Merchant Card Services

Presented to:

State of Nebraska Department of Administrative Services, Materiel Division, State Purchasing Bureau

For Solicitation No. 6556 Z1

Submitted by:

Adam Langdon, Managing Director
402-602-2507 | alangdon@fnni.com

August 10, 2021

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Technical Proposal

Title Page

Technical Proposal	
RFP Subject	Merchant Card Services for State of Nebraska Department of Administrative Services, Materiel Division, State Purchasing Bureau
Solicitation Number	6556 Z1
Vendor Name	First National Bank of Omaha
Business Address	1620 Dodge Street Mail Stop 1090 Omaha, NE 68197
Opening Date	August 10, 2021
Opening Time	2:00 p.m. CT

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Tuesday, August 10, 2021

Annette Walton and Connie Heinrichs
State Purchasing Bureau
1626 K Street, Suite 130
Lincoln, NE 68508

Subject: First National Bank of Omaha and First Data Merchant Services Response to RFP 6556 Z1 for Merchant Card Services

Dear Annette Walton and Connie Heinrichs:

FNBO, together with our partner First Data Merchant Services LLC, a wholly owned subsidiary of Fiserv Inc. (herein referred to as Fiserv) seeks to establish a long-term partnership with the State of Nebraska (the State) and its agencies for the Merchant Card Services (6556 Z1) Request for Proposal. Both Fiserv and FNBO were born and raised in Omaha, Nebraska: FNBO founded 163 years ago and First Data founded 51 years ago. This is our hometown. This is our State. Between the two companies, we have over 8,000 associates working here who like us, call this home.

With Fiserv solutions, the State gains a secure, reliable and robust payment acceptance program that meets all your requirements and leverages many of the same systems and services already in use today. Ranked the largest bank based in Nebraska at $28 Billion in Assets, FNBO has been a leader in card payments since 1953. Through our partnership, the State gains a team that will:

- **Minimize the cost and impact of implementation.** A streamlined API accelerates the State's time to market with pre-certified third-party support for many of the solutions currently leveraged by the State today. We have dedicated team members at Fiserv and FNBO ready to provide personal support and training for state agencies implementation.

- **Simplify payments with all-inclusive pricing.** The proposed Managed Service (Convenience) Fee model simplifies the State's cost of payment acceptance.

- **Deliver first-class support from a dedicated team of experts.** A team of government and payment experts stand ready to support the State's goals and payment program.

- **Secure every transaction.** Fiserv provides PCI validated P2PE solutions to reduce your scope of compliance and protect your customers' information from a breach.

We look forward to your feedback and the opportunity to collaborate further on key areas of our response.

Sincerely,

Adam Langdon

1 Executive Summary

FNBO is the largest privately owned bank in America operated by the Lauritzen family now for 6 generations. Fiserv provides one of the most robust payment acceptance solutions on the market, trusted by more than 6 million merchants, government organizations and financial institutions, spanning 100+ countries. Our Fiserv partnership will support the unique needs of the different state agencies—from State Game and Parks to UNL while bringing the state a program that meets the values of FNBO and the Lauritzen family.

Every day, Fiserv processes 3,000 transactions per second totaling more than 100 billion per year, which has helped us streamline payment acceptance, lower costs and improve security for organizations of all types. No other payments vendor has the reach and scale that Fiserv provides. As a world leader in payments and financial technology, Fiserv leverages this experience to uncover how people spend, save and access their money.

From the smallest municipalities to states and the federal government, the consultants and development staff at Fiserv consistently improve the way governments accept payments. Fiserv develops and implements the strategies that continually improve how revenue is collected and how programs are delivered. With the industry-leading experience from Fiserv, the team will help the State save money, increase revenue and grow trust with its customers while improving their overall payment experience. Fiserv maintains a team of payment experts specifically in the government sector that currently serves as a trusted partner to more than 250 government accounts.

Founded in Omaha in 1858, FNBO is the great big small bank with over 50 locations in Nebraska—from Chadron, Beatrice, Lincoln or Omaha. Ranked "Highest in Customer Satisfaction" by J.D. Power, named a MONEY Best Bank in the Midwest and one of Forbes Best Banks in America, our focus has always been community first. In 2020, FNBO invested in our community through:

- Supported our communities with more than $7 million in impact grants, capital donations and community sponsorships to nonprofit organizations working to make meaningful and lasting impacts. An estimated 20 percent of these funds benefited historically underrepresented populations.

- Financed $20 million in new Community Development Investments (CDI) with organizations working to strengthen communities. 76 percent of these funds support historically underrepresented populations. FNBO's total CDI portfolio is $272 million.

- Purchased $75 million in products and services that support FNBO's daily operations from 828 small and/or locally owned businesses.

- Sustained and/or improved the environment by investing $1.1 million in eco-friendly operational improvements, resulting in a 13 percent reduction in Greenhouse Gas Emissions compared to 2019.

- Delivered a desired employee experience with 19,000 hours that FNBO employees spent volunteering in our communities

Minimize the Cost and Impact of Implementation

Fiserv solutions will minimize the impact to the State's customers and staff. More than 300 vendor systems are currently certified to Fiserv platforms, which enables the State to leverage multiple third-party solutions pre-certified to the Fiserv platform. This includes many of the existing payment solutions and infrastructures already in place within the State and its agencies today.

Our proposed solution vastly accelerates the implementation process by leveraging the State's current solutions to minimizing disruption and likely avoiding any additional training. The State will save the time, cost and reduce risk associated with a complicated and lengthy implementation process.

The assigned implementation team will support the State and its agencies throughout the entire implementation process. The Fiserv team has experience transitioning government agencies of all types with diverse needs. The modern API simplifies the integration process, and the team will ensure solutions are implemented for a successful program.

Simplify Payments with All-Inclusive Pricing

Through the managed convenience fee model the State can eliminate the impact of Interchange fees with all-inclusive pricing. As a direct processor, Fiserv helps the State avoid additional costs from multiple vendors with competitive pricing for all included services. As more agencies and departments commit to a Fiserv relationship, expenses are further reduced and simplified through the all-inclusive Managed Service (Convenience) Fees.

The Fiserv team of experts stand ready to ensure proper qualifications for this payment model to avoid legal issues or complications. Fiserv will work closely with the card brands to manage the registration process for the State and simplify its qualification to avoid any errors or delays in implementation.

Since the managed convenience fee model from Fiserv offers all-inclusive pricing, the State avoids overseeing the funds from convenience fees. This solution is managed by Fiserv directly and offers one rate that covers Interchange, per transaction and other expenses included in merchant processing. Devices are also available to provide the convenience of one dip of the EMV chip and/or one swipe of the magnetic stripe on the card. This all occurs in house without the need to involve third-party vendors.

Receive First-Class Support from a Team of Experts

Not only will the State be equipped with the latest payment technology solutions, but the team fosters and maintains a strong, holistic relationship throughout the lifecycle of the relationship.

The State gains the support of a team of financial experts and account management professionals with a vested interest in the success of the program.

With extensive experience in government programs, the team commits to the success of this program through consistent communication at every phase of the relationship. The government payment and program experts will provide the consultative guidance the State needs to extract optimal value from the proposed solution and innovate for the future.

Why Choose Fiserv
- ✓ Experience supporting hundreds of Government Agencies
- ✓ Tenured team supporting Government for over 30 years
- ✓ Scalable, secure and reliable platform

Even as the program's requirements grow and evolve, the breadth of Fiserv solutions enables the team to fully meet the proposed requirements today and expand to meet the greater necessities of the State in the future. Fiserv earns the trust of clients every day and provides service that exceeds expectations.

Additionally, Fiserv employs more than 4,000 associates in the State, which makes Fiserv the fifth largest employer in Nebraska. This presence ensures that Fiserv has a vested interest in this project to create an optimal and successful payment environment for the State of Nebraska, your agencies and your customers.

Secure Every Transaction

Fiserv provides a full suite of security solutions to protect personal data, reduce PCI compliance questions and provide one consistent token for each transaction. Fiserv sets the industry standard with tokenization and encryption solutions, consistent innovation and solutions that reduce risk and defend against criminals.

Through the proposed tokenization and encryption solutions, the State protects each customer transaction by completely removing payment card data from its payment environment and replaces it with randomly generated tokens. However, the issued tokens can still be used for other business and sales functions such as returns, sales reports and analysis.

The tokenization and encryption solution from Fiserv combines both end-to-end and point-to-point encryption and tokenization for total payment security, and it is a validated P2PE solution by the PCI Security Standards Council. Only few solutions on the market today have been audited and validated to conform to the rigorous scrutiny of the PCI standards. This means that in addition to protecting State agencies and their customers, the State also significantly simplifies the path to PCI compliance.

Fiserv security experience:
- ✓ 14 billion transactions secured annually
- ✓ Used by 1.9 million merchants
- ✓ 62+ billion secured transactions over the past 10 years

Why Choose FNBO and Fiserv?

FNBO is invested in Nebraska. This is our hometown. This is our state.

FNBO is the largest bank based in Nebraska at $28 billion in Assets. We've been here since 1858. We have more employees based in Nebraska than any other bank.

FNBO has been a leader in card payments since 1953. Our history in the merchant processing business is long and strong. Merchant processing and card payments are core to our business – it's what we do – and we do it with employees who are here in Nebraska.

FNBO is establishing our own program BINs and bringing related funding in-house. This will give us and our clients more control of flow-of-funds. Because of our direct relationship with Visa, MasterCard, AMEX and Discover, we have access and insight into special government products, programs and incentives.

As customers' preferences change and agencies' goals evolve, the experts at Fiserv have the knowledge to help the State's program succeed. Fiserv continues to invest in and rollout services to support new trends in the marketplace. As a leader in payments, Fiserv provides a full range of solutions that meet the needs of each agency.

Fiserv continues to invest in their solutions to improve the way organizations serve their customers and simplify the payment acceptance. Their experience managing large and complex programs across the public and private sector provides a consistent, reliable and secure experience across all core and optional services as described in this RFP. As you continue to extend these services to other Nebraska agencies, we will collaborate and strategize on optimal strategies to ensure successful programs.

2 Original Request for Proposal for Contractual Services Form and Form A

REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliancewith the procedures stated in this Solicitation, and agrees to the terms and conditions unless otherwise indicated in writing and certifies that contractor maintains a drug free workplace.
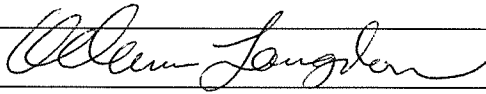
Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

___X___ NEBRASKA CONTRACTOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Contractor. "Nebraska Contractor" shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

_____ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

_____ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

FORM MUST BE SIGNED USING AN INDELIBLE METHOD OR DOCUSIGN

FIRM:	First National bank of Omaha (FNBO)
COMPLETE ADDRESS:	1620 Dodge Street, Stop 1090, Omaha, NE 68197
TELEPHONE NUMBER:	402-602-2507
DATE:	08/03/2021
SIGNATURE:	*[signature]*
TYPED NAME & TITLE OF SIGNER:	Adam Langdon, Managing Director

2.1 Form A: Proposal Point of Contact

Form A should be completed and submitted with each response to this solicitation. This is intended to provide the State with information on the bidder's name and address, and the specific person(s) who are responsible for preparation of the bidder's response.

Preparation of Response Contact Information	
Bidder Name:	FNBO
Bidder Address:	1620 Dodge Street – Mail Stop 1090 Omaha, NE. 68197
Contact Person & Title:	Adam Langdon, Managing Director
E-mail Address:	alangdon@fnni.com
Telephone Number (Office):	402-602-2507
Telephone Number (Cellular):	402-290-8084

Each bidder should also designate a specific contact person who will be responsible for responding to the State if any clarifications of the bidder's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Bidder Name:	FNBO
Bidder Address:	1620 Dodge Street – Mail Stop 1090 Omaha, NE. 68197
Contact Person & Title:	Adam Langdon, Managing Director
E-mail Address:	alangdon@fnni.com
Telephone Number (Office):	402-602-2507
Telephone Number (Cellular):	402-290-8084

3 Corporate Overview

First National Bank of Omaha is a subsidiary of First National of Nebraska. It is the largest privately held bank subsidiary in the United States with $17 billion in assets and 4,320 employees, as part of First National of Nebraska.

Founded in 1857 and headquartered in Omaha, Nebraska, United States, First National provides corporate banking, investment banking, retail banking, wealth management and consumer lending services at locations in Nebraska, Iowa, Colorado, Texas, Kansas, South Dakota and Illinois. The bank operates 109 branches throughout the Midwest.

First National Bank of Omaha (FNBO) provides a corporate overview in this section, beginning with Form A in **Table 1**.

Table 1: FNBO Identification and Information

RFP Requirement	First National
Bidder Name:	First National Bank of Omaha
Bidder Address:	1620 Dodge Street – Mail Stop 1090 Omaha, NE. 68197
Contact Person & Title:	Adam Langdon, Managing Director
E-mail Address:	alangdon@fnni.com
Telephone Number (Office):	402-602-2507
Telephone Number (Cellular):	402-290-8084

3.1 Financial Statements

First National of Nebraska is a multi-state holding company headquartered in the heart of downtown Omaha, with a strong heritage of banking excellence that dates back more than 160 years. When it opened in 1857, First National Bank was a local bank that served only Omaha and the surrounding communities. First National of Nebraska and its affiliates now have $23 billion in assets and nearly 5,000 employee associates.

First National of Nebraska and Subsidiaries
Financial Highlights

| | Years ended December 31, | | | | |
	2020	2019	2018	2017	2016
(in thousands except per share data)					
Total assets	$ 24,817,423	$ 22,623,708	$ 21,647,511	$ 20,434,754	$ 19,046,202
Total interest income and noninterest income	$ 1,733,813	$ 1,860,392	$ 1,756,463	$ 1,606,039	$ 1,578,214
Net income	$ 296,123	$ 292,939	$ 280,106	$| 135,644	$ 217,547
Stockholders' equity	$ 2,698,539	$ 2,402,361	$ 2,165,274	$ 1,963,157	$ 2,028,286
Allowance for loan losses	$ 440,341	$ 376,823	$ 402,621	$ 392,692	$ 327,644
Per share data:					
Diluted earnings	$ 1,104	$ 1,071	$ 1,011	$ 469	$ 720
Dividends	$ 210	$ 210	$ 200	$ 100	$ 147
Stockholders' equity	$ 10,060	$ 8,957	$ 7,889	$ 7,051	$ 6,769
Dividend payout ratio	19.0%	19.6%	19.7%	21.3%	20.4%
Profit ratios:					
Return on average equity	11.6%	12.4%	13.7%	6.7%	10.9%
Return on average assets	1.3%	1.4%	1.4%	0.7%	1.2%

Figure 1: Financial Highlights for Fist National, 2016–2020

For Additional information visit https://www.fnni.com/global/documents/2020-fnni-annual-report.pdf.

3.2 Change of Ownership

No change of ownership is expected.

