 AM  
**To:** Gratuito, Maricar (CON) <maricar.gratuito@sfgov.org>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>

**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Gremer, Andrea (MYR) <andrea.gremer@sfgov.org>; Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Subject:** Transgender Basic Income - prepaid cards policy

Hi Maricar and Carmen,

Attached is a draft prepaid cards policy for a new Transgender Basic Income program which MOHCD is launching in the fall. Target date for first card distribution is October 1.

Could you please both review and offer your comments? We also need a determination about 1099 reportability.

Thanks,  
Benjamin

---

Benjamin McCloskey  
Deputy Director – Finance and Administration  
Mayor’s Office of Housing and Community Development  
1 South Van Ness, 5th Floor  
San Francisco, CA 94103  
[benjamin.mccloskey@sfgov.org](mailto:benjamin.mccloskey@sfgov.org)



**From:** [Murrell, Drew \(DPH\)](#)  
**To:** [Shah, Tajel](#); [Fried, Amanda \(TTX\)](#); [Longhitano, Robert \(DPH\)](#); [Malawa, Zea \(DPH\)](#)  
**Subject:** Guaranteed Income Program - expecting justice/abundant birth

---

Hoping to talk through how the transgender GI program was setup. We are pursuing something similar under our expecting justice/abundant birth program. We have an existing contract with a provider to perform administration of a GI program with external funding for the actual FY22 GI cards.

In FY23, funding for the cards will be coming from City GF. For transgender GI we understand cards are purchased through TTX and similar to DPH administration is via contracted 3rd party. Can we talk to see if the same setup would work from expecting justice/abundant birth?

---

Microsoft Teams meeting

Join on your computer, mobile app or room device

Click here to join the meeting <[https://teams.microsoft.com/l/meetup-join/19%3ameeting\\_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4%40thread.v2/0?context=%7b%22Tid%22%3a%2222d5c2cf-ce3e-443d-9a7f-dfcc0231f73f%22%2c%22Oid%22%3a%22b72fb65d-d7a4-474a-a5d0-a50805b14d8d%22%7d](https://teams.microsoft.com/l/meetup-join/19%3ameeting_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4%40thread.v2/0?context=%7b%22Tid%22%3a%2222d5c2cf-ce3e-443d-9a7f-dfcc0231f73f%22%2c%22Oid%22%3a%22b72fb65d-d7a4-474a-a5d0-a50805b14d8d%22%7d)>

Meeting ID: 240 369 635 82  
Passcode: oSdhF3

Download Teams <<https://www.microsoft.com/en-us/microsoft-teams/download-app>> | Join on the web <<https://www.microsoft.com/microsoft-teams/join-a-meeting>>

Or call in (audio only)

+1 415-906-4659,,717404592# <tel:+14159064659,,717404592#> United States, San Francisco

Phone Conference ID: 717 404 592#

Find a local number <<https://dialin.teams.microsoft.com/6ab5bcf2-34a3-4844-8511-4e51fb43f358?id=717404592>> | Reset PIN <<https://dialin.teams.microsoft.com/usp/pstnconferencing>>

Learn More <<https://aka.ms/JoinTeamsMeeting>> | Meeting options <[https://teams.microsoft.com/meetingOptions/?organizerId=b72fb65d-d7a4-474a-a5d0-a50805b14d8d&tenantId=22d5c2cf-ce3e-443d-9a7f-dfcc0231f73f&threadId=19\\_meeting\\_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4@thread.v2&messageId=0&language=en-US](https://teams.microsoft.com/meetingOptions/?organizerId=b72fb65d-d7a4-474a-a5d0-a50805b14d8d&tenantId=22d5c2cf-ce3e-443d-9a7f-dfcc0231f73f&threadId=19_meeting_NmM1MTk2NTgtYTA1MC00YTgzLWE2ODYtMzk2ZTI0NWlZODI4@thread.v2&messageId=0&language=en-US)>

---

**From:** [Shah, Tajel](#)  
**To:** [Yee, Andrea \(TTX\)](#); [Fried, Amanda \(TTX\)](#); [Agbayani, Nicole \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: DRAFT -- ReliaCard FAQ for GI recipients  
**Date:** Tuesday, November 29, 2022 1:31:00 PM  
**Attachments:** [image001.png](#)  
[image003.png](#)

---

Hi,

Sorry for the long delay.

This is very helpful.

Carmen, let us also hand this out when we work with departments on the onboarding process, so they understand the product and can maybe answer the excel questionnaire with a bit more ease.

Thank you.

Tajel

---

**From:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>  
**Sent:** Monday, November 14, 2022 10:12 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Sure thing, I went ahead and made that change. Please let us know if you have any other feedback.

Thank you,  
Andrea

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:12 PM  
**To:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Re: DRAFT -- ReliaCard FAQ for GI recipients

Thanks! This looks great. I'd like to see if we can provide more nuance and explanation around the legal name question as this will be very important for the transgender pilot.

DRAFTS-SF Admin Code Section 67.24(a)(1)

[Redacted content]

---

**From:** Agbayani, Nicole (TTX) <[nicole.agbayani@sfgov.org](mailto:nicole.agbayani@sfgov.org)>  
**Sent:** Thursday, November 10, 2022 5:02:15 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Yee, Andrea (TTX) <[andrea.yee@sfgov.org](mailto:andrea.yee@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** DRAFT -- ReliaCard FAQ for GI recipients

Hi Amanda and Tajel,

See attached the ReliaCard FAQ that Andrea Yee has drafted to help demystify the product for GI recipients. Andrea collaborated with our financial coaches to include questions that have come up for GI recipient clients in the past. Please let us know if you have feedback on this draft.

Gretchen Anderson at US Bank shared with Carmen and our team that their Marketing team is available to help us finalize this draft as well. We can send along to them once you've both taken a first look. Thank you, have a great holiday weekend!

Thanks to Andrea and Carmen for your work on this draft!

