



Cowlitz Indian Tribe

Member Benefits Card - Scoring Matrix

Criteria	Max Points
Cost Structure & Fee Transparency	30
Card-Related Fees	5
Transaction & Account Fees	7
Program Setup & Pricing	7
Additional Features	5
International & Expedited Services	6
Platform Capabilities & Administration	20
Administrative Portal Functionality	6
Program Segmentation / Participant Group Controls	4
Configurable Controls (limits, MCC, geo restrictions)	4
Identity verification flexibility	3
API / integration capability	3
Security, Fraud & Compliance	15
Fraud Detection and Alerts	5
Data security controls / SOC / PCI	4
BSA / AML / KYC Compliance	3
Incident Response and Notification	3
Participant Experience & Accessibility	10
Ease of card activation and use	3
Customer support / 24-7 availability	3
Accessibility / multilingual / elder support	2
Global usability / international support	2
Implementation & Operational Readiness	8
Implementation timeline	3
Training and onboarding support	3
Transition / rollout plan	2
Reporting & Financial Controls	10
Program-level reporting and dashboards	3
Reconciliation tools	3
Audit trail and administrative logs	2
Fund segregation / ledger controls	2
Experience & References	7
Cowlitz Experience	3
Tribal or Government Experience	2
Quality of References	2
TOTAL SCORE	100