3.3 Office Location

FNBO's office location is included in **Table 1** on a previous page.

3.4 Relationship with Nebraska

FNBO has not had any dealings with the State in the last five years. Our subcontractor (Fiserv) has worked the following projects with the state in the last five years.

HHS IV&V Services, DMA

The Department of Health and Human Services (DHHS) is currently replacing its data warehouse and decision support system with an updated data warehouse and business intelligence technology platform. The State's new Data Management and Analytics (DMA) services and system, which will incorporate Program Integrity Case Management and Encounter Processing, has been in development since 2016. Fiserv has been providing Independent Verification and Validation (IV&V) for this project since the beginning. Our team of industry experts provide a completely independent assessment of the work products and project's progress. Our mission is to verify and validate that a system will comply with its stated requirements and organizational standards and meet its users' needs.

Table 2: Nebraska IV&V Experience

Project	Fiserv Experience
Name	**NE HHS IV&V Services – DMA**
Code	NENEHHS 00010002
Type	FPC
Dates	10/01/2016–11/30/2021
Status	Active

HHS Security Audit

Fiserv provides on-demand security audits for the state since 2016. For example, the Fiserv security team recently completed a security assessment report on the Nebraska Family On-line Client User System (N-FOCUS). Our experts scanned this eligibility and enrollment system for vulnerabilities, analyzed system access data, and documented our findings in an official report for the Center for Medicaid Services.

Table 3: Nebraska Security Audit Experience

Project	Fiserv Experience
Name	**NE HHS Security Audit**
Code	NENEHHS 00010009
Type	FPC
Dates	12/01/2016–11/30/2021
Status	Active

FED Data Services Hub

Fiserv is currently providing Independent Verification and Validation for the State of Nebraska's integration to the Federal Data Services Hub. Our team is responsible for observing all file exchange tests comply with the State's original scope of work and when these tests are complete we will attest to our observations with Center for Medicaid Services.

Table 4: Nebraska Data Services Hub Experience

Project	Fiserv Experience
Name	**OSR/2 FED Data Services Hub**
Code	NENEHHS 00010010
Type	T&M

Dates	06/23/2021–09/30/2021
Status	Active

3.5 Bidder's Employee Relations to Nebraska

No bidder has been employed by the State in the last 12 months.

3.6 Contract Performance

FNBO

FNBO has not had any contracts terminated for convenience or for cause in the last five years.

Fiserv

The Fiserv Government Sector Team is unaware of any FDMS public sector contracts terminated for convenience or for cause within the past five years. However, FDMS provides services to millions of merchants through several other partner channels where this information is not tracked and we do not have information available as to whether any contract in those channels was terminated for cause or convenience and the undersigned is not aware of any.

3.7 Summary of Corporate Experience

Fiserv will serve as the lead in the managing the project, partnering with the State and FNBO to ensure that a seamless conversion is achieved. Fiserv will provide a dedicated startup staff to the State and asks that Nebraska assign a dedicated startup team for the project as well to ensure resource availability. FNBO will also provide two dedicated leaders to this project to ensure everyone's needs are met.

Fiserv's merchant solutions are the industry's most dynamic and comprehensive, and comprise much more than merely acquiring services. We partner with our clients on holistic solutions designed to help them serve their customers better, grow sales and simplify the way they do business.

No other provider offers the merchant community—from the largest multinational retailers to the smallest operators—the depth and breadth of payments and business management services as Fiserv. From card and check acceptance solutions, to customer loyalty, mobile commerce, security, analytics, and more, we have been innovating on behalf of our clients for 48 years, enabling them to succeed and grow in a swiftly evolving competitive and technological landscape.

State of Texas, Texas Comptroller of Public Accounts

Fiserv assessed, deployed, integrated and continues to support a POS solution for the State of Texas. The objective for the State of Texas was to lower the rates and fees associated with their credit card processing and encrypt and tokenize every transaction to provide significantly

increased security. Providing a P2PE platform in 350 devices at all 69 locations, resulted in a significantly enhanced environment with multiple layers of defense to protect cardholder data both in transit and at rest. By initiating these measures, the State of Texas realized a reduction in costs allowing for reallocation of finances to other areas of need. P2PE and E2EE with tokenization made cardholder data significantly more secure. This also reduced PCI compliance requirements and PCI DSS scope. Fiserv provides back-office reconciliation and reporting capability to support finance and accounting functions for the State of Texas.

Table 5: Project Experience, State of Texas Comptroller

Experience Data	Fiserv Experience
Time period of the project	1 year (project start: 2020)
Scheduled Completion Dates	2021
Actual Completion Dates	Not yet completed
Planned Budget	N/A This project was completed with no up-front costs for the client. Because Fiserv is a merchant processor, all costs are paid via transaction fees.
Actual Cost	N/a
Bidder's Responsibilities	Merchant Services, Snap Pay and P2P Tokenization & Encryption
Customer Name	State of Texas, Texas Comptroller of Public Accounts
Customer Contact	Stacy Robertson, Team Lead – Contract Development 512-463-4916 stacy.robertson@cpa.texas.gov
Prime Contractor/Subcontractor	Prime

State of North Carolina, Office of the State Comptroller

North Carolina awarded its first state merchant service contract to First Data (now Fiserv) in 1993. The longevity of this relationship highlights the strength of our services. We offer the following gateway solutions one the states master service agreement: CardConnect, PayPoint and Payeezy along with over 35 POS options. We are proud to offer our North Carolina participants Clover POS, a stand-alone, PCI-validated device with P2PE with TransArmor.

Fiserv provides merchant card processing to all higher education in the state of North Carolina. Recently, the state contract was amended to add managed-service fee solution. This has been an excellent service for State's property tax agency and for tuition for higher education because it is a no-cost solution to the client.

TeleCheck is provided under the PayPoint gateway or sold independently with a direct agreement. With this solution, the client has warranty services, which reduce fraud cases by 100 percent, and verification services for existing customers' databases or recurring payments. TeleCheck offers easy integration through gateways like, PayPal, Touchnet, CyberSource and Tempus Technologies. TeleCheck offers faster access to funds with next-day funding, with no limit for check types (personal, business and corporate checks).

Table 6: Project Experience, North Carolina Office of the State Comptroller

Experience Data	Fiserv Experience
Time period of the project	7 years (project start: 2014)
Scheduled Completion Dates	2021
Actual Completion Dates	
Planned Budged	N/A This project was completed with no up-front costs for the client. Because Fiserv is a merchant processor, all costs are paid via transaction fees.
Actual Cost	N/A
Bidder's Responsibilities	Processing, Gateways, Managed Convenience Fee, Clover POS, and Data File Manager
Customer Name	North Carolina Office of the State Controller NC Office of the State Controller 3512 Bush Street – MSC 1410 Raleigh, NC 27699-1410
Customer Contact	Mr. Courtney Scot Michelle, CPA, Financial Specialist 919-707-0659 courtney.michelle@osc.nc.gov
Prime Contractor/Subcontractor	Prime

State of California, Department of Motor Vehicles

Large-scale projects such as the one we took on for the State of California Department of Motor Vehicles (DMV) offer another example of our innovation and experience. With the objective to provide better service to California constituents, we deployed our expertise in POS systems throughout the 179 DMV field offices in the State, which included over 4,000 Clover devices. We successfully deployed the DMV's e-Payment solution on time, developing a unique front-end integration into multiple mainframe systems for both the vehicle and driver license registrations for all credit and debit card transactions collected, combined with incorporating a managed convenience fee model.

The COVID-19 Pandemic forced businesses to find alternative business models and state government was no exception. Our payment solution options and capabilities, industry expertise, and expanded features allowed California DMV to shift their brick-and-mortar service into a virtual field office to continue serving their customers while protecting everyone's health without a significant loss in vital government revenue. Since the pilot go-live in September 2019—just 10 weeks after contract signing—our solution has met the goal of the State of California, increased the state's customer satisfaction, improved service availability and significantly reduced PCI risk.

Table 7: Project Experience, California Department of Motor Vehicles

Experience Data	Fiserv Experience
Time period of the project	2 years (project start: 2019)
Scheduled Completion Dates	2020
Actual Completion Dates	• Pilot implementation complete: 07/07/2020 (five field offices implemented) • Statewide implementation: 05/08/2020 • Virtual field office implementation (credit card): 05/21/2020 • Virtual field office implementation (eCheck): 05/21/2020
Planned Budget	N/A This project was completed with no up-front costs for the client. Because Fiserv is a merchant processor, all costs are paid via transaction fees.
Actual Cost	N/A
Bidder's Responsibilities	Processing, Gateways, Managed Convenience Fee, Clover POS, and Data File Manager
Customer Name	California Department of Motor Vehicles
Customer Contact	Leandra Kruger

	916-657-8752
	Leandra.kruger@dmv.ca.gov
Prime Contractor/Subcontractor	Prime

3.8 Summary of Proposed Personnel/Management Approach

The implementation will occur in this order:

1. Initiation: During Initiation, request are reviewed, consult the implementation team, and introduce any appropriate partners required for project execution;

2. Requirements: At the Requirements phase, we evaluate the current set up, compare functionality, define scope and review implementation options identified for the State;

3. Planning : The Planning phase involves defining the approach in detail; reviewing and analyzing the State portfolio; defining mappings; and determining what equipment, software providers and third-party support will be required;

4. Set up: At project set up, mapping tasks are completed and systematically upload to the account demographic/pricing;

5. Testing: During the testing phase, we run quality check programs and confirm production readiness;

6. Implement: In the Implement phase, we redirect, deploy/activate, and update software;

Closure: Once implementation is complete the closure phase begins. This includes monitoring, validating and transitioning to normal business support activities.

This project will be implemented with the following staff.

NE Merchant Services Org Chart
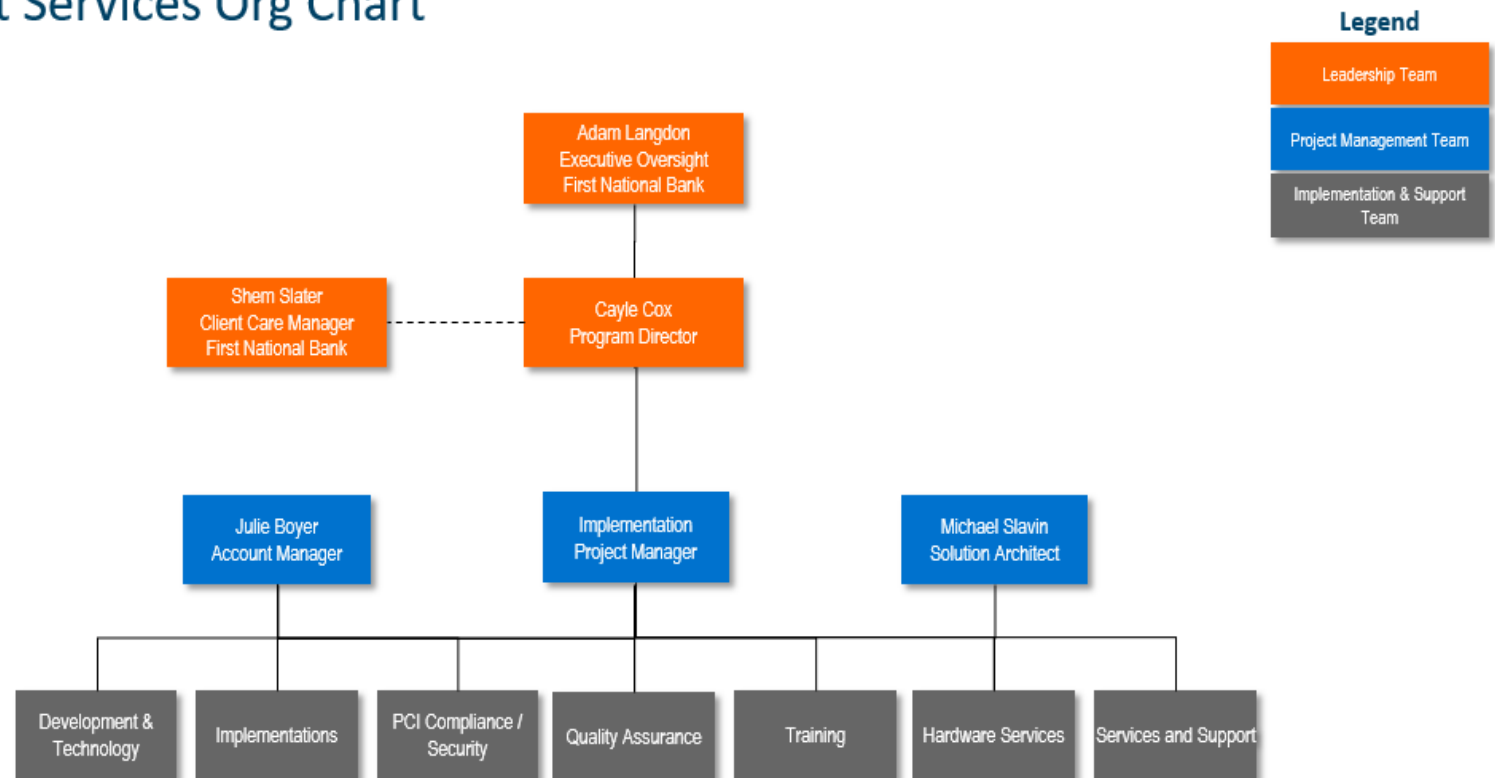
Figure 2: Nebraska Merchant Card Services Organization

Adam Langdon will provide executive oversight for this project and his primary responsibility will be to ensure all project requirements are met. Shem Slater will be the primary point of contact for FNBO customer service escalations. Cayle Cox will be act as liaison between the State, FNBO and Fiserv throughout the implementation process and will transition to an Account Executive role after go-live to ensure support continuity. Michael Slavin designed this technical solution and he will oversee all technical aspects of this deployment. Julie Boyer will provide post go-live support for the State. All other personnel will be assigned upon award.

Resumes and references are attached in **9.1 Resumes** beginning on page 136.

3.9 Subcontractor: Fiserv

Fiserv will serve as the lead in the management of the project, partnering with the State to ensure that a seamless conversion is achieved.

Fiserv will be the only subcontractor on this project and therefore they will complete 100 percent of subcontracted tasks.

Fiserv and FNBO will perform in a true partnership with this project so each party will perform 50 percent of the work.

About Fiserv

Fiserv, Inc. is a leading global provider of payments and financial services technology solutions. We are publicly traded on the NASDAQ Global Select Market and part of the S&P 500 Index. We serve clients around the globe, including banks, credit unions, other financial institutions, corporate clients and merchants. We help clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale ("POS") solution. Most of the services we provide are necessary for our clients to operate their businesses and are, therefore, non-discretionary in nature. We service our global client base by working among our geographic teams across various regions: the United States and Canada; Europe, Middle East and Africa; Latin America; and Asia Pacific.