Best,  
Nicole

**Nicole J. Agbayani**

***Director***

Office of Financial Empowerment  
Office of the Treasurer & Tax Collector  
City and County of San Francisco  
[Nicole.Agbayani@sfgov.org](mailto:Nicole.Agbayani@sfgov.org)  
[www.sfofe.org](http://www.sfofe.org)

*Leveraging the power of City Hall to strengthen economic security and mobility for low income families*



**To:** [Wu, Kimmie \(TTX\)](#)  
**Subject:** RE: Form 1C Budget Equity - 2 questions  
**Date:** Thursday, February 17, 2022 10:36:16 PM

---

**From:** Wu, Kimmie (TTX) <kimmie.wu@sfgov.org>  
**Sent:** Wednesday, February 16, 2022 2:06 PM  
**To:** Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** Form 1C Budget Equity - 2 questions

**1. What is the department's approach to advancing racial equity in the services provided to the residents of San Francisco?**

Our commitment to racial equity starts at the top of our organization with José Cisneros, the elected Treasurer. The Treasurer has a personal history grounded in breaking barriers and using his personal testimony to make greater societal change. Treasurer Cisneros was the first in the nation to create an Office of Financial Empowerment, to strengthen the economic security and mobility of all San Franciscans, especially low-income San Franciscans and communities of color. The Office of Financial Empowerment has created and launched many ground-breaking initiatives—such as [The Working Families Tax Credit](#), [Bank on San Francisco](#) and [Kindergarten to College](#). Treasurer Cisneros also launched [The Financial Justice Project](#) three years ago, the nation's first effort embedded in government to assess and reform fines and fees that have an adverse and disproportionate impact on low-income people and communities of color. The department has become a central resource for all city departments on direct cash assistance to support sustained growth and development directly to individual people, including: Dream Keeper's Initiative; Transgender Initiative; Black Infant Health Project. Essentially, the departments

**2. What are the department's top racial equity priorities for the upcoming budget cycle? Are there any existing programs that the department is proposing to modify or recommending new initiatives in order to fulfill racial equity priorities?**

**TTX has hired a firm to advance our Racial Equity initiative. TTX has budgeted for these costs. Scope of the work includes the following:**

**A. Executive Leadership Team Assessment and Training**

1. Racial equity assessment - Assess leadership competencies in the areas of diversity, equity, inclusion and belonging. This assessment should be leveraged to develop capacity building and lead to clear recommendations that help leaders lead with equity in mind.
2. Customized facilitated learning sessions – Work with the varying levels of comfort and practice with concepts of structural and organizational equity including: coaching around racial equity in supervision and program delivery design, customer service, decision-making processes, communications and daily practices.

**B. All Staff Training Sessions**

1. Department wide training - Facilitate one to two Department-wide Racial Equity trainings for All Department Staff. The content will be based on discussions with the Core Team and the consultant assessment of the Department's racial equity journey.

**C. Restorative Justice Dialogue and Reflection**

Facilitate restorative justice conversations in order to provide insight on how systemic and historic issues of racism and bias are inherently part of conversations, which is therefore limiting full participation and reflection on how work environments and systems of communication (Human Resources/Discipline/Performance) are being heard/interpreted. Garner insights from key conversations to alleviate immediate issues as well as reflect on changes to be made, which may include training.

**D. Hiring, Recruitment, and Promotion Strategy**

1. Address specific job classifications that lack racial diversity, including Managers, Administrative Analysts, Accountants and Auditors. The consultant shall develop recommendations for identifying barriers to application and employment within these job classifications with the aim to broaden diversity and inclusion throughout the hiring and employment cycle. Recommendations may be shared with the Central Department of Human Resources and/or Civil Service. The consultant will also interview the teams to identify group norms and biases within the sections that inhibit full participation by staff.
2. Review current hiring and recruitment policies and make recommendations to ensure they align with ORE's racial equity framework. The consultant will make recommendations to broaden recruitment strategies to increase diversity in candidate pools.
3. Review current employee assessments tools and surveys and recommend the inclusion of questions to gauge sentiment on the department's effort to address diversity and inclusion. The consultant will evaluate current exit interviews and recommend changes to questions to ensure a racial equity lens is applied.
4. Review any current candidate exit interviews and propose new questions to gauge sentiment on the department's effort to address diversity and inclusion and to solicit any feedback or recommendations in this area.

**E. Core Team Racial Equity Capacity Building**

1. Customized learning sessions on racial equity leadership & facilitation - interactive workshops and learning sessions that build capacity to lead with equity through dialogue, analysis and reflection. The sessions should build a foundational understanding and framework for racial equity in the workplace and basic terminology and definitions. The learning sessions must help the Core Teams to push beyond this shared understanding to address topics such as: the role of team members in leading organizational antiracist changes and make recommendations to transform practices that are heavily

influenced by white-supremacist culture and practices. The learning sessions should address the specific racial equity work to be done by the cohort within the department building on the racial equity plan.

2. Coaching, facilitation & technical assistance on racial equity plan implementation - Operationalizing the Racial Equity Action Plan as well as provide the Team with tools that help foster inclusion and racial equity across the Agency. The consultant will also provide coaching and support racial equity working groups including: barriers to hiring, supplemental questionnaires, minimum qualifications, etc.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ho, Carmen \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:39:13 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Thanks!

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:37 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

Hi Tajel and Amanda,

Per the intake form Benjamin submitted, October is when MYR needs the cards, so that is the timeline we are aiming to meet. At the end of last month when I provide update, I asked if there's any change in their timeline (need cards in Oct)? He confirmed Oct is still the anticipated target date (see attached).

We are working with MN to get their program setup. We were provided with 4-6 week timeline. But MN is researching outstanding items (i.e. if can waive unique identifier requirement) which may add time to the setup. We'll have firmer go live date after MN provides update.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:17 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD

++ Carmen

Hi,

Will need to ask Carmen, but I know that she is setting them up with Money Network and has not with US Bank.

We were just discussing the go live date at our last meeting.

There is a glitch with Money Network, which we are working through that is pushing the date. It is related to data needed for activation.

Tajel

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

Hi! Pau, the Director of the Office of Transgender Initiatives asked to clarify the earliest TTX would be ready to issue payments. He had heard September or October. Does that still sound right to you with the new provider?



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



**From:** [Shah, Tajel](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Ho, Carmen \(TTX\)](#)  
**Subject:** RE: guaranteed income payments - transgender pilot, MOHCD  
**Date:** Tuesday, July 19, 2022 1:16:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: [415-554-0889](tel:415-554-0889)

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

Follow us:



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**To:** [Ho, Carmen \(TTX\)](#); [Shah, Tajel](#)  
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**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
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Regards,  
Carmen

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, July 19, 2022 1:17 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
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++ Carmen

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**Sent:** Tuesday, July 19, 2022 12:59 PM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** guaranteed income payments - transgender pilot, MOHCD

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**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

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w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** [Mora, Evelyn \(TTX\)](#)  
**To:** [Anderson, Gretchen R](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#); [Ngo, Jennie \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Tuesday, August 23, 2022 2:26:25 PM  
**Attachments:** [image001.png](#)

---

Thanks, Gretchen. In the meantime, Carmen will get back to you tomorrow to help establish the work packet for the Mayor's Office Transgender Program.

