ramp

Aug. 6, 2026

Office of the Attorney General
State of West Virginia
Strategic Litigation Group
1900 Kanawha Boulevard East
Charleston, West Virginia 25305

Re: Kent Cartridge; West Virginia Firearms Industry Nondiscrimination Act

Dear Attorney General McCuskey and Mr. Viglianco:

Ramp Business Corporation ("Ramp") writes in response to your July 27, 2026 letter regarding Kent Cartridge and West Virginia's Firearms Industry Nondiscrimination (FIND) Act. Thank you for communicating your concerns regarding Ramp's compliance with the FIND Act; we appreciate West Virginia's interest in protecting firearms-related businesses. Ramp strives to serve all eligible businesses in all U.S. states.[1] We are further committed to discussing ways that companies like Ramp can make their services more accessible – our mission is to help companies of all types save time and money, subject to a nondiscriminatory risk assessment.

We understand the issues raised in your letter regarding Kent Cartridge, but we respectfully submit that Ramp has not violated the FIND Act. First, Ramp is not a "financial institution" as defined in section §5A-14-2(4) of the FIND Act. Ramp does not currently have a contract with, or provide services to, the State of West Virginia, and Ramp is not an insured bank, commercial bank, credit union, or operator of a credit card system. Ramp operates a technology platform and makes available through its platform both Ramp products and services and the products and services of third-party financial-institution partners, including both state and federally chartered banks ("FI Partners"). As such, we are contractually required to pass through the supportability policies of our FI Partners before an applicant can receive certain financial services.

Second, the communications cited in your letter to Ramp did not represent a formal assessment of Kent Cartridge's eligibility, as Kent Cartridge never submitted an application for services. Kent Cartridge may

[1] Ramp maintains Prohibited and Restricted Activities list to meet financial institution partner, legal and risk requirements. That list restricts only "**Certain** production, sale, or distribution of guns, accessories, ammunition, and other weapons" because Ramp is subject to a patchwork of differing domestic and international policies and laws. In all cases, we endeavor to apply this restriction in accordance with applicable legal requirements.

submit an application and Ramp and its financial institution partners, as applicable, will evaluate supportability based on Kent Cartridge's creditworthiness and other business and financial risk factors.[2]

Moving forward, we will work with our FI Partners to ensure consistent and accurate application of their supportability policies. We also intend to further educate our team on accurately communicating pre-application supportability guidance to prospective customers where appropriate.

We would welcome a constructive dialogue with your office about how Ramp and similarly situated companies can appropriately support lawful firearms-related businesses in West Virginia. We would also welcome the opportunity to provide our services to the State of West Virginia. We appreciate your attention to this matter and are available to provide any additional information that would be helpful.

Sincerely,

Scott Bulua
General Counsel
Ramp Business Corporation

[2] We understand First Internet Bank of Indiana ("FirstIB") also received a letter from your office raising concerns under the FIND Act. FirstIB does not issue corporate cards through Ramp, and Kent Cartridge did not request or apply for any product or service offered by FirstIB.