In 2020, we had $14.9 billion in total revenue, $1.9 billion in operating income and $4.1 billion of net cash provided by operating activities from continuing operations. Processing and services revenue, which in 2020 represented 82 percent of our total revenue, is primarily generated from account- and transaction-based fees under multi-year contracts that generally have high renewal rates. We have operations and offices located both within the United States (the "U.S." or "domestic") and outside of the U.S. ("international") with revenues from domestic and international products and services as a percentage of total revenue as follows for the years ended December 31.

(In millions)	2020	2019	2018
Total revenue	$ 14,852	$ 10,187	$ 5,823
Domestic	87 %	88 %	94 %
International	13 %	12 %	6 %

Figure 3: Fiserv Annual Revenue, 2018–2020

We have grown our business by signing new clients, expanding the products and services we provide to existing clients, offering new and enhanced products and services developed through innovation and acquisition, and extending our capabilities geographically, all of which have enabled us to deliver a wide range of integrated products and services and created new opportunities for growth.

Our headquarters are located at 255 Fiserv Drive, Brookfield, Wisconsin 53045, and our telephone number is 262-879-5000.

Effective in the first quarter of 2020, we realigned our reportable segments to reflect our new management structure and organizational responsibilities ("Segment Realignment") following the July 2019 acquisition of First Data. Our operations are comprised of the Merchant Acceptance ("Acceptance") segment, the Financial Technology ("Fintech") segment and the Payments and Network ("Payments") segment.

Additional financial information can be found on https://investors.fiserv.com.

4 Financial Statement

Link to form 10-k for each

FNBO

First National of Nebraska is a multi-state holding company headquartered in the heart of downtown Omaha, with a strong heritage of banking excellence that dates back more than 160 years. When it opened in 1857, First National Bank was a local bank that served only Omaha and the surrounding communities. First National of Nebraska and its affiliates now have $23 billion in assets and nearly 5,000 employee associates.

FNBO's financial materials are available online here: https://www.fnb-online.com/About-Us/Investor-Information/Reports-and-Filings/Annual-Reports

First National of Nebraska and Subsidiaries
Financial Highlights

	Years ended December 31,				
	2020	2019	2018	2017	2016
(in thousands except per share data)					
Total assets	$ 24,817,423	$ 22,623,708	$ 21,647,511	$ 20,434,754	$ 19,046,202
Total interest income and noninterest income	$ 1,733,813	$ 1,860,392	$ 1,756,463	$ 1,606,039	$ 1,578,214
Net income	$ 296,123	$ 292,939	$ 280,106	$ 135,644	$ 217,547
Stockholders' equity	$ 2,698,539	$ 2,402,361	$ 2,165,274	$ 1,963,157	$ 2,028,286
Allowance for loan losses	$ 440,341	$ 376,823	$ 402,621	$ 392,692	$ 327,644
Per share data:					
Diluted earnings	$ 1,104	$ 1,071	$ 1,011	$ 469	$ 720
Dividends	$ 210	$ 210	$ 200	$ 100	$ 147
Stockholders' equity	$ 10,060	$ 8,957	$ 7,889	$ 7,051	$ 6,769
Dividend payout ratio	19.0%	19.6%	19.7%	21.3%	20.4%
Profit ratios:					
Return on average equity	11.6%	12.4%	13.7%	6.7%	10.9%
Return on average assets	1.3%	1.4%	1.4%	0.7%	1.2%

Figure 4: Financial Highlights for Fist National, 2016–2020

Fiserv

In 2020, we had $14.9 billion in total revenue, $1.9 billion in operating income and $4.1 billion of net cash provided by operating activities from continuing operations. Processing and services revenue, which in 2020 represented 82 percent of our total revenue, is primarily generated from account- and transaction-based fees under multi-year contracts that generally have high renewal rates. We have operations and offices located both within the United States (the "U.S." or "domestic") and outside of the U.S. ("international") with revenues from domestic and international products and services as a percentage of total revenue as follows for the years ended December 31.

Fiserv prepares and files financials annually with the SEC. Previous years of financial information filed with the SEC is available for download at http://investors.fiserv.com.

(In millions)		2020		2019		2018
Total revenue	$	14,852	$	10,187	$	5,823
Domestic		87 %		88 %		94 %
International		13 %		12 %		6 %

Figure 5: Fiserv Annual Revenue, 2018–2020

5 Terms and Conditions (Section II)

Bidders should complete Sections II through VI as part of the proposal. Bidder should read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The bidder should also provide an explanation of why the bidder rejected the clause or rejected the clause and provided alternate language. By signing the solicitation, bidder is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this solicitation. The State of Nebraska reserves the right to reject proposals that attempt to substitute the bidder's commercial contracts and/or documents for this solicitation.

The bidder should submit with their proposal any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the bidder's proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1.   If only one Party has a particular clause then that clause shall control;

2.   If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;

3.   If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

5.1 A General

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			We have included our standard merchant agreements (attached in the Appendix, refer to **9.2 Payment Solutions Agreement** on page 149) for the State's review and we acknowledge receipt of the four (4) addendums.

The contract resulting from this solicitation shall incorporate the following documents:

1.   Request for Proposal and Addenda;

2.	Amendments to the solicitation;

3.	Questions and Answers;

4.	Contractor's proposal (Solicitation and properly submitted documents);

5.	The executed Contract and Addendum One to Contract, if applicable; and,

6.	Amendments/Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment or addenda, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment to the executed Contract with the most recent dated amendment having the highest priority, 2) executed Contract and any attached Addenda, 3) Amendments to solicitation and any Questions and Answers, 4) the original solicitation document and any Addenda, and 5) the Contractor's submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

5.2 B Notification

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally, electronically or mailed, by U.S. Mail, postage prepaid, return receipt requested, to the parties at their respective addresses set forth below, or at such other addresses as may be specified in writing by either of the parties. All notices, requests, or communications shall be deemed effective upon personal delivery or five (5) calendar days following deposit in the mail.

Either party may change its address for notification purposes by giving notice of the change, and setting forth the new address and an effective date.

5.3 C Buyer's Representative

The State reserves the right to appoint a Buyer's Representative to manage [or assist the Buyer in managing] the contract on behalf of the State. The Buyer's Representative will be appointed in writing, and the appointment document will specify the extent of the Buyer's Representative authority and responsibilities. If a Buyer's Representative is appointed, the Contractor will be provided a copy of the appointment document, and is expected to cooperate accordingly with the Buyer's Representative. The Buyer's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

5.4 D Governing Law (Statutory)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state and federal laws, ordinances, rules, orders, and regulations.

5.5 E Beginning of Work

The awarded bidder shall not commence any billable work until a valid contract has been fully executed by the State. The awarded bidder will be notified in writing when work may begin.

5.6 F Amendment

This Contract may be amended only in writing, within scope, upon the agreement of both parties.

5.7 G Change Orders or Substitutions

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes.

The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Contractor's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

In the event any product is discontinued or replaced upon mutual consent during the contract period or prior to delivery, the State reserves the right to amend the contract or purchase order to include the alternate product at the same price.

Contractor will not substitute any item that has been awarded without prior written approval of SPB

5.8 H Vendor Performance Reports

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The State may document any instance(s) of products or services delivered or performed which exceed or fail to meet the terms of the purchase order, contract, and/or solicitation

specifications. The State Purchasing Bureau may contact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

5.9 I Notice of Potential Contractor Breach

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

5.10 J Breach

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. In case of default of the Contractor, the State may contract the service from other sources and hold the Contractor responsible for any excess cost occasioned thereby. OR In case of breach by the Contractor, the State may, without unreasonable delay, make a good faith effort to make a reasonable purchase or contract to purchased goods in substitution of those due from the contractor. The State may recover from the Contractor as damages the difference between the costs of covering the breach. Notwithstanding any clause to the contrary, the State may also recover the contract price together with any incidental or consequential damages defined in UCC Section 2-715, but less expenses saved in consequence of Contractor's breach.

The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

5.11 K Non-Waiver of Breach

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Allowing time to cure or the acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party, including, but not limited to the right to immediately terminate the contract for the same or a different breach, or constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

5.12 L Severability

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

5.13 M Indemnification

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

1.   GENERAL

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials ("the indemnified parties") from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses ("the claims"), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Contractor, its employees, subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2.   INTELLECTUAL PROPERTY (Optional)

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State's use of the Licensed Software without the State's prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State's use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor's sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State's behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State's election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this solicitation.

3.   PERSONNEL

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker's compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor's and employees, provided by the Contractor.

4.   SELF-INSURANCE

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (§81-8,294), Tort (§81-8,209), and Contract Claim Acts (§81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq.

and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

5.   The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

5.14 N Attorney's Fees

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

5.15 O Performance Bond

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor will be required to supply a bond executed by a corporation authorized to contract surety in the State of Nebraska, payable to the State of Nebraska, which shall be valid for the life of the contract to include any renewal and/or extension periods. The amount of the bond must be $500,000. The bond will guarantee that the Contractor will faithfully perform all requirements, terms and conditions of the contract. Failure to comply shall be grounds for forfeiture of the bond as liquidated damages. Amount of forfeiture will be determined by the agency based on loss to the State. The bond will be returned when the contract has been satisfactorily completed as solely determined by the State, after termination or expiration of the contract.

5.16 P Liquidated Damages

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The State and the contractor agree that actual damages from a failure to perform certain requirements in any contract executed pursuant to this RFP are difficult to accurately estimate, that there has been a reasonable effort by parties to fix the amount of compensation that is due under the contract, and that it is possible to identify an amount of liquidated damages for the failure to perform those requirements that is proportionate to the actual damages that the State would anticipate as a result of the failure.

In lieu of actual damages, the State and the contractor shall agree to a schedule of fees for failure to perform certain requirements in any contract executed pursuant to this RFP.

The following is the required schedule of liquated damages in the form of fees for failure to perform certain requirements.

These fees are categorized as follows:

Standard $ 2,000.00 per 24 hours

High $ 5,000.00 per 24 hours

Critical $10,000.00 per 24 hours

Liquidated damages may be charged by the State under this paragraph for each day or partial day the contractor fails to perform or comply with certain requirements in the contract, other than failures caused by the State or circumstances beyond the control of the contractor or their agents (natural disasters, etc.)

1.   ACCEPTANCE OF CREDIT CARD BATCHES

Upon being notified by a State Agency that Contractor was not able to accept credit card transaction batches/files (by any method used by State Agencies to transmit files/batches), Contractor will either resolve the situation within two (2) hours so the credit card transaction batches/files can be received from the State or pay liquidated damages.
Category: Critical

2.   ABILITY TO ACCESS DAILY SETTLEMENT REPORT

Upon being notified by the State that daily settlement reports are unavailable, Contractor will either resolve the situation within two (2) hours so reconciliation of deposits can be done or pay liquidated damages.
Category: High

3.   ABILITY TO ACCESS DAILY BANK REPORTING INFORMATION

Upon being notified by the State that daily bank information reports prior day balance reports, current day balance reports, and comma-separated value (CSV) exports are unavailable, Contractor will either resolve the situation within four hours and make all required reports available to State staff or pay liquidated damages.
Category: High

4.   CUSTOMER SERVICE

Upon being notified by the State that Contractor's customer service is unable to resolve terminal, authorization or transmission issues, the Contractor will resolve the issue(s) within four (4) hours or pay liquidated damages.
Category: High

5.   SENDING/RECEIVING OF WIRES

Upon being notified by the State that Contractor is unable to send wires/receive wires on behalf of the State, Contractor will either resolve the situation within four hours after being notified or pay liquidated damages.
Category: Standard

6.   RFP REQUIRED REPORTING

Within three (3) business days of Contractor being notified by the State, reports not provided by Contractor will be made available to the State or contractor will pay liquidated damages.
Category: Standard

As to any liquidated damages owing hereunder, Contractor will pay liquidated damages to State by the tenth (10th) Business Day of the month following the month that the damages were reported to the Contractor. The State has 60 days after the incident to contact the Contractor to pay liquidated damages.

7.   UNRESOLVED REQUIREMENTS

All Standard and High category requirements will move to Critical level of liquidated damages if not resolved within 48 hours after notification to the Contractor.

All Critical category requirements will double in liquidated damages payment if not resolved with 24 hours after notification to the Contractor.

5.17 Q Assignment, Sale or Merger

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor's business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

5.18 R Contracting with Other Nebraska Political Sub-Divisions of the State or another State

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor may, but shall not be required to, allow any state agency, board, commission, the University of Nebraska, the Nebraska State colleges, the courts, the Legislature, or any other office or agency established by the Constitution of Nebraska, to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Contractor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

5.19 S Force Majeure

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party ("Force Majeure Event"). The Party so affected shall immediately make a written request for relief to the other Party, and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party's own employees will not be considered a Force Majeure Event.

5.20 T Confidentiality

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than $5,000.

5.21 U Early Termination

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.

2. The State, in its sole discretion, may terminate the contract for any reason upon 30 calendar day's written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.

3. The State may terminate the contract immediately for the following reasons:

   a. if directed to do so by statute;

   b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;

   c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;

   d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;

   e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;

   f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;

   g. Contractor intentionally discloses confidential information;

   h. Contractor has or announces it will discontinue support of the deliverable; and,

   i. In the event funding is no longer available.

5.22 V Contract Closeout

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;

2. Transfer ownership and title to all completed or partially completed deliverables to the State;

3. Return to the State all information and data, unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;

4. Cooperate with any successor Contactor, person or entity in the assumption of any or all of the obligations of this contract;

5. Cooperate with any successor Contactor, person or entity with the transfer of information or data related to this contract;

6. Return or vacate any state owned real or personal property; and,

7. Return all data in a mutually acceptable format and manner.

6 Contractor Duties (Section III)

6.1 A Independent Contractor/Obligations

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the Contractor's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor, and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;

2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;

3. Damages incurred by Contractor's employees within the scope of duties under the contract;

4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law;

5.   Determining the hours to be worked and the duties to be performed by the Contractor's employees; and,

6.   All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the bidder's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor's employees.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any subcontractor engaged to perform work on this contract.

6.2 B Employee Work Eligibility Status

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at http://das.nebraska.gov/materiel/purchasing.html

2. The completed United States Attestation Form should be submitted with the solicitation response.

3. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.

4. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

6.3 C Compliance with Civil rights Laws and Equal Opportunity Employment/Nondiscrimination (Statutory)

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the State of Nebraska, and their subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §§48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this solicitation.

6.4 D Cooperation with Other Contractors

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor's intellectual property or proprietary information unless expressly required to do so by this contract.

6.5 E Permits, Regulations, Laws

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

6.6 F Ownership of Information and Data/Deliverables

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Contractor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Contractor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable.

6.7 G Insurance Requirements

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			FNBO & Fiserv will submit Certificate of Insurance for the State's review prior to commencing.