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 2:21 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 3:54 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is



back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Anderson, Gretchen R  
**Sent:** Thursday, August 18, 2022 6:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as

needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-

Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

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---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:55 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on

how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>



**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riviera Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

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**From:** [Anderson, Gretchen R](#)  
**To:** [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#); [Ngo, Jennie \(TTX\)](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Tuesday, August 23, 2022 2:21:53 PM  
**Attachments:** [image001.png](#)

---

Sounds good look forwarding talking to you Jennie. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 3:54 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores



Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Anderson, Gretchen R

**Sent:** Thursday, August 18, 2022 6:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Thursday, August 18, 2022 5:55 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

**Importance:** High

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Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 9:02 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:55 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:47 AM

**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Tuesday, August 9, 2022 7:39 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new



company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,

Carmen

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---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

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Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

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**From:** [Anderson, Gretchen R](#)  
**To:** [Botelho, Charline M](#); [Shah, Tajel](#); [Ho, Carmen \(TTX\)](#); [Mora, Evelyn \(TTX\)](#)  
**Cc:** [Ngo, Jennie \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Wednesday, August 10, 2022 11:05:34 AM  
**Attachments:** [image001.png](#)

---

Good morning. A few questions to ask while I draft the new program proposal internally here.

- Will recipients in the program get a choice for method of payment? I.e. cash, check, DD or ReliaCard?
- Is the preferred program name to be: Transgender Basic Income Program or another name? Is this under Dept of Health and/or Mayors Office?
- You selected no MCC blocks can you confirm the standard blocks are ok and that this was meant that no additional blocks are needed?
- Funds are considered consumer owned once applied correct?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 11:01 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

To further clarify my email (and we can discuss further on our call), the language within the new contract states we may be the back-up. However, the contract does not include any other SOW relating to prepaid; hence a new contract would be required. We did discuss that in the event this would occur, a new contract would be drawn up and signed.

*In the event CCSF's vendor for prepaid card fails to meet their requirements, the Bank may provide Focus, ReliaCard, Gift Card and/or any other prepaid card type that is required to meet their needs.*

As with any client or prospect requesting a new program, we have to ensure we have the capacity to



build it. With the Union Bank merger to fast approaching, we have been turning down some programs due to limited resources. Gretchen is discussing with her department at this time. Because of your valued relationship with us, we are pushing to accomplish it.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:44 AM

**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Sent:** Wednesday, August 10, 2022 8:26 AM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager

O: 916-498-3439 | M: 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 8:03 AM

**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 10, 2022 7:09 AM

**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Sent:** Monday, August 1, 2022 2:49 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 4:37 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\*



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**From:** [Anderson, Gretchen R](#)  
**To:** [Ngo, Jennie \(TTX\)](#); [Mora, Evelyn \(TTX\)](#); [Ho, Carmen \(TTX\)](#); [Botelho, Charline M](#)  
**Cc:** [Shah, Tajel](#); [Wentworth, Amanda \(TTX\)](#)  
**Subject:** RE: question re: MCC restriction for package stores  
**Date:** Wednesday, August 24, 2022 2:40:37 PM  
**Attachments:** [image001.png](#)

---

Good afternoon. September 7<sup>th</sup> works best for me.

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Ngo, Jennie (TTX) <jennie.ngo@sfgov.org>  
**Sent:** Wednesday, August 24, 2022 4:34 PM  
**To:** Mora, Evelyn (TTX) <evelyn.quizon-mora@sfgov.org>; Anderson, Gretchen R <gretchenr.anderson@usbank.com>; Ho, Carmen (TTX) <carmen.ho@sfgov.org>; Botelho, Charline M <charline.botelho@usbank.com>  
**Cc:** Shah, Tajel <tajel.shah@sfgov.org>; Wentworth, Amanda (TTX) <amanda.wentworth@sfgov.org>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hello Gretchen,

I hope this email finds you well.

I'm following up on Evelyn's email regarding scheduling a meeting with Tajel next week.

TTX team's availability is as follow:

Wednesday, August 31<sup>st</sup> at 1:30-2 PM

Wednesday, September 7<sup>th</sup> at 1—1:30 PM

Please let me know if these options work with your calendar. If not, please send me your availability.

Thank you.

Best,

*Jennie T. Ngo*

Assistant to Tajel Shah | Office Manager  
Office of the Treasurer & Tax Collector  
City & County of San Francisco  
(415) 554-4471 (M,T & W)  
(415) 505-3957 (Th & F)  
[www.sftreasurer.org](http://www.sftreasurer.org)

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 23, 2022 1:54 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Gretchen-

This is great news! Thanks for all your help.

I am adding Jennie on this email so she can coordinate with you the call for next week when Tajel is back in the office.

Thanks again, this is very much appreciated!

-Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Tuesday, August 23, 2022 11:43 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good morning. I have good news to share. We are able to move forward with the Mayors Office Transgender Program. I would need to sit down with you Carmen and others to help me craft the work packet. I think we could easily discuss in a 30 minute meeting

We then will need to work on the amendment to add the prepaid products that you want added to the current banking services agreement. Once Tajel is back in the office hopefully we could set aside some time to discuss that pathway?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Anderson, Gretchen R

**Sent:** Thursday, August 18, 2022 6:33 PM

**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** RE: question re: MCC restriction for package stores

Yes I do have an email that came to me from the product & legal team while I was out on vacation that there was discussion. Unfortunately, I don't have the answer to move forward quite yet. I'm in process of getting a recap meeting. Do you know if we're moving forward with the Focus payroll program staying with the bank or is that still uncertain?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

Public Sector CPS Prepaid | [www.usbank.com](http://www.usbank.com) | [www.usbank.com/ReliaCard](http://www.usbank.com/ReliaCard)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Thursday, August 18, 2022 5:55 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>

**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>

**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you Gretchen for the update. We'll discuss internally and get back to you early next week when Evelyn returns. In the meanwhile, are you able to provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October? Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Thursday, August 18, 2022 3:12 PM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Good afternoon. Thanks for reaching out. I have a few initial thoughts to pass your way on the topic. Unfortunately being that this isn't a legal document that our product/risk/compliance has put together I would need to submit a request for full review and approval to add it to an actual agreement. That will take several weeks at least to get that done for all eyes to review and edit as needed. What I think would be easier to do is to use our prepared legal agreement documents that would cover this.

Also, just a note to point out that we do not require an agreement for Rewards Cards (one time load) do you want to still add that along with Digital?

Finally, you have Reloadable Visa/MC listed is that for which products are we including Focus Payroll & ReliaCard?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**  
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---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Sent:** Wednesday, August 17, 2022 1:29 PM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Wentworth, Amanda (TTX) <[amanda.wentworth@sfgov.org](mailto:amanda.wentworth@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores  
**Importance:** High

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charline and Gretchen-

As we work with our Legal in the contract amendment, we would like to have you review the (attached) existing product matrix (redline it if necessary) so we can append it to the contract.

Also, can you please provide an update regarding the MAYOR's Office new program for ReliaCards, that we are scheduled to go "live" in October?

Thanks-  
Evelyn

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 9:02 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

That works. Did you want to send out the invite or would you like me?

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**  
**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:55 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

---

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi,

I could do 4pm.

Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:47 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Tajel,

I have calls until 3:30. Are you available after 3:30? Also, I have time at 11:00 AM if that works.

**Charline M Botelho**

Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

**U.S. Bank**

**Sacramento Main**

621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:44 AM  
**To:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Charlene,

Can we set up a call?

I am a bit confused.

How is today around 2pm?



Tajel

---

**From:** Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Sent:** Wednesday, August 10, 2022 8:26 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>; Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Hi Carmen and Evelyn,

We are reviewing the new program. The language in the contract was for the existing business you had with us, in the event it did not work out with Money Network. Should they not be able to move over the payroll and gift cards, we would be able to re-establish it.

Regarding new business (as described in the emails below), that would require a review from the Department to see if it can be accomplished. It is my understanding they are reviewing it. In the event it can be done, a new contract would be required because this does not fall under the same scope as your other programs. This would occur even with the existing contract.

Hopefully that makes sense. I'll keep you posted.

Thanks. Charline

**Charline M Botelho**  
Senior Vice President | Corporate Bkg Rel Manager  
**O:** 916-498-3439 | **M:** 916-296-9514 | [charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)

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**Sacramento Main**  
621 Capitol Mall, Sacramento, CA 95814 | PD-CA-PL11 | [usbank.com](http://usbank.com)

---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 8:03 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen,

While the contract piece is being reviewed, are you able to start setting up the MYR program? We are in a time crunch because they would like to start ordering cards in October. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Wednesday, August 10, 2022 7:09 AM  
**To:** charline botelho ([charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)) <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>; Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Subject:** Fwd: question re: MCC restriction for package stores

Thanks, Gretchen. We appreciate your consideration.

Regarding the contract, my understanding is that we've added a language in our current agreement that includes the prepaid cards. It states that USBank will be our backup in case the new provider does not meet the City's requirements.

Charline should be able to confirm, since we worked together with legal on this.

Charline, please advise. Thanks!

Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 10, 2022, 6:40 AM  
**To:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** RE: question re: MCC restriction for package stores

Thanks Evelyn. I'll bring this back internally for discussion. I wanted to point out that if we're able to get the program onboarded that we would likely need to amend the current banking agreement to add an exhibit for the prepaid cards to fully cover the provisions since the current one would be expiring in October. Is that your perspective as well?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Sent:** Tuesday, August 9, 2022 7:39 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>; Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>; Botelho, Charline M <[charline.botelho@usbank.com](mailto:charline.botelho@usbank.com)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Hi Gretchen-

Sorry for the delay in responding. Please note that we're still in discussions with Money Network on how to proceed with the implementation and at this point, still don't know when we might be able to transition.

I understand your concern and the hurdles in establishing a program and have it only utilized for a short period of time. Therefore, we've discussed internally and made a decision that we should move forward with USBank on this program for the full 18months. This will definitely make it easier for all parties, Mayor's Office, TTX and the bank.

I am adding Tajel and Charline on this email if we might need to discuss.

Thank you for your support!

Best Regards-  
Evelyn

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Wednesday, August 3, 2022 9:23 AM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Thank you for the feedback Carmen. I think at this point we would likely have to wait to see if the program is viable for the new provider or not. It would be difficult for us to get a new program stood

up by October and to have it only be issued for a short time before it's converted to the new provider. Perhaps gift cards might suffice in the meantime? Just a thought to throw out there to get your "gap" covered.

If not and you wish to retain U.S. Bank as your prepaid card provider we could discuss next steps. It may require an amendment to the current banking agreement to make sure that the ReliaCard & Focus provisions are included and up to date. Does that sound like what you'd like to pursue then?

Thank you,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 6:10 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thank you Gretchen for the confirmation. I don't have a definitive answer to your question, because it is dependent on if we are able to implement with the new company. If they are unable to meet our requirements, we will need to end the relationship and use USB as our primary card provider. It's also dependent on the department. If the Mayor's Office (MYR) doesn't want to reissue new cards in the middle of the project, we will stay with UBS for the whole duration. But if the new company is able to setup the program, and MYR is ok with reissuing new cards, we'll do the switch. But we don't have estimate date when new company is able to setup program.

**Evelyn**, please chime in if you have additional feedback. Thanks.

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Yes in fact I was just looking at it thanks for sending over. I do have an initial question. Would you have the program be setup and continue it with us for the full 18 months?

Thank you,

-Gretchen

**Gretchen R Anderson**  
Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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---

**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 5:41 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

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Thanks Gretchen. I wanted to check to make sure you got my other email I sent today, request to set up a new program for ReliaCards?

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 3:33 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

Let me see what we can get from Visa on this. I'll be in touch soon. Thanks

**Gretchen R Anderson**

Vice President Senior Relationship Manager  
Government Prepaid Products  
p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Sent:** Monday, August 1, 2022 4:53 PM  
**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** [EXTERNAL] RE: question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

No, I don't have a particular store in mind that we can check on. I'll ask the question in a different way, is there more details for that MCC code? Like is there a general description for the type of stores that would fall into that category? Thanks!

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

---

**From:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>  
**Sent:** Monday, August 1, 2022 2:49 PM  
**To:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>  
**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>  
**Subject:** RE: question re: MCC restriction for package stores

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Good afternoon. Yes it's quite possible the small mom & pop stores if they register as a business with MCC 5921 they would fall into that category. I could try to inquire with Visa if there's a particular store and see if they can tell how they're registered but I'm not 100% sure on the results

but could try to ask let me know your thoughts.