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;

2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,

3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract or within ninety (90) days of termination or expiration of the contract, the contractor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and ninety (90) days following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1.   WORKERS' COMPENSATION INSURANCE

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contactors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the Subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter. The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any Subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any Subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter.** The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	$2,000,000
Products/Completed Operations Aggregate	$2,000,000
Personal/Advertising Injury	$1,000,000 per occurrence
Bodily Injury/Property Damage	$1,000,000 per occurrence
Damage to Rented Premises (Fire)	$300,000 each occurrence
Contractual	Included
Independent Contractors	Included
If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.	
WORKER'S COMPENSATION	
Employers Liability Limits	$500K/$500K/$500K
Statutory Limits- All States	Statutory - State of Nebraska
Voluntary Compensation	Statutory
COMMERCIAL AUTOMOBILE LIABILITY	
Bodily Injury/Property Damage	$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability	Included

UMBRELLA/EXCESS LIABILITY	
Over Primary Insurance	$5,000,000 per occurrence
PROFESSIONAL LIABILITY	
All Other Professional Liability (Errors & Omissions)	$1,000,000 Per Claim / Aggregate
COMMERCIAL CRIME	
Crime/Employee Dishonesty Including 3rd Party Fidelity	$1,000,000 Aggregate
CYBER LIABILITY	
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties	$10,000,000 Aggregate
MANDATORY COI SUBROGATION WAIVER LANGUAGE	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
MANDATORY COI LIABILITY WAIVER LANGUAGE	
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."	

3.   EVIDENCE OF COVERAGE

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

Agency Nebraska State Purchasing Bureau Attn: Annette Walton

Solicitation Number: 6556 Z1 / Contract # XXXXX O4 Email address: annette.walton@nebraska.gov

These certificates or the cover sheet shall reference the RFP number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

4.   DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

6.8 H Antitrust

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

6.9 I Conflict of Interest

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

By submitting a proposal, bidder certifies that no relationship exists between the bidder and any person or entity which either is, or gives the appearance of, a conflict of interest related to this RFP or project.

Bidder further certifies that bidder will not employ any individual known by bidder to have a conflict of interest nor shall bidder take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, bidder shall provide with its proposal a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall bid evaluation.

6.10 J Advertising

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

6.11 K Nebraska Technology Access Standards (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at http://nitc.nebraska.gov/standards/2- 201.html and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

6.12 L Disaster Recovery/Back up Plan

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

The Contractor shall have a disaster recovery and back-up plan, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster. The Contractor shall provide an ISO 22301 providing additional disaster recovery information.

6.13 M Drug Policy

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within	NOTES/COMMENTS:

		Solicitation Response (Initial)	
AAL			

Contractor certifies it maintains a drug free work place environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

6.14 N Warranty

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Despite any clause to the contrary, the Contractor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Contractor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to Customer, or if Contractor is unable to perform the services as warranted, Contractor shall reimburse Customer the fees paid to Contractor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees and costs.

7 Payment (Section IV)

7.1 A Prohibition against Advanced Payment (Statutory)

Neb. Rev. Stat. §§81-2403 states, "[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency."

7.2 B Taxes (Statutory)

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. The Contractor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Contractor's equipment which may be installed in a state-owned facility is the responsibility of the Contractor.

7.3 C Invoices

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Invoices for payments must be submitted by the Contractor to the agency requesting the services with sufficient detail to support payment. The terms and conditions included in the Contractor's invoice shall be deemed to be solely for the convenience of the parties. No terms or conditions of any such invoice shall be binding upon the State, and no action by the State, including without limitation the payment of any such invoice in whole or in part, shall be construed as binding or estopping the State with respect to any such term or condition, unless the invoice term or condition has been previously agreed to by the State as an amendment to the contract.

The State Treasurer's Office will work with the contractor and the State agencies to set up the payment process for merchant fees. The State Treasurer will require that most State agencies' merchant fees be debited from the State bank account. A few State agencies require an invoice instead of being debited.

Bidder may not, under any circumstances, propose the netting of merchant fees or the withholding of revenue out of daily batch settlements for any services.

7.4 D Inspection and Approval

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

7.5 E Payment (Statutory)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
AAL			

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2403). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

7.6 F Late Payment (Statutory)

The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §§81-2401 through 81-2408).

7.7 G Subject to Funding/Funding Out Clause for Loss of Appropriations (Statutory)

The State's obligation to pay amounts due on the Contract for a fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice 30 calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive

just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.

7.8 H Right to Audit (Statutory)

The State shall have the right to audit the Contractor's performance of this contract upon a 30 days' written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. (Neb. Rev. Stat. §84-304 et seq.) The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor's business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

8 Technical Approach (Including Attachment A)

8.1 Attachment A.1: Statutory Project Requirements

Statutory Project Requirements Request for Proposal 6556 Z1

Bidder name: FNBO

Part 1: Bidders are responsible to research Nebraska Revised Statues for legal responsibilities when doing business with the State. References to certain State statues and the Nebraska Constitution are listed below but are not all inclusive to the legal requirements of the contractor.

    a. Neb. Rev. Stat § 48-1122—Prohibition of Discrimination

    b. Neb. Rev. Stat § 73-205(3)—Technology Access Standards

    c. Neb. Rev. Stat § 73-506(2)—Service contracts with unspecified or unlimited duration

    d. Neb. Rev. Stat § 73-506(1)—The State cannot pay for deliverables not received

    e. Neb. Rev. Stat § 77-2301—The bank must be a state or national bank licensed to do business in the State and will cash State warrants free of charge

    f. Neb. Rev. Stat § 77-2387 to 77-2398—Collateral Requirements

    g. Neb. Rev. Stat § 81-2401 to 81-2408—Prompt Payment Act

    h. Neb. Rev. Stat § 81-118.01-Electronic Payment; acceptance; conditions

    i. Nebraska State Constitution, Article XIII, § 3—Prohibits indemnification and limitations of liability

Please answer the following questions with a check mark after the appropriate response. Any "No" answer may eliminate the bidder from further evaluations.

Part 2: If the bidder does not agree to provide collateralization of State deposits, the bidder will be eliminated from further evaluations.

Yes X No____ Does the bidder agree, without exceptions, to meet State statute requirements for collateralization of State deposits, currently estimated at $3 million?

Part 3: One of the next three questions, must be a yes answer to continue evaluations.

Yes ____No____ Does the bidder agree to provide a Letter of Credit;

Yes X No____ Or does the bidder agree to the Pooled Method for Collateral with Nebraska Bankers Insurance and Services Company (NBISCO);

Yes __No___ Or does the bidder agree to pledge securities?

Part 4: Any no answer to the questions below will eliminate the bidder from further evaluations.

NA X If the bidder agrees to a Letter of Credit or the Pooled Method for collateral the next two question do not apply

Yes __No___ If the bidder is providing pledged securities do they agree, without exceptions, to provide a statement of collateral every month?

Yes __No___ Does the bidder agree, without exceptions, that collateral arrangements must require a signature of an authorized Treasury Management representative before release of collateral?

Part 5: Any no answer to the questions below will eliminate the bidder from further evaluations.

Yes X No___ Is the bidder a state or national bank licensed to do business in the State of Nebraska and of approved standing and responsibility pursuant to Neb. Rev. Stat. § 77-2387(2)?

Yes X No___ Does the bidder agree to cash Nebraska State Treasury warrants and warrants issued by the NCSPC free of charge and without requiring a fingerprint as required in Neb. Rev. Stat. § 77-2301(2)(a)?

8.2 Form A.2: Baseline Functional Requirements

Each bidder must respond in a detailed manner how the bidder will comply with the following statements. This form will be part of the bidder proposal

8.2.1 FR 1: Equipment

8.2.1.1 Credit Card Terminal Retention

a. Describe the ability to allow agencies to retain current credit card terminals. Bidder must review each terminal listed below and determine if the terminal can be used, reprogrammed or will need to be replaced at no cost to the State.

Table 8: Credit Card Terminals

Terminal	Can be used	Needs reprogramming	If terminal cannot be used, what is the recommended replacement terminal?
iCMP	yes	yes	
IDTech ISKD-534833TEB-B1	yes	yes	
Ingencio (Gas Pumps)	yes	yes	

Terminal	Can be used	Needs reprogramming	If terminal cannot be used, what is the recommended replacement terminal?
Ingenico Desk 3500	yes	yes	
Ingencio Desk 5000	yes	yes	
Ingenico ICT 250	yes	yes	
Ingenico IPP 320	yes	yes	
Ingenico IPP 350	yes	yes	
Ingenico ISC 250	yes	yes	
Ingenico IWL 250	yes	yes	
Ingenico Move 5000	yes	yes	
Lane 3000	yes	yes	
Poynt 3G	yes	yes	Poynt solutions are currently certified with Fiserv via Credit Call Gateway.
Poynt P3303 (wireless & internet)	yes	yes	Poynt solutions are currently certified with Fiserv via Credit Call Gateway
Poynt P3303-B (cellular)	yes	yes	Poynt solutions are currently certified with Fiserv via Credit Call Gateway
VeriFone VX520	yes	yes	
VeriFone VX680	yes	yes	

If at any time the State wishes to make changes to their processing environment, Fiserv will work closely with the department to help make the best decision on what devices to utilize going forward. Fiserv Hardware Services offers a full range of Point-of-Sale ("POS") terminals, peripherals and supplies designed to accept a variety of secure payment types. Fiserv Hardware Services is one of the largest providers of POS solutions in North America. Fiserv Hardware Services provides equipment procurement, deployment, inventory management, customer support and repair and replacement. Customers range from the nation's premier financial institutions to entrepreneurial Independent Sales Organizations ("ISO"). If P2PE validation is desired, Fiserv can provide new devices via the SnapPay solution.

Fiserv Hardware Services' high-quality POS solutions and progressive end-to-end service offerings are an industry differentiator, enabling Fiserv to provide the State of Nebraska with all the equipment, support and service necessary to be successful. Customers get a broad portfolio of best-in-class solutions from top-name manufacturers, and end-to-end service offerings that

span many technologies, including countertop terminals, peripherals, multilane, mobile, wireless, remote deposit capture (RDC), and printers. Regardless of the size or scope of service that a merchant may need, Fiserv Hardware Services has the scale and capacity to seamlessly handle their fulfillment requirements.
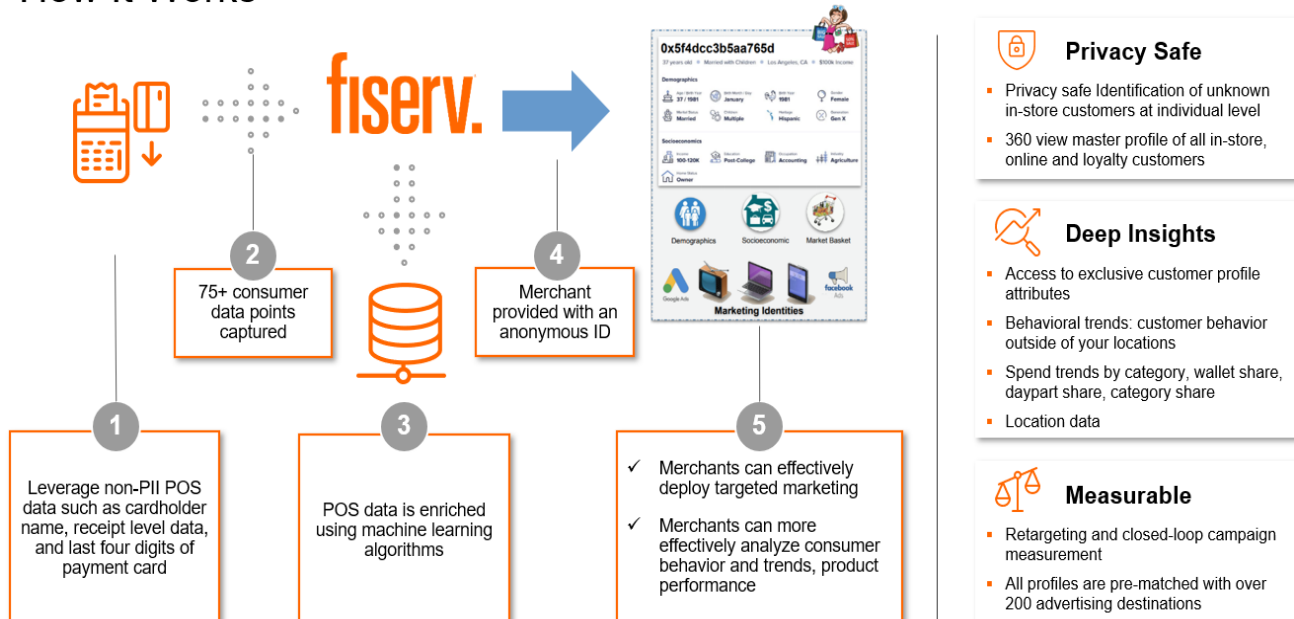
How It Works

Figure 6: Fiserv Hardware Services Overview

8.2.1.2 Programming Updates for Existing Terminals

b. Describe the method in which programming updates will be provided to agencies using existing terminals at no cost. (Free programming could include truncating card numbers, accommodating any Visa/MasterCard required changes or programming for automatic or manual batch closure at predetermined times).

Fiserv provides automatic updates to Fiserv terminals with little or no intervention from the State. Gateways are typically responsible for pushing updates to devices with which they transact. Fiserv would be happy to discuss a unified solution once selected.

During the implementation phase, any terminal that requires reprogramming will be updated. Implementations will work with the State to ensure all encryption and injection information is provided and equipment is updated to industry standards. Typically updated injections are completed by the equipment vendor. The State will have the option to ship the equipment to Fiserv Hardware Services for injection updates.

8.2.1.3 Products Providing PCI Alleviation

c. Describe any product(s) that can be added to a terminal that would provide PCI alleviation, for example encryption and tokenization.

Fiserv offers solutions that allow the State to alleviate their PCI burden to the maximum amount possible. The solutions allow payment card processing while preventing systems from ever seeing a raw credit card number.

Fiserv provides a REST Application Program Interface ("API") that can be called by any application that can make a secure web services call. The tokenize, authorize and charge endpoints can be used to provide Fiserv with a PAN and retrieve a token as part of the response. Rather than tokenize directly, generally recommend that tokenization calls be made through the hosted payment pages, iframes and/or PCI Validated P2PE devices to keep the source system from seeing the raw card number. This helps to minimize exposure to the PAN as well as reduce PCI scope.

Once a Fiserv token is returned, the calling application can store it for future uses or archival purposes. All offered solution payment endpoints (authorize, refund, etc.) can work with the same tokens.

In short, Fiserv's API offers a single way to call for tokens and reuse those same tokens as needed.

Fiserv's TransArmor solution can also provide a validated Point to Point encryption with certain POS systems and hardware types which adds another layer to the multiple layers of protection that TransArmor End to End already provides making cardholder data significantly more secure and safeguards against cybercrime, both in transit and at rest.