Thanks,

-Gretchen

**Gretchen R Anderson**

Vice President Senior Relationship Manager

Government Prepaid Products

p. 612-413-5341 | [gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)

**U.S. Bank**

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**From:** Ho, Carmen (TTX) <[carmen.ho@sfgov.org](mailto:carmen.ho@sfgov.org)>

**Sent:** Monday, August 1, 2022 4:37 PM

**To:** Anderson, Gretchen R <[gretchenr.anderson@usbank.com](mailto:gretchenr.anderson@usbank.com)>

**Cc:** Mora, Evelyn (TTX) <[evelyn.quizon-mora@sfgov.org](mailto:evelyn.quizon-mora@sfgov.org)>

**Subject:** [EXTERNAL] question re: MCC restriction for package stores

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi Gretchen,

We currently have these MCC blocks on our ReliaCard program. One department is asking about 5921 – package stores. Do you know if that MCC is usually assigned to small local mom pop corner stores? Thanks.

<b>MCC Restrictions, Padding and Pre-authorization Holds</b>	
<b>MCC Restrictions</b>	
MCC 7995 / Internet Gambling	
MCC 5542 (Automated Fuel Dispenser)	
MCC 3728 - Bally's Hotel & Casino	
MCC 3729 - John Ascuaga's Nugget	
MCC 3730 - MGM Grand Hotel	
MCC 3731 - Harrah's Hotels & Casino	
MCC 3736 - Colorado Belle/Edgewater Resort	
MCC 3737 - Riveria Hotel & Casino	
MCC 3738 - Tropicana Resort & Casino	
MCC 5813 (Bars & Lounges)	
MCC 5921 - Package Stores - Beer, Wine, & Liquor	
MCC 5993 - Cigar Stores	
MCC Code 7273 - Dating/Escort Services	
MCC 7995 - Betting - (including lottery tickets, casino gaming chips, off track betting, and wagers)	

Regards,  
Carmen

**\*\*Alternative Work Schedule: Out of office on the 1<sup>st</sup> Friday of the payroll week.\*\***

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**From:** [Pagoulatos, Nickolas \(MYR\)](#)  
**To:** [Fried, Amanda \(TTX\)](#)  
**Cc:** [Dumez, Jacob \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** Re: Questions Regarding Debit Cards  
**Date:** Wednesday, May 4, 2022 12:08:07 PM

---

Thanks, Amanda, no worries about the delay.

In response to your questions:

Please loop in Benjamin McCloskey and Andrea Gremer from our side.

Can you update me on the following:

- Description of Program:  
The San Francisco Trans Basic Income Pilot Program is the first of its kind guaranteed basic income pilot project for the transgender community. The program will provide low income transgender individuals \$1,200 per month up, to be used without restriction, for a period of one year and include optional financial coaching. In the pilot phase the program will prioritize trans individuals who are very low-income (0-30% of Area Median Income), and if funding allows for applicants who are low-income (30-50% of Area Median Income). The program will also target and include outreach to trans community members most in need including, but not limited to: Black and Latinx trans women, those financially impacted by the pandemic, and those disconnected from other benefits.
- Number of Participants: 55
- \$ per participant / month: \$1200
- Duration of program: 03/01/2022-06/30/2023
- Community provider: St. James Infirmary/Lyon Martin Clinic

Please let me know if you need anything else.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

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**Please Note:** I am working remotely. The best way to reach me is by E-mail.

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Sent:** Wednesday, May 4, 2022 9:05 AM

**To:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Cc:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>

**Subject:** RE: Questions Regarding Debit Cards

- Nick – so sorry about my delay. We had a huge event and hosted a conference and my email got destroyed. I am putting together an email with our banking team to give you some information to review in advance, but I think it'd be most helpful to get a kickoff / orientation meeting together with your CFO and fiscal team present. We can give an overview of the process, and the steps MOHCD will need to take, and then answer questions.

Can you let me know who should be included from your side and I'll pull it together?

Can you update me on the following:

- Description of Program
- Number of Participants
- \$ per participant / month
- Duration of program
- Community provider

We have a more complete questionnaire, but this will help us get started.

Thanks,  
Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <nick.pagoulatos@sfgov.org>

**Sent:** Friday, April 22, 2022 12:05 PM

**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>

**Cc:** Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>

**Subject:** RE: Questions Regarding Debit Cards

Hi Amanda,

Just looping back on this. Let me know if you have any further guidance.

Happy Friday!

*Nick Pagoulatos*

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Please Note: I am working remotely most days. The best way to reach me is by E-mail.

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, March 11, 2022 2:11 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** Re: Questions Regarding Debit Cards

Hi Amanda,

I expect that the program will be ready to disburse cards mid to late summer. However, as part of the grantees program development, they will be putting together a policies and procedures manual before then that should address these topic. So, I hope we can get a response sooner rather than later.

Thank you so much for your help!

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---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, March 11, 2022 1:54:45 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

Hi Nick- Great question re: names.

Can you remind me of the timing of when these payments are likely going to start? We are switching banks for this service and want to make sure I am looking at the right products.

A few ideas re: names – we could consider unnamed cards which are less desirable products (less flexible, not reloadable), but would avoid the issue entirely. This is how we've handled payments for programs with undocumented participants. We could use the name provided by the participants, with the understanding that if this name doesn't match legal id, they could have some trouble using it at a bank branch, or in a store that requires ID. And, of course, we are continuing to advocate internally with the Controller's Office for more ways to transfer funds, so stay tuned on that as well....

Let me know re timing, and I'll get the specifics re: chain of custody protocols and more detail re: named / unnamed options.

Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, March 11, 2022 9:28 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** Questions Regarding Debit Cards

Hi Amanda,

I'm reaching out because we have questions regarding our Trans Basic Income Project. Specifically:

- Does TTX have recommendations regarding the names that appear on the cards? Some, if not many, of our participants will have preferred names that are not their legal names. We of course want to be sensitive to their desires, so, is there an existing protocol that you have for this situation?
- We also want to know what chain of custody protocols for the debit cards are in place so that we can discuss them with our grantee during grant negotiations.

Let me know what you think and I'm happy to meet if you want to talk through this.

Thanks for your assistance!

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Please Note: I am working remotely most days. The best way to reach me is by E-mail.

**From:** [Shah, Tajel](#)  
**To:** [Fried, Amanda \(TTX\)](#); [Ngo, Jennie \(TTX\)](#)  
**Subject:** RE: Questions Regarding Debit Cards  
**Date:** Tuesday, May 10, 2022 1:20:00 PM

---

I can attach it to the meeting invitation once set, so we can use it as a reference.

I will hand off to Carmen once the excel is complete...they are so slammed with banking change

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, May 10, 2022 1:16 PM  
**To:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** FW: Questions Regarding Debit Cards

Jennie- can you pull together a meeting with:

Tajel  
Me  
Benjamin McCloskey  
Andrea Gremer  
Nickolas Pagoulatos

Title: Trans Basic Income Pilot Program

I think 30 minutes is enough, 45 minutes is great if possible.

[@Shah, Tajel](#) – do you want to include Carmen or Evelyn? Should we send the spreadsheet first or after?

Thanks,  
Amanda

---

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**Sent:** Wednesday, May 4, 2022 12:08 PM  
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**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
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**To:** [Shah, Tajel](#); [Ngo, Jennie \(TTX\)](#)  
**Subject:** RE: Questions Regarding Debit Cards  
**Date:** Tuesday, May 10, 2022 1:21:50 PM

---

Sounds good - Thanks!

---

**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, May 10, 2022 1:20 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>  
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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, May 10, 2022 1:16 PM  
**To:** Ngo, Jennie (TTX) <[jennie.ngo@sfgov.org](mailto:jennie.ngo@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Cc:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** FW: Questions Regarding Debit Cards

Jennie- can you pull together a meeting with:

Tajel  
Me  
Benjamin McCloskey  
Andrea Gremer  
Nickolas Pagoulatos

Title: Trans Basic Income Pilot Program

I think 30 minutes is enough, 45 minutes is great if possible.

[@Shah, Tajel](#) – do you want to include Carmen or Evelyn? Should we send the spreadsheet first or after?

Thanks,  
Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Wednesday, May 4, 2022 12:08 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** Re: Questions Regarding Debit Cards

Thanks, Amanda, no worries about the delay.

In response to your questions:

Please loop in Benjamin McCloskey and Andrea Gremer from our side.

Can you update me on the following:

- Description of Program:

The San Francisco Trans Basic Income Pilot Program is the first of its kind guaranteed basic income pilot project for the transgender community. The program will provide low income transgender individuals \$1,200 per month up, to be used without restriction, for a period of one year and include optional financial coaching. In the pilot phase the program will prioritize trans individuals who are very low-income (0-30% of Area Median Income), and if funding allows for applicants who are low-income (30-50% of Area Median Income). The program will also target and include outreach to trans community members most in need including, but not limited to: Black and Latinx trans women, those financially impacted by the pandemic, and those disconnected from other benefits.

- Number of Participants: 55
- \$ per participant / month: \$1200
- Duration of program: 03/01/2022-06/30/2023
- Community provider: St. James Infirmary/Lyon Martin Clinic

Please let me know if you need anything else.

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

***The LAST day to apply to the CA COVID-19 Rent Relief program is March 31, 2022. Apply at [housingiskey.com!](https://housingiskey.com/)***

Please Note: I am working remotely. The best way to reach me is by E-mail.

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Wednesday, May 4, 2022 9:05 AM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

- Nick – so sorry about my delay. We had a huge event and hosted a conference and my email got destroyed. I am putting together an email with our banking team to give you some information to review in advance, but I think it'd be most helpful to get a kickoff / orientation meeting together with your CFO and fiscal team present. We can give an overview of the process, and the steps MOHCD will need to take, and then answer questions.

Can you let me know who should be included from your side and I'll pull it together?

Can you update me on the following:

- Description of Program
- Number of Participants
- \$ per participant / month
- Duration of program
- Community provider

We have a more complete questionnaire, but this will help us get started.

Thanks,  
Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, April 22, 2022 12:05 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

Hi Amanda,

Just looping back on this. Let me know if you have any further guidance.

Happy Friday!

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El  
Senior Community Development Specialist  
Mayor's Office of Housing and Community Development  
1 South Van Ness, 5th Floor, San Francisco, CA 94103  
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Please Note: I am working remotely most days. The best way to reach me is by E-mail.

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**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Sent:** Friday, March 11, 2022 2:11 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** Re: Questions Regarding Debit Cards

Hi Amanda,

I expect that the program will be ready to disburse cards mid to late summer. However, as part of the grantees program development, they will be putting together a policies and procedures manual before then that should address these topic. So, I hope we can get a response sooner rather than later.

Thank you so much for your help!

Get [Outlook for iOS](#)

---

**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Friday, March 11, 2022 1:54:45 PM  
**To:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>  
**Subject:** RE: Questions Regarding Debit Cards

Hi Nick- Great question re: names.

Can you remind me of the timing of when these payments are likely going to start? We are switching banks for this service and want to make sure I am looking at the right products.

A few ideas re: names – we could consider unnamed cards which are less desirable products (less flexible, not reloadable), but would avoid the issue entirely. This is how we've handled payments for programs with undocumented participants. We could use the name provided by the participants, with the understanding that if this name doesn't match legal id, they could have some trouble using it at a bank branch, or in a store that requires ID. And, of course, we are continuing to advocate



internally with the Controller's Office for more ways to transfer funds, so stay tuned on that as well....

Let me know re timing, and I'll get the specifics re: chain of custody protocols and more detail re: named / unnamed options.

Amanda

---

**From:** Pagoulatos, Nickolas (MYR) <[nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)>

**Sent:** Friday, March 11, 2022 9:28 AM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** Questions Regarding Debit Cards

Hi Amanda,

I'm reaching out because we have questions regarding our Trans Basic Income Project. Specifically:

- Does TTX have recommendations regarding the names that appear on the cards? Some, if not many, of our participants will have preferred names that are not their legal names. We of course want to be sensitive to their desires, so, is there an existing protocol that you have for this situation?
- We also want to know what chain of custody protocols for the debit cards are in place so that we can discuss them with our grantee during grant negotiations.

Let me know what you think and I'm happy to meet if you want to talk through this.

Thanks for your assistance!

*Nick Pagoulatos*

Preferred Name: Nick | Pronouns: Him/He/El

Senior Community Development Specialist

Mayor's Office of Housing and Community Development

1 South Van Ness, 5th Floor, San Francisco, CA 94103

Direct Office Line (415) 701-4847

Email: [nick.pagoulatos@sfgov.org](mailto:nick.pagoulatos@sfgov.org)

Please Note: I am working remotely most days. The best way to reach me is by E-mail.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** Re: UBI/GI  
**Date:** Tuesday, March 15, 2022 9:05:30 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image008.png](#)

---

Someone doesn't understand independent electeds yet ;) but, super happy it's such a priority!

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---

**From:** Shah, Tajel <tajel.shah@sfgov.org>  
**Sent:** Tuesday, March 15, 2022 8:53:38 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>  
**Subject:** FW: UBI/GI

Oh my!