TransArmor® supports end-to-end encryption and tokenization with multi-pay tokens. With TransArmor® the State data is protected inflight and at rest, providing protection for State customers and significantly reducing the State of Nebraska PCI scope. It combines Point to Point and End to End encryption with tokenization, rather than relying solely on encryption alone making cardholder data significantly more secure. It simplifies the compliance process with fewer applicable PCI DSS requirements and SAQ (Security Assessment Questionnaires) resulting in potential reduction with costs maintaining PCI compliance. This point-to-point validated solution will further reduce the State PCI scope and SAQ to only 33 questions.

8.2.1.4 Exchanging Damaged or Defective Terminals

d. Describe the process to exchange a defective or damaged credit card terminal purchased or provided by the contractor.

For all merchants who have elected to enter into a maintenance agreement with Fiserv, will swap/replace all POS equipment in an expeditious manner. The decision to overnight a replacement unit is made while helping the State problem-solve to see if the issue can be resolved locally. The assigned account manager can also be called to facilitate if needed.

8.2.1.5 Contactless Payments

e. Describe the availability of terminals that allow contactless payments. If any terminal listed above does not have the ability to accept contactless payments, explain how each terminal could be adapted to accept contactless payments.

If a terminal does not have the NFC technology, updated equipment will be deployed to the location specified by the State. Fiserv Hardware Services offers a full range of point-of-sale (POS) terminals, peripherals and supplies designed to accept a variety of secure payment types.

8.2.2FR 2: Vendors or Gateways

8.2.2.1Third-Party Vendors for Credit Card Acceptance

a. Agencies use several third-party vendors for services related to credit card acceptance, most are listed below. This list is subject to change. Indicate which vendors are certified with you and provide recommendations to replace vendors not certified with the bidder.

Table 9: Third-Party Vendors for Services Related to Credit Card Acceptance

Vendor	Certified with bidder	Vendor Recommendations
Active Network (Integrated with Cybersource)	yes	
Aspira	yes	
Authorize.net	yes	
Braintree	yes	
Bridgepay	yes	
Brown Paper Tickets	yes	
CardConnect	yes	CardConnect is owned by Fiserv.
CashNet	yes	
Converge (Contractor Hosted Payment Page)	no	It is recommended replacing the Converge Hosted Payment Page with the SnapPay Hosted Payment Page, embedded iframes or Virtual Terminals, depending up the needs of the given agency.
Cybersource	yes	
Cybersource (Integrated with Paciolan)	yes	
Fusebox (Contractor Solution tointegrate with Micros)	yes	
Heartland Payment Systems	yes	
Official Payments	yes	

Vendor	Certified with bidder	Vendor Recommendations
Payflow Link	yes	
Payment Express	yes	
PayPal	yes	
POYNT payment solution	yes	Poynt solutions are currently certified with Fiserv via Credit Call Gateway
Salesforce/Authorize.net	yes	
SimpleCirc (integrated with contractor hosted payment page)	no	SimpleCirc has the ability to integrate with the suggested hosted payment page.
Vantive (integrated with Tessitura)	yes	

The proposed SnapPay Gateway is designed to integrate all of the State's existing payment methods, from terminals, mobile readers, the hosted iFrame credit card data tokenizer and gateways, offer one centralized, secure point of access via JSON REST APIs. Additionally, merchants who have their own Point of Sale ("POS") Software, eCommerce payment portal or the ability to completely adjust the code in an already existing application can take advantage of the security and processing savings with the Universal SnapPay API.

This comprehensive omni-channel enterprise platform can help the State simplify the payment acceptance process, minimize PCI compliance requirements and lower transaction costs. The SnapPay API solution can also be integrated with many popular Enterprise Resource Planning ("ERP") solutions, which does not require any modifications to the ERP standard code or standard order process flow.

8.2.2.2 Third-Party Vendor Certification

b. Describe the process and timeline for a third-party vendor to certify with the bidder.

The list of vendors currently provided by the State, have existing certification and would not be subjected to the certification process. Any new Vendors, not specified, that require new certifications would have a timeline established during the implementation process.

Fiserv is certified with an array of vendors which allows for a streamlined implementation process. Currently, over 300 vendor systems certified to a variety of processing host platforms and have existing relationships with industry-leading direct certified vendors, including multiple vendors currently being utilized by the State.

The internal client certifications team that manages testing and certification of Class 'B' POS Solutions. These certifications are completed for merchants, vendors, service providers,

aggregators, gateways and payment facilitators to ensure they are adeptly able to process payments to ensure compliance with all applicable regulatory requirements. To ensure successful implementation of this project, Conduent will be provided with any specifications needed to connect to the Fiserv platform via dialup or web/internet connection.

8.2.3FR 3: Merchant Identification Number Set Up

8.2.3.1Process to Request a New MID

a. Describe the process to request a new MID. Provide an example of the set-up form or a checklist of all requirements. How often does this form change? Describe how the State is notified once the form has changed, and how.

To request a new MID setup, the State would reach out to their assigned Account Manager to have a new MID created. Standardized account boarding templates and merchant "profile constraints" are used to expedite the implementation process, the complexity can vary and impact projected timeline(s). The Assigned Account Manager will communicate any impact to the schedule.

The assigned account manager will assist the client with completing the form and have standard information pre-populated. The State will be responsible for supplying account specific information such as: Business Name, Address, Banking information. Below, Exhibit RF 3-1 includes an example of the MID checklist to show all requirements necessary for Merchant Identification Setup.

Exhibit FR 3 -1 MID Checklist

Figure 7: MID Checklist

In the event this checklist requires updating, the State will be notified by their Account Manager who will discuss any new features or updated changes. If/When process improvements are needed to meet the State's needs/objectives, this form can be altered based on the needs specified by the State of Nebraska.

8.2.3.2 Average MID Turnaround Time

b. Describe the average time from when the request is received to the time the MID is ready for use.

Typically, the setup process for new Merchant IDs uploaded to the system is within 7-10 business days. If an expedited turnaround is needed, the Account Manager can escalate a new MID setup request on behalf of the State and its agencies.

8.2.3.3 Making Changes to an MID

c. Describe the process to make changes on a MID. Include changing signers on the MID, address changes and adding card brands.

Any changes needed to an existing account should be communicated to the State assigned Account Manager. Depending upon the requested changes, an outline will be drafted and presented to the State for review and sign-off prior to submission. The request is then processed by the Account Management team and the MID is updated. This process is generally completed within 7-10 business days depending upon the request type.

8.2.3.4 Ability to Set Up Merchant ID at No Cost to the State

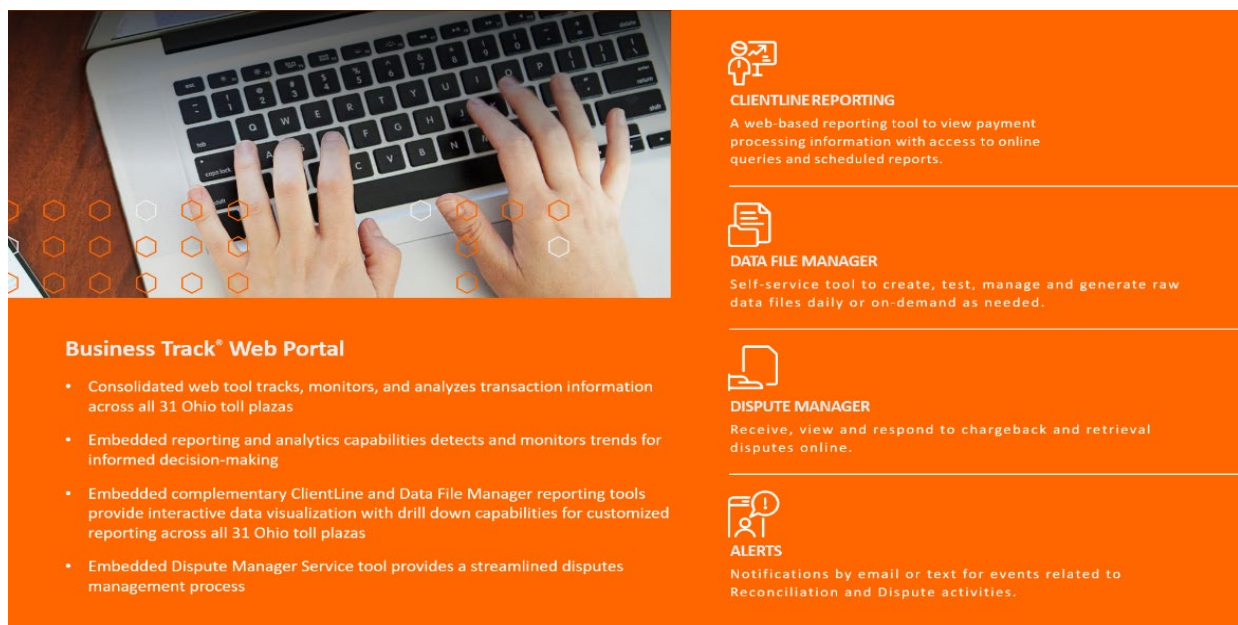*d. Describe the ability to set up merchant ID at no cost to the State.*

If at any time the State requires a new MID setup, the merchant ID would be created at no additional cost to the State.

8.2.4 FR 4: Online Access for Merchant Activity

8.2.4.1 Secure, Online Solution

a. Describe the secure online solution to view merchant activity.

The Business Track reporting portal, provides key information across the State of Nebraska payment streams, including, but not limited to: credit, debit, prepaid/gift card and check, in a single, consolidated web tool. The newly designed, secure, user interface has key applications organized by popular use so frequently accessed applications are prominently located. The easy-to-read charts visually depict daily sales and deposit data by payment type, along with new SpendTrend® excerpts to help you quickly understand monthly consumer spending.

Business Track® Web Portal

- Consolidated web tool tracks, monitors, and analyzes transaction information across all 31 Ohio toll plazas
- Embedded reporting and analytics capabilities detects and monitors trends for informed decision-making
- Embedded complementary ClientLine and Data File Manager reporting tools provide interactive data visualization with drill down capabilities for customized reporting across all 31 Ohio toll plazas
- Embedded Dispute Manager Service tool provides a streamlined disputes management process

CLIENTLINE REPORTING
A web-based reporting tool to view payment processing information with access to online queries and scheduled reports.

DATA FILE MANAGER
Self-service tool to create, test, manage and generate raw data files daily or on-demand as needed.

DISPUTE MANAGER
Receive, view and respond to chargeback and retrieval disputes online.

ALERTS
Notifications by email or text for events related to Reconciliation and Dispute activities.

Figure 8: Overview of the Business Track Web Portal

The Business Track Web Portal provides users with convenient links to multiple applications (ClientLine® online reporting, Dispute Manager and Data File Manager) and features (Account Maintenance, Resources, What's New, Contacts). Access is driven by profile data the merchants set up for their individual users.

8.2.4.2 Hardware Requirements for Accessing the Online Solution

b. Describe hardware requirements to access the online solution for merchant services.

The ClientLine® Online Reporting tool provides access to centralized and comprehensive payment processing information which allows you the ability to access and analyze transaction detail by card type from any PC, tablet or smart phone connected to the Internet. Reports are easily generated and used by data availability across multiple locations or selected groups. You can access information virtually anywhere for greater flexibility and effectiveness in managing State needs.
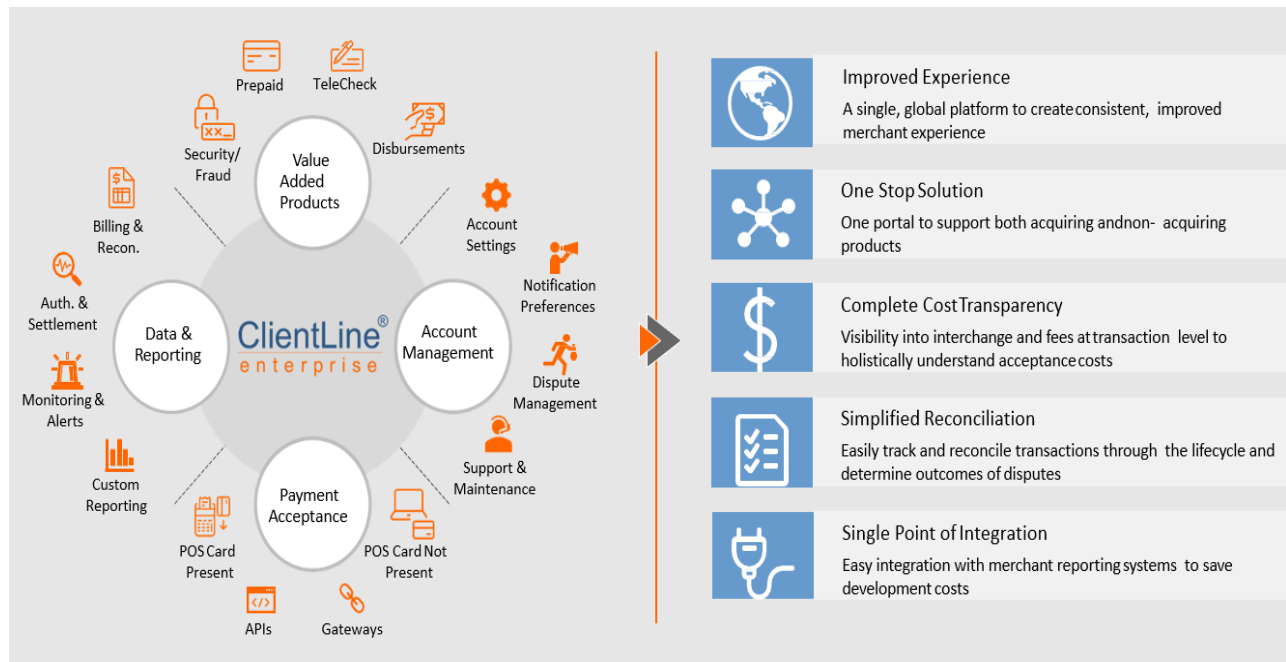

Figure 9: ClientLine Online Reporting Tool Overview

8.2.4.3 Viewing Merchant Accounts Online

c. Describe the process to allow users to view merchant accounts online. Detail how the bidder sets up user access or how the State Treasurer's staff can manage users.

Users have the ability to view merchant accounts online once enrollment is complete. There are two ways users are enrolled into the Business Track portal, by self-enrolling or via the Account Manager. For self-enrollment, the State and its State agencies will be provided with a Business Track Enrollment Guide that provides step-by-step instruction, although the Business Track portal is extremely user friendly. There is also the option to reach out to the Account Manager to complete the enrollment process on your behalf. The Account Manager has the ability to add

products, or update client access levels (location, card level truncation and DDA level truncation) via the Approvals System.

8.2.4.4 Setting User Levels

d. Describe how user levels can be set. Example, one user can view one or two MIDs and other users can view all MIDs under the State.

To help you report at different hierarchies, ClientLine® can provide reporting at a varying levels depending on business need. ClientLine® also allows user-defined group reporting; the user picks from the location he/she owns to create custom groups that may be permanent or temporary. Access is granted at any of the mentioned levels to allow users to view only their locations, or particular departments within a corporate office to view only certain regions. This hierarchy is defined up front, so the appropriate chaining convention can be used.