---

**From:** Ogwuegbu, Chiamaka (MYR) <chiamaka.ogwuegbu@sfgov.org>  
**Sent:** Tuesday, March 15, 2022 8:39 AM  
**To:** Fried, Amanda (TTX) <amanda.fried@sfgov.org>; Dumez, Jacob (TTX) <jacob.dumez@sfgov.org>; Shah, Tajel <tajel.shah@sfgov.org>  
**Subject:** RE: UBI/GI

Hi colleagues – understood, and I'm very grateful for you team's work to intentionally synthesize the advisory group's conclusions.

Given that creating an expanded and cohesive guaranteed income program is a near-term priority for the Mayor, and deadlines for major budget decisions are approaching in the coming weeks, I do kindly request that your team summarizes major report recommendations during our Thursday meeting. Thank you!

---

**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, March 10, 2022 1:21 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: UBI/GI

Hello- look forward to meeting you. We aren't quite ready to share the report, but will do so in the next few weeks.

---

**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Date:** Thursday, March 10, 2022 at 1:13 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: UBI/GI

Thank you so much for connecting! Moving Andres to bcc.

Yes, let's meet soon. I will look for a time next week.

Can you please send me the current draft of the GI Advisory Group report? A rough draft is okay.

Thanks again and take care.

---

**From:** Fried, Amanda (TTX)

**Sent:** Wednesday, March 9, 2022 4:33 PM

**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>

**Subject:** RE: UBI/GI

Thanks Andres, and welcome Chiamaka!

TTX has been very involved in GI work, and we'd love to meet you and make sure we are supporting your transition into this role. We are finishing up a report from the Guaranteed Income Advisory Group which we will share with you before we make it public, and also have a lot of information [here](#). Our Department plays a few roles in this work – we use our banking contracts to make payments to individuals for a number of programs (Dreamkeepers, Right to Recover, EMT), have provided a lot of technical assistance to startup the Transgender Pilot and Abundant Birth Project, and have taken the lead on a lot of legal and policy issues such as this report on [protecting benefits](#). Jacob runs a regional Community of Practice group, and participates in a few different national groups working on GI.

We are working on a presentation for City Departments about GI (we are doing an overview meeting almost weekly at this point and thought it'd be helpful to have a basic toolkit available for people). Would you like to set up some time to meet in the next few weeks?

Thanks,  
Amanda



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

p: 415-554-0889

w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

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**Sent:** Wednesday, March 9, 2022 3:28 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Subject:** RE: UBI/GI

Of course! Adding Chiamaka.



**Andres Power** | Policy Director  
Office of Mayor London N. Breed  
City and County of San Francisco

---

**From:** Fried, Amanda (TTX)  
**Sent:** Wednesday, March 9, 2022 2:57 PM  
**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>  
**Subject:** FW: UBI/GI

Hello! OK with you if we reach out to your new team member? As background, we've been managing more than \$10m in payments for different programs, and leading the Working Group. Published a report on protecting benefits, and have a report coming out shortly with many recommendations from the working group, and also submitted a related budget request for support in this area.

Amanda



**Amanda Kahn Fried**  
Chief of Policy and Communications  
Office of the Treasurer & Tax Collector | City and County  
of San Francisco  
**p:** [415-554-0889](tel:415-554-0889)  
**w:** [sftreasurer.org](http://sftreasurer.org)  
**e:** [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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---

**From:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>

**Sent:** Wednesday, March 9, 2022 2:48 PM

**To:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Subject:** FW: UBI/GI

Hey you two,

The MO recently hired a Racial Equity Policy Advisor, Chiamaka Ogwuegbu, and one of his roles will be coordinating GI work across the city. (Congrats for achieving your first recommendation already 😊.)

He's trying to get a lay of land and beginning to talk to different stakeholders so, of course, I recommended he speak with both of you. He asked what we think is needed in terms of the coordinating role and I was wondering if you'd be ok sharing a draft of the report so he doesn't reinvent the wheel in his due diligence and background work?

LMK your thoughts.

SS

---

**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

**Sent:** Monday, March 7, 2022 2:47 PM

**To:** Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>

**Subject:** RE: UBI/GI

Thank you! Susie, I'll schedule a time for us to connect.

---

**From:** Rhorer, Trent (HSA)

**Sent:** Monday, March 7, 2022 10:52 AM

**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

**Cc:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>

**Subject:** RE: UBI/GI

Susie Smith is point for HSA.

Thanks.

---

**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

**Sent:** Wednesday, March 2, 2022 4:03 PM

**To:** Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>

**Subject:** RE: UBI/GI

Hi Trent – I hope today has been kind to you.

Andres forwarded me your note below. I'll be working on this coordination on behalf of our office.

Who on your team would be best to connect with to understand the scope of your current UBI/GI

programs as well as your experiences coordinating with other departments thus far?

Thanks and take care.



**Chiamaka Ogwuegbu** | Racial Equity Policy Advisor  
Office of Mayor London N. Breed  
City and County of San Francisco

---

**From:** Rhorer, Trent (HSA)

**Sent:** Tuesday, March 1, 2022 10:51 AM

**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>

**Subject:** UBI/GI

Hey Andres.

A while back we talked about the universal basic income/guaranteed income work that is going on across various departments and the need to coordinate. Did your staffer come on board yet? You had said that he was going to help coordinate this effort so depts aren't bumping into one another.

Please let me know.

Thx.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Ogwuegbu, Chiamaka \(MYR\)](#)  
**Cc:** [Dumez, Jacob \(TTX\)](#); [Shah, Tajel](#)  
**Subject:** Re: UBI/GI  
**Date:** Thursday, March 10, 2022 1:21:27 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image005.png](#)

---

Hello- look forward to meeting you. We aren't quite ready to share the report, but will do so in the next few weeks.

---

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**Date:** Thursday, March 10, 2022 at 1:13 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: UBI/GI

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Thanks again and take care.

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Follow us:



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**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

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**Andres Power** | Policy Director  
Office of Mayor London N. Breed  
City and County of San Francisco

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**To:** Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>

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**Cc:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>

**Subject:** RE: UBI/GI

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**Sent:** Wednesday, March 2, 2022 4:03 PM  
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Office of Mayor London N. Breed  
City and County of San Francisco

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Please let me know.

Thx.