Figure 10: ClientLine Reporting Sample

8.2.4.5 Grouping Agency MIDs

e. Describe how chains/groups can be set up for all MIDs under one agency.

The ClientLine® reporting tool has the ability to provide reports on refunds, transactions, authorizations, declines (with reason) and chargebacks. ClientLine® online reporting can be setup by location, merchant identification (MID) prefix, chain and master chains.

The group builder module allows user-defined group reporting. In this module, the User picks from the location he/she owns, to create custom groups that may be permanent or temporary.

8.2.4.6 Showing Chains or Groups on Agency Reports

f. Describe how each agency can have one chain/group that will show on reports.

The ClientLine® reporting tool allows each Agency to have one chain and/or group to display on reports. Reports can easily be generated using data available by location, selected groups and/or across multiple locations. This allows Agencies to access information virtually anywhere for greater flexibility and effectiveness in managing the State affairs. ClientLine® also allow users to build custom reports based on Agency needs.

8.2.4.7 Viewing and Downloading Monthly Merchant Statements

g. Describe how to view and download monthly merchant statements and the formats available from the online solution.

The Monthly Statement option allows you the ability to view and download monthly statements via PDF. These statements are available days prior to receiving statements via US postal mail. The proposed online solution offering has a repository that can store reports for a maximum of seven years.

When viewing and downloading reports, the User will enter the ID, select corresponding levels specific to a location or hierarchy level outside of the Users standard view. This ID field is required depending on the level of hierarchy. Users will have the ability to search by:

- Year: Enter the year you wish to view available statements for (up to seven years);

- Statement Type: Recap or Location

8.2.4.8 Monthly Merchant Statements

h. Merchant statements must be provided for each MID monthly, they should include, but not limited to the following information:
i.   Merchant number;
ii.   Deposit details (processing date, transaction number, batch amount, adjustments, charge backs and net amount.);
iii.   Adjustment detail: processing date, batch amount, reason, deposit correction, amount;
iv.   Authorization detail: number of transactions, amount and authorization fees per card type;
v.   Other detail: description of item, number, rate/fee and total fee due.
Bidder should include a sample merchant statement and include a description of any information regarding fields of data on the merchant statement that are not easily identifiable. Describe options available to receive merchant statements.

Email, as well as paper statements can be viewed and generated using the ClientLine® reporting tool. Statements are provided for each MID monthly, which includes all of the options described above. The Merchant Card Processing Statement page below, was generated for the State of Nebraska as an example of how the statement paper copy will appear. Attachment FR 4-01, Merchant Card Processing Statement, includes the full statement referencing: Summary by Card Type, Summary by Batch, Third Party Transactions, Chargebacks/Reversals, Adjustments and Fees (Transaction/Interchange).

Figure 11: Sample Merchant Statement

8.2.4.9 Reflecting Adjustments on Merchant Statements

i. Describe how adjustments are reflected on the Merchant statement and provide an example.

Adjustments are reflected within the ClientLine® reporting tool featured under the Adjustments section of the monthly statements tab. The Adjustments section includes: amounts credited to/or deducted from the State and/or its Agencies account to resolve processing and billing discrepancies. Also, if applicable, the statements section will show the date the adjustment was completed and a description of the adjusted amount. Below is an example of what the User will see when viewing the Adjustments.

Figure 12: Adjustment Line on Merchant Statement

8.2.4.10 Invoices for Merchant Fees by Request

j. Describe the ability to email or mail invoices for merchant fees at the request of the merchant.

Clients may request to set up "Remit Billing" which is a process whereby Client fees are not systemically debited from their account each day or at the end of each month. Clients who are set up on Remit Billing are sent an invoice at the appropriate intervals and are required to provide a separate form of payment within 30 days of receipt. Invoices can be mailed and emailed to the client for payment. Remit billing setup is finalized for each agency during deployment.

8.2.4.11   Daily and Monthly Reports

k. Describe the ability to run daily or monthly reports and export reports in an excel format.

Through the ClientLine® Reporting application, the State and its Agencies have the ability to generate a variety of reports on demand or reports scheduled. These reports can be generated daily, weekly, monthly, quarterly, and annually in a variety of formats, including, but not limited to: Microsoft® Excel, PDF, HTML and comma separated values (CSV). The State and its Agencies have the ability to augment standard print or email of monthly statements via the user-friendly online tool when determining the level of granularity you require on major transaction types such as:

- Credit

- Debit (PIN and PINless)

- EBT (Electronic Benefits transfer)Check

- Alternative Methods of Payment (AliPay, China Union Pay, etc.)

In addition to reports, ClientLine® Reporting offers search capabilities that allows you to perform specific queries using reference numbers, card numbers, dollar amounts, date ranges, etc.

The Reporting Wizard shown below includes the various search options available when running reports.

ClientLine Reporting

Reporting Wizard

- Simple User Interface to driver user to reports they need

- User chooses filter criteria based on the information they need

- Wizard generates list of reports based on the criteria selected; Removing the need to look through lists of reports

- Preview, Customize, Run, and Schedule functionality from a single screen

- Ability to see multi-currency data in a single report

- Ability to see currency conversion (if applicable Submitted vs. Funded currency pairs)
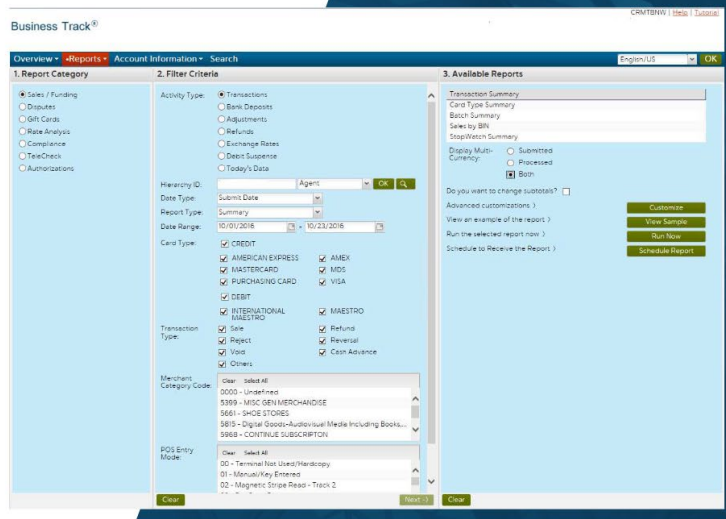
Figure 13: ClientLine Reporting Wizard

8.2.4.12   Retrieving Individual Transaction Details

I. Describe the process to retrieve individual transaction details for integration into NGPC software systems via web service.

The SnapPay API offers a single front end entry to the Automatic Clearing House ("ACH") and credit/debit card payments using multi-channel integrations such as: E-commerce, Mail Order Telephone Order (MOTO), Card Present and more. SnapPay provides access to PCI P2PE validated devices. These devices enable the most secure payments and the most extensive PCI Compliance scope reduction. Hosted iframe tools are also available to enhance ecommerce applications with secure tokens to keep web servers from ever encountering an account number. The SnapPay API includes pre-built hosted payment pages designed for Managed Service (Convenience) Fees, as well as an Electronic Invoice Payment Portal ("EIPP") as well as offers access to the dedicated development team of experts to assist the State and the State Agencies.
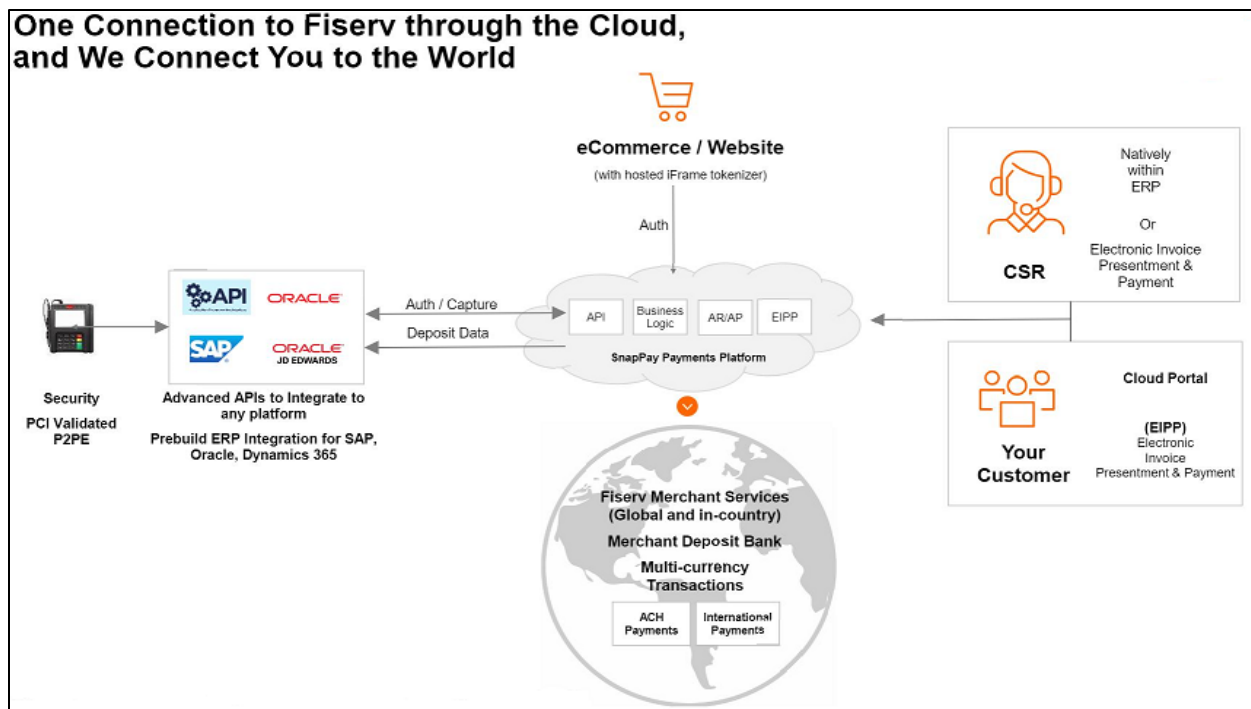
Figure 14: Fiserv Connects Merchants to Everything They Need

8.2.4.13   Accessing and Integrating Reports into NGPC Software

m. Describe the ability to access reports and integrate into the NGPC software systems via a web service.

The proposed solution provides access to one of the most robust and merchant-friendly reporting solutions in the payment processing industry. Reports are easily integrated into the State's software systems. This web-based reporting tool contains over 80 prebuilt reports. The State or State Agencies will have the ability to generate a variety of reports on demand daily, weekly, monthly, annually, etc., by card number, date, location and Merchant ID in a variety of formats including, but not limited to: Microsoft® formats (Excel, Word), PDF and comma separated values (CSV). You will have virtual access to an unlimited number of customized reporting options.

The proposed reporting tool has the capabilities to deliver daily raw data transaction files via a dial-up connection, VPN, or mainframe-to-mainframe connection to merchants upon request (that is, FTP). The raw data file allows Agencies to import transaction level detail into their Agency system. This provides the freedom and flexibility to warehouse data and develop reports based on specific needs. In addition to the reporting feature, ClientLine® offers "action queries" which allows specific searches online to be performed such as: Interchange Qualification, Bank Deposit and Card Usage History.

The combination of these reports and action queries within ClientLine® allows for a robust reporting package that merges the need for standardized ad hoc reporting capabilities. Once custom report requirements are defined, a project request is submitted through the Account Manager.

8.2.4.14   Searching Transactions

n. Describe the ability to search for credit card transaction(s) or refunds by merchant number, credit card number (using a portion of the credit card number {example: first 6 and last 4 or first 4 and last 6}, dollar amount or date range. Search results must include transaction date and authorization number.
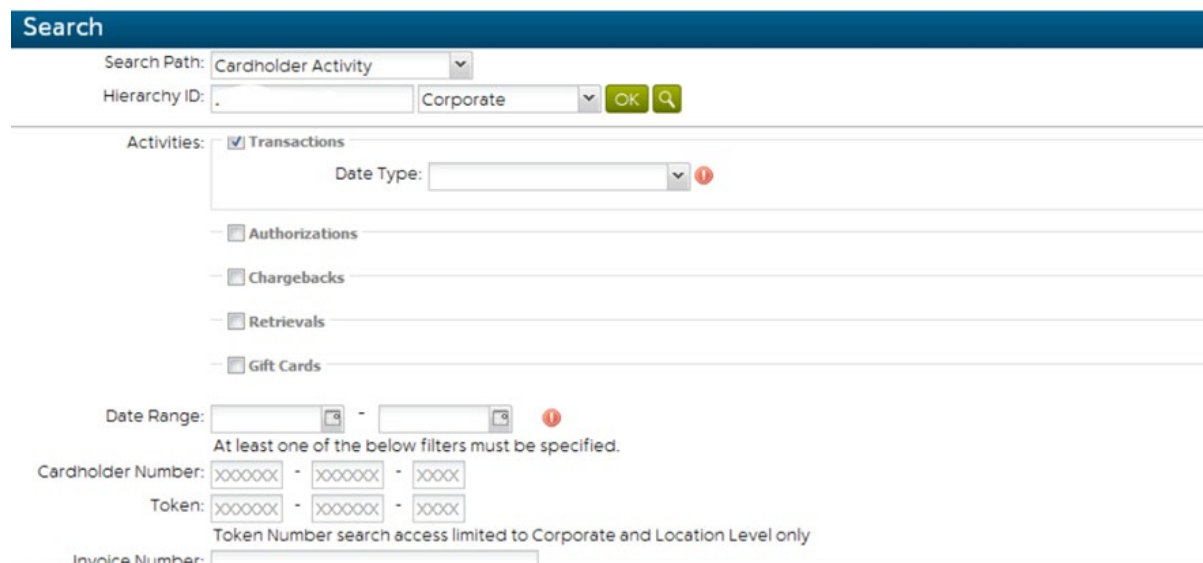
To search credit card transactions or refund by merchant, the User will use the selected Search feature to assist with any research activities. Whether it's researching cardholder activity or looking up information on one of the State outlets, designed to assist with researching needs.

Enter ID and select corresponding level if you would like to search for a specific location or hierarchy level outside of the standard view. Additional transaction features to search by include:

- Card Number/Invoice Number/Token

- Date Range/Date Type (Submit Date, Transaction Date)

- Amount Range

- Card Type (Both, Credit, Debit)

When searching by the cardholder number either the full card number or just the last four digits needs to be entered (for example, 1234567891234567 or *1234).

Click on Cardholder Number hyperlink to view Credit Transaction Detail. This will include the date and authorization information for the transaction. When the End-User logs onto the ClientLine® online reporting portal, the search option is selected and the following screen appears:

Figure 15: ClientLine Transaction Search

There are two ways to perform a Card Search:

1. Cardholder Activity

2. Card Issuer Information

The search feature details each occurrence based on credit or debit card numbers over time, the card number entered, and the specific time selected. Once the selection is completed, the End-User can generate a report to assist with researching needs. There are five card search options when generating reports:

1. Transactions

2. Authorizations

3. Chargebacks

4. Retrievals

5. Gift Cards

8.2.4.15   Searching by Card or Batch Number, or Batch Total

o. Describe how to search by card number, batch number or batch total.

The search by card feature for, card, batch and batch total numbers for the State and its Agencies can be achieved via the ClientLine® online reporting portal as described in answer N above. Similar to credit card transactions, which includes searching by refunds by merchant number, credit card number (using a portion of the credit card number. dollar amount, or date range), the same search rules would apply.

The Batch Summary feature can be found under the Business Track section of ClientLine®. The reporting dashboard displayed below includes the count and amount breakdown by batch for transactions processed over a seven-day period. The breakdown shown includes funded batches vs. batches pending funding to the Merchant's bank account. The State and its Agencies can adjust the date range to view previous batches.

The State has the ability to export the data into a searchable spreadsheet where they can search by batch total and batch number.
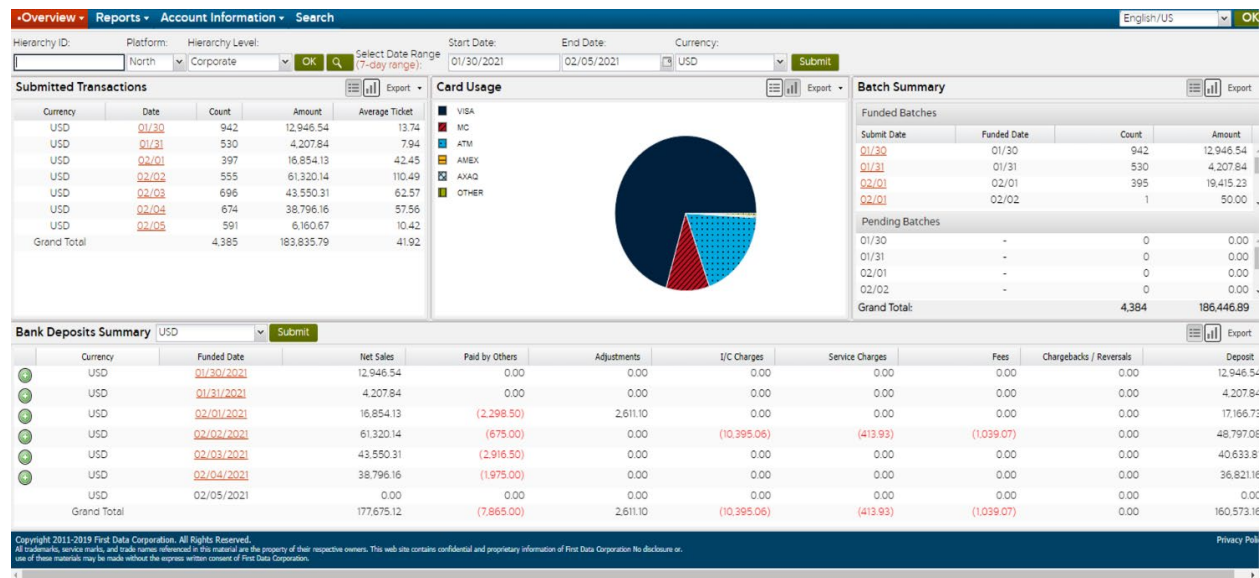
Figure 16: Data Export for Search

8.2.4.16   Transaction Retention Period

p. Describe the transaction retention period. The State requires a minimum of 13 months.

Most historical ClientLine® online reporting data is readily available to merchants for summary data for a period of 25 months, archive data for a period of 24 months. Additional transaction data is kept off-site for a period of one year per Fiserv or as long as the Visa/MasterCard brands require. Upon request, the Account Manager can retrieve up to 7 years of transaction data.

8.2.4.17   Searching for a Range

q. Describe the capability to search on a date range. The range must include specific criteria such as beginning date, ending date and by a specific month. The minimum search criteria must include the time, account number, order ID, MID, transaction date, authorization number, amount, card type approvals and declines.

The reporting tool has the capability to search criteria based on the time, account number, order ID, MID, transaction date, authorization number, amount, card type approvals and declines as well as much more:

The search criteria(s) highlighted below details the following results:

- Date Range: Reports can be generated and filtered by time/date range configurable down to the minute.

- Selected Locations: The State or its Agencies will have the ability to generate and use data available by location, selected group type or across multiple locations.

- Drill Down Capabilities: ClientLine® offers "action queries" that allow you to perform specific searches online, review information such as downgrades, Interchange qualifications, bank deposit and card usage history.

The combination of reports and action queries within ClientLine® online reporting tool allows for a robust reporting package merging the need for standardized reporting with ad hoc request capabilities.

Fiserv Takes Reporting to the Next Level
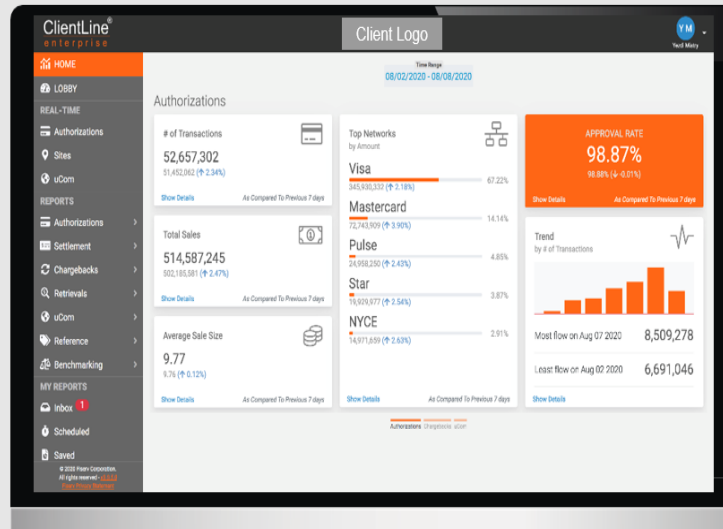
Figure 17: Next-Level Reporting with Fiserv ClientLine

8.2.4.18 Processing Manual Authorizations and Credits

r. Describe the ability and the process to initiate manual authorizations and manual credits.

Fiserv supports the ability for Agencies to perform manual authorizations, transactions and credit. The process of completing manual authorizations and manual credits is dependent on the gateway and device being used.

Additionally, Fiserv provides a voice authorization transaction processing system in which the cashier calls an 800 number and manually keys the transaction data into a Voice Response Unit system. Stand-alone, cellular-enabled POS terminals can be used as a backup solution.

8.2.4.19 Refunding All or Part of an Order

s. Describe the process to return or refund all or part of an order.

The proposed solution supports a variety of ways to refund a transaction, both through an API and Administration portal. Once an authorization is executed, a transaction ID is assigned. Prior to the daily settlement, if a merchant wishes to return the money, they can issue a void against that transaction ID, which immediately cancels the authorization and the corresponding hold on the customer's account. Note: that not all issuing financial institutions support voids. Once a settlement occurs (or if a merchant doesn't wish to immediately release funds), a refund can be issued against the transaction ID, which will return the funds back to the customer's account, following the standard settlement times.

If a partial refund is desired, a refund can be issued against a transaction ID for an amount less than the original amount. Fiserv will keep track of the total amount refunded and will prevent a refund greater than the amount that's part of the transaction ID.

The process of completing a refund depends on the gateway and device currently in use.

8.2.4.20 Voiding an Order

t. Describe the ability and procedure used to void an order.

When an authorization is executed, a transaction ID is assigned. Prior to the daily settlement, if a merchant wishes to give back the money, they can issue a void against that transaction ID, which immediately cancels the authorization and the corresponding hold on the customer's account. Note: Not all issuing banks support voids. The process of completing a void is dependent on the gateway and device currently in use.

8.2.4.21 Reviewing User Access

u. Describe how the agency can review user access to the online solution. Allowing agency managers to view employee access and terminate access with role or staff changes.

The assigned Account Manager manages User access via the Business Track reporting tool. The State would work with the Account Manager to update or terminate access. If using the SnapPay solution, user access is role-based and can limit or enable permissions to both users and groups. If using a third party gateway, user access would be dependent on the gateway and the State would work with their Vendor contact to make any necessary changes.

8.2.5 FR 5: Transaction Batching, Authorizations and Processing

8.2.5.1 Credit Card Transaction Process

a. Provide a diagram reflecting the processing of a credit card transaction beginning with the point of sale (either internet or terminal) to the deposit of funds. The diagram must indicate the functions performed by the contractor and those performed by others including subcontractors along with dates when each function occurred.

For Managed Service (Convenience) Fees: The above flow represents functions performed when the State utilizes the suggested SnapPay Gateway.

- Example FR 5-1- SnapPay Solution Flow. The Certified Vendor Flow, as seen below, represents processing utilizing a certified vendor terminal or gateway.

- The terminal/gateway sends a request to the contractor's front-end authorization platform;

- Fiserv sends the request to the appropriate authorizer;

- The authorizer searches its records to determine if it is approved or declined;

- The authorizer sends the approval or decline code and the response or reply, back to contractor;

- Fiserv records the code and other data then sends the response to the terminal/gateway; and

- Lastly, the terminal/gateway prints the receipt and sends the end of transmission to Fiserv; this process takes as few as 4 seconds.

Throughout the day, all transactions are logged and stored until the settlement time established by the client. The files are forwarded to the contractor's backend processing platform. The backend processor sends the files via ACH to the Federal Reserve. The Federal Reserve distributes funds to the bank. The bank distributes funds to the merchant's account.

Example FR 5-1- SnapPay Solution Flow
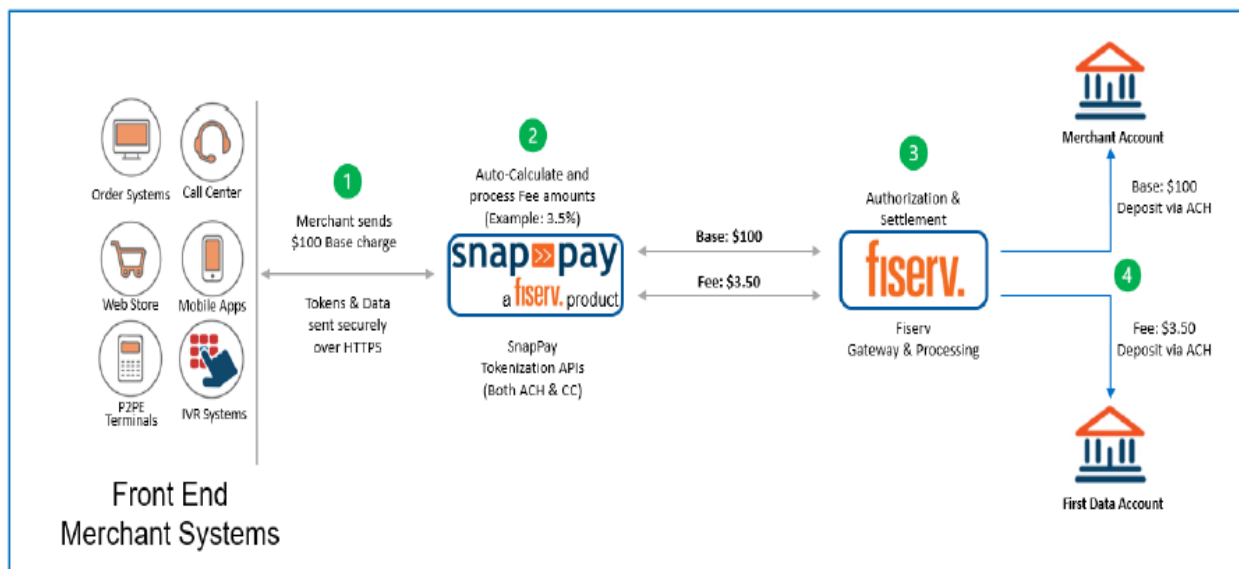
Figure 18: SnapPay Solution Flow

The Certified Vendor Flow, seen in **Figure 19**, when utilizing one of the many certified vendors. Throughout the day, all transactions are logged and stored until the settlement time established by the client. The files are forwarded to Fiserv backend processing platform. The backend processor sends the files via ACH to the Federal Reserve. The Federal Reserve distributes funds to the bank. The bank distributes funds to the merchant's account.
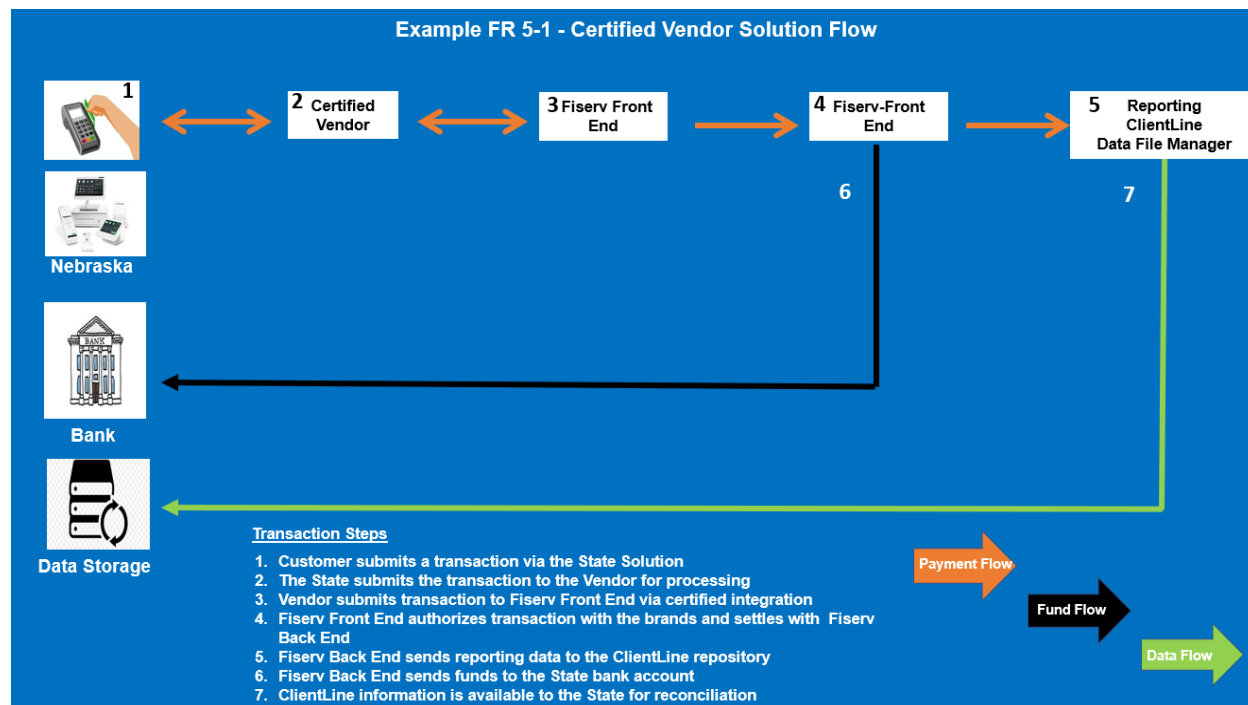
Figure 19: Certified Vendor Solution Flow

8.2.5.2 Government Rates

b. Describe available government discount rates are available and explain how the State can qualify.