**From:** [Fried, Amanda \(TTX\)](#)  
**To:** [Shah, Tajel](#)  
**Subject:** Re: UBI/GI  
**Date:** Tuesday, March 15, 2022 9:06:13 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image008.png](#)

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And.... I'll take an overeager mayoral staffer any day over absentee staffer!

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**From:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Sent:** Tuesday, March 15, 2022 9:05:28 AM  
**To:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: UBI/GI

Someone doesn't understand independent electeds yet ;) but, super happy it's such a priority!

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**From:** Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Sent:** Tuesday, March 15, 2022 8:53:38 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: UBI/GI

Oh my!

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**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Sent:** Tuesday, March 15, 2022 8:39 AM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>; Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: UBI/GI

Hi colleagues – understood, and I'm very grateful for you team's work to intentionally synthesize the advisory group's conclusions.

Given that creating an expanded and cohesive guaranteed income program is a near-term priority for the Mayor, and deadlines for major budget decisions are approaching in the coming weeks, I do kindly request that your team summarizes major report recommendations during our Thursday meeting. Thank you!

---

**From:** Fried, Amanda (TTX)  
**Sent:** Thursday, March 10, 2022 1:21 PM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** Re: UBI/GI

Hello- look forward to meeting you. We aren't quite ready to share the report, but will do so in the next few weeks.

---

**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Date:** Thursday, March 10, 2022 at 1:13 PM  
**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>, Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: UBI/GI

Thank you so much for connecting! Moving Andres to bcc.

Yes, let's meet soon. I will look for a time next week.

Can you please send me the current draft of the GI Advisory Group report? A rough draft is okay.

Thanks again and take care.

---

**From:** Fried, Amanda (TTX)  
**Sent:** Wednesday, March 9, 2022 4:33 PM  
**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>; Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Cc:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Shah, Tajel <[tajel.shah@sfgov.org](mailto:tajel.shah@sfgov.org)>  
**Subject:** RE: UBI/GI

Thanks Andres, and welcome Chiamaka!

TTX has been very involved in GI work, and we'd love to meet you and make sure we are supporting your transition into this role. We are finishing up a report from the Guaranteed Income Advisory Group which we will share with you before we make it public, and also have a lot of information [here](#). Our Department plays a few roles in this work – we use our banking contracts to make payments to individuals for a number of programs (Dreamkeepers, Right to Recover, EMT), have provided a lot of technical assistance to startup the Transgender Pilot and Abundant Birth Project, and have taken the lead on a lot of legal and policy issues such as this report on [protecting benefits](#). Jacob runs a regional Community of Practice group, and participates in a few different national groups working on GI.

We are working on a presentation for City Departments about GI (we are doing an overview meeting almost weekly at this point and thought it'd be helpful to have a basic toolkit available for people). Would you like to set up some time to meet in the next few weeks?

Thanks,  
Amanda



**Amanda Kahn Fried**

Chief of Policy and Communications

Office of the Treasurer & Tax Collector | City and County of San Francisco

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w: [sftreasurer.org](http://sftreasurer.org)

e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>

**Sent:** Wednesday, March 9, 2022 3:28 PM

**To:** Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>

**Cc:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>

**Subject:** RE: UBI/GI

Of course! Adding Chiamaka.



**Andres Power** | Policy Director

Office of Mayor London N. Breed

City and County of San Francisco

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**From:** Fried, Amanda (TTX)

**Sent:** Wednesday, March 9, 2022 2:57 PM

**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>

**Subject:** FW: UBI/GI

Hello! OK with you if we reach out to your new team member? As background, we've been managing more than \$10m in payments for different programs, and leading the Working Group. Published a report on protecting benefits, and have a report coming out shortly with many recommendations from the working group, and also submitted a related budget request for support in this area.

Amanda

**Amanda Kahn Fried**

Chief of Policy and Communications

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e: [amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)

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**From:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>  
**Sent:** Wednesday, March 9, 2022 2:48 PM  
**To:** Dumez, Jacob (TTX) <[jacob.dumez@sfgov.org](mailto:jacob.dumez@sfgov.org)>; Fried, Amanda (TTX) <[amanda.fried@sfgov.org](mailto:amanda.fried@sfgov.org)>  
**Subject:** FW: UBI/GI

Hey you two,

The MO recently hired a Racial Equity Policy Advisor, Chiamaka Ogwuegbu, and one of his roles will be coordinating GI work across the city. (Congrats for achieving your first recommendation already 😊.)

He's trying to get a lay of land and beginning to talk to different stakeholders so, of course, I recommended he speak with both of you. He asked what we think is needed in terms of the coordinating role and I was wondering if you'd be ok sharing a draft of the report so he doesn't reinvent the wheel in his due diligence and background work?

LMK your thoughts.

SS

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**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Sent:** Monday, March 7, 2022 2:47 PM  
**To:** Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>; Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>  
**Subject:** RE: UBI/GI

Thank you! Susie, I'll schedule a time for us to connect.

---

**From:** Rhorer, Trent (HSA)  
**Sent:** Monday, March 7, 2022 10:52 AM  
**To:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Cc:** Smith, Susie (HSA) <[susie.smith@sfgov.org](mailto:susie.smith@sfgov.org)>  
**Subject:** RE: UBI/GI

Susie Smith is point for HSA.

Thanks.

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**From:** Ogwuegbu, Chiamaka (MYR) <[chiamaka.ogwuegbu@sfgov.org](mailto:chiamaka.ogwuegbu@sfgov.org)>  
**Sent:** Wednesday, March 2, 2022 4:03 PM  
**To:** Rhorer, Trent (HSA) <[Trent.Rhorer@sfgov.org](mailto:Trent.Rhorer@sfgov.org)>  
**Subject:** RE: UBI/GI

Hi Trent – I hope today has been kind to you.

Andres forwarded me your note below. I'll be working on this coordination on behalf of our office.

Who on your team would be best to connect with to understand the scope of your current UBI/GI programs as well as your experiences coordinating with other departments thus far?

Thanks and take care.



**Chiamaka Ogwuegbu** | Racial Equity Policy Advisor  
Office of Mayor London N. Breed  
City and County of San Francisco

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**From:** Rhorer, Trent (HSA)  
**Sent:** Tuesday, March 1, 2022 10:51 AM  
**To:** Power, Andres (MYR) <[andres.power@sfgov.org](mailto:andres.power@sfgov.org)>  
**Subject:** UBI/GI

Hey Andres.

A while back we talked about the universal basic income/guaranteed income work that is going on across various departments and the need to coordinate. Did your staffer come on board yet? You had said that he was going to help coordinate this effort so depts aren't bumping into one another.

Please let me know.

Thx.