Comprehensive guidance is provided to government agencies in support of discount rates and ongoing support of compliant procedures for the assessing and processing of Managed Service (Convenience) Fees. If implemented, the State nor its Agencies will not incur any gateway, transaction, or Interchange and assessment fees charged by the card brands.

Fiserv has a Managed Service (Convenience) Fee model that adheres to the rules and regulations of card brands. The specialized team dedicated to support the State of Nebraska will handle all aspects of servicing, processing, setup, and the collection and administration of the convenience fee account(s) for the State and its Agencies.

Managed Model:

- The State never has to deal with the service/convenience fee funds.

- The only funds the department will see; will be the transaction of the payment.

- The State or its Agencies will not incur gateway fees, transaction fees, or Interchange and assessment fees charged by the card brands.

- The Managed Service (Convenience) Fee for the transaction will go into a DDA account owned by Fiserv.

- All of the payment card processing fees will be withdrawn from the DDA account owned by Fiserv.

The Visa Partner Program ("VPP") and the MasterCard Participating Program ("MPP") are programs unique to each Merchant. Merchants can only be set up for one program per card brand. Below is a list of additional program availability:

- Visa Utility Program

- Visa Debt Repayment Program

- Visa Performance-based Fee Structure (Retail and Supermarket Tiers)

- Visa Government and Educational Payment Program

- Visa Government to Government (G2G) Program

- Visa Member Supplied Fee Program (MSI)

- Visa Co-Brand Interchange Programs

- Visa SIGIS IIAS Certification

- Visa VPP Interchange Program

- MasterCard Tier Threshold Programs

- MasterCard Charity Interchange Programs

- MasterCard MPP Interchange Program

The Visa Government and Education Payment Program allows participating merchants to assess cardholder fees on approved transaction types. The program allows a variable or a flat/fixed service fee on Visa consumer debit, Visa consumer credit and Visa commercial products. This fee is called a Service Fee. This is not a Convenience Fee as the rules differ for a Service Fee. Only merchants enrolled in the Visa Government & Education Payment Program may implement this Service Fee model.

Eligible Merchant Category Codes are defined below:

- 8211 – Elementary and Secondary Schools

- 8220 – College Tuition

- 8244 – Business Schools

- 8249 – Trade Schools

- 9211 – Court Costs

- 9222 – Fines

- 9311 – Tax Payment

- 9399 – Miscellaneous Government Services

8.2.5.3 Best Processing Practices to Avoid Downgraded Transactions

c. Describe any program(s) that would assist agencies to use best processing practices to avoid downgraded transactions.

To assist Agencies with best processing practices when avoiding downgraded transactions, Fiserv hosts webinars to review new information with Merchants directly. Typically these webinars are scheduled to be released during spring and fall. However, special initiatives may warrant additional webinars. Webinars allow Merchants to learn about upcoming changes and ask questions in real-time.

Internal Interchange Monitoring. Recognizes and addressed the needs for a system capable of merchant-level monitoring of Interchange by creating a patent-pending, web-based analysis tool called Interchange Management System ("IMS"). IMS is a powerful web-based application that offers users the ability to quickly and easily monitor Interchange performance. IMS is capable of generating a series of alerts based on historical trend comparisons that identify analysis of qualification shifts resulting in increased Interchange costs. The alert reporting functionality of IMS displays the origin of adverse shifts in Interchange performance down to the merchant location level.

IMS also allows for the review of Visa/MasterCard reclassification advices. The IMS re-class report details critical re-class information such as sales and transaction totals that re-classed to and from Interchange categories, including incremental interchange cost. IMS allows Interchange analysts to quickly view daily qualification statistics and recognize abnormalities that may exist.

Relationship Support. In addition to the technological tools used to manage Interchange, Fiserv Customer Relations Support personnel have the knowledge and capabilities to not only provide ad hoc reports focusing on Interchange Management but truly serve as a consultant offering you recommendations for expense reduction related to Interchange.

As part of Fiserv daily Interchange Management or Quarterly Review process, any and all recommendations to reduce the costs associated with Interchange, rather its downgraded transactions or opportunities to improve qualification, the Agencies are notified immediately. Additionally, Level 2/3 discount interchange rates are available when using the SnapPay API.

Fiserv will provide you with monthly/quarterly and annually Interchange Analysis Reports. These reports are extremely useful because they show Visa®/MasterCard® transactions by the specific Interchange category.

The effective Interchange rate and average ticket are shown for each category. The report also details the downgraded transactions. Finally, the report produces an overall Best Qualification Rate which shows the percentage of all transactions that qualified for the best possible Interchange rate. Typically, Fiserv customers qualify over 99 percent of their Visa/MasterCard transactions for the best possible rate(s).

8.2.5.4 Identifying and Eliminating Duplicate Transactions

d. Describe the ability to identify and eliminate duplicate transaction and batches, how is the notification provided? Detail how duplicate batches are handled and how notification is provided.

Fiserv detects duplicate transactions based on order number. If a duplicate order is placed, the gateway will detect and reject duplicates. A separate API will be provided to show the original order status.

The State or its Agencies will determine the applicable duplication lockout time window.

Duplication is detected at the settlement layer which automatically checks for duplicate transactions. As part of the duplicate detection, a repository of transactions is maintained of each settled transaction, which is then matched against a prior transaction to ensure the same transaction criteria has not been processed. If a match is detected the transactions are rejected from the settlement.

The same procedure is followed to eliminate duplicate transactions regardless of the card brand (such as MasterCard, Visa, American Express, Discover and PIN-debit card types).

Once a reject is detected in the system, a notification is sent to the email address on file. Additionally, a Root Cause Analysis is completed if the settlement issue occurred at the settlement layer.

8.2.5.5 Supported Card Brands

e. Provide a list of all card brands supported and any details regarding those card brands.

Fiserv supports the following forms of electronic payment:

- Visa®

- MasterCard®

- Diners Club®

- American Express®

- Discover®

- JCB®

- Internet Payments

- Payroll

- Debit

- Electronic Benefits Transactions (EBT)

- Private Label

- Stored Value (Gift)

- Loyalty Programs and more.

8.2.5.6 Batch Transaction Process

f. Describe the batch transaction process. Detail any limitations on the number of transactions in a batch or the number of batches submitted in a day per Merchant ID Number or Merchant Chain.

The Fiserv batch interface allows the State to integrate payment functionality via an off-line mode. This interface can be used by any integrator which does not require a real- time response to an authorization request. In order to transmit batch files, the State or its Agencies must first contact customer service and request a File Transmission Protocol ("FTP") Account designated to send and receive files to a Secure FTP (SFTP) site. There are no limitations on the number of transactions processed daily. Depending upon how authorizations are obtained. EDC Batch file has a limit of 999 and PTS has a limit of 999,999. Automatic batch closures will be determined by the State and configured on a MID by MID basis.

8.2.5.7 Real-time and Batch Processing

g. Describe the ability to offer both real time and batch processing. Provide details for both options.

Fiserv supports real-time authorizations that can be originated from terminals, websites and many other systems. Most gateways support automatic closure of batch also referred to as auto settlement. If manual batch closing is required, Fiserv supports this feature by API and Web Portal.

The services detailed below utilizes information to shape up retry logic in real-time or deferred mode:

- Issuer Behavior and Profiling

- Payload Optimization to confer to technical specs as issued by network

- Account Updater services

- Customer Spending Pattern to formulate Deferred Retry

Premium Authorization Optimization (Dynamic Retry, Deferred Retry, Real Time Account Updater)

Fiserv works on behalf of the State and its Agencies to formulate the best retry logic for a declined transaction. New PAN\expiry or account closure statuses are promptly provided back to the State and its Agencies to use for their subsequent transactions. The State and its Agencies will decide which transactions should go through Authorization Optimization and which transactions should not. Thus, providing the State and its Agencies with absolute control over the services at the transaction level. With Premium Authorization Optimization, the State and its Agencies will benefit from the ability to leverage the largest segment of acquiring data, formulated into actionable rules. Fiserv has successfully recouped approximately ten (10 percent) percent of all credentials of all on-file declines.

Batch Account Updater

This service enables the State and its Agencies the opportunity to inquire on all their customer PAN, in addition to receiving the latest information about new PAN, new expiry or changes in

account status (Closed\Contact Customer). In partnership with the State and its Agencies industry best practices will be shared in order to take advantage of this service. Batch Account Updater can provide excellent benefits to merchant-initiated transactions. Fiserv supports Visa, MasterCard, Discover and American Express account updater services.

8.2.5.8 Available Transmission Methods

h. Describe in detail what transmission methods are available. Describe what monitoring and notification processes exist if a transmission fails.

Fiserv supports a 24/7 Network Operations Center ("NOC") which is responsible for monitoring network availability and performance. Since Fiserv networks are designed for redundancy, customers will not experience degradation in service. The redundant network paths is designed for load balancing and hot failover. Although performance may be impacted if one path fails, the systems will continue processing. Authorization systems include hot backup to allow instantaneous recovery into separate physical locations.

In the event the client elects not to have a redundant or backup network solution and a failure were to occur, the Fiserv NOC would notify the customer's designated network operations of the network failure. Fiserv utilizes a client notification system to communicate global-impacting issues to the State. These notifications will be delivered via SMS text or email depending on the preference of the State.

Authorizations are processed simultaneously at the primary and disaster recovery locations. In the event of the loss of either authentication site, customers transparently fail over to the alternate.

Fiserv supports all major data connection methods, individual locations or a centralized corporate location by way of Dial, MPLS, Internet, Gateway and Satellite. For authorizations, an MPLS circuit is recommended for optimal transaction processing performance. For settlement or any other files, Fiserv recommends a leased line using SFTP.

8.2.5.9 Average Time for Terminal Authorizations

i. Describe the average time for terminal authorizations for both peak and non-peak hours.

The Fiserv network response time shown in **Table 10** includes the communication method in addition to peak versus normal response times recorded per second.

Table 10: Average System Response Times

Communication Method	Peak	Normal
MPLS	1.5–3.83 seconds	1.5–2.81 seconds

Fiserv average response time is 2.1 seconds. Fiserv achieves this time or better 99.5 percent on all of the transactions processed. This interval response time is monitored and defined from the time the inquiry is received to the network until the time a response message is issued to the network. However, it does not include any latency to and from the originating POS terminal or register.

Fiserv does not guarantee a minimum response time when external parties are engaged outside of our control, who transmits transactions to the Fiserv network. The response time is dependent on four key factors:

1. Fiserv processing/switching

2. Propagation delay inherent to telecommunications

3. Card Brand/Issuer processing/switching and its' related telecommunications

4. The State and its Agencies equipment and related telecommunications.

The first two factors: The Fiserv processing/switching and Propagation delay inherent to telecommunications are relatively static, show very small deviation and are within Fiserv control.

The remaining two factors: Card Brand/Issuer processing/switching and its' related telecommunications and the State and its Agencies equipment and related telecommunications, are outside the Fiserv parameters and we cannot effectively measure these factors because we have no control over them.

8.2.5.10   Average Time for Internet Authorizations

j. Describe the average time for internet authorizations for both peak and non-peak hours.

Fiserv has one of the best network availability statistics in the industry, maintaining a 99.95 percent or better uptime monthly. Fiserv maintains multiple-site, geographically diverse data centers with each center having the capability to handle 100 percent of its peak volume. All production systems are maintained in a secure data facility which is monitored 24/7 to ensure continuous processing capability to give the State and its Agencies confidence in Fiserv's ability to process all transactions with speed, accuracy and efficiency.

Fiserv data centers are fully redundant processing platforms offering dual-site, continuous processing capability. The authorization platform consists of numerous platforms installed in geographically-diverse data centers in Omaha, Nebraska and Phoenix, Arizona. These platforms are scalable for ensuring overall transaction processing capacity. With the merger of Fiserv and First Data there will be an additional add of three data centers for a total of five by the end of 2021.

Capacity is maintained well above what is needed within each redundant online environment (terminal-driving and switching). Each online environment runs in multiple data centers. The authorization system is capable of performing, even at peak periods, with the loss of one data center.

8.2.5.11   Reversing an Incorrect Authorization

k. Describe in detail the procedures to reverse an incorrect authorization.

The procedures to reverse an incorrect authorization/same-day reversals, once detected, can be reversed and/or returned through the Merchant's POS terminal, if permitted by the POS application. These reversals/returns are transparent to the cardholder. After an authorization, the cardholder will see reversals or return/adjustments on statements if the transaction was not

performed on the same day. Each issuer varies in time until reversals are adjusted and credited back to the cardholder's account. If the POS system used does not allow for authorization reversal, then the cardholder's issuing bank must be contacted immediately.

Once an authorization is run, a transaction ID is assigned. Prior to the daily settlement, if a merchant decides to return money, they can issue a void against that transaction ID, which immediately cancels the authorization and the corresponding hold on the customer's account. Note: not all issuing banks support voids. Once the settlement occurs (or if a merchant doesn't wish to immediately release funds), a refund can be issued against that transaction ID, which will return the funds back to the customer's account, following the standard settlement timing. If utilizing the SnapPay API solution, the same process hold true.

If a partial refund is desired, a refund can be issued against a transaction ID for an amount less than the original amount. The total amount refunded will be tracked to prevent a refund greater than the amount of the transaction ID.

While not recommended, for the average merchant, refunds without a transaction ID (sometimes called refund without reference) will be issued. Typically, only a few specialists within a Merchant organization will have this capability. This prevents a malicious user from issuing themselves credits to their own personal cards or other unauthorized behavior specific to transactions.

8.2.5.12   Authorizing International Credit Card Transactions

l. Describe how to authorize international credit card transactions.

Since all transactions are identified as U.S. dollars, credit cards issued internationally will run through the same rails as domestic cards and settled in U.S. dollars.

8.2.5.13   Handling Seasonal Merchant Activity

m. Describe the ability to handle seasonal merchant activity. Do seasonal merchants receive a break in merchant fees during months there is no activity?

The account management team is able set the account to an inactive status after the final batch has been submitted and funded to State's bank account. To activate a seasonal account that have been deactivated, it is recommended reaching out to the Account Manager two to three business days, prior to the start of business to ensure activation is complete.

The proposed fee structure is either interchange plus or managed fee for each agency or merchant. In both of those fee structure, costs to agencies are only incurred when charges are processed, so limited or no activity would reduce or eliminate costs to merchant.

8.2.5.14   Setting Up a Seasonal MID

n. Describe what is needed for an agency to set up a seasonal MID. Can a MID be changed to seasonal after it is already set up? If so, describe what is needed to change a MID to seasonal.

For an agency to set up a seasonal/non-seasonal MID, a request for set up will be required and completed. The below requirements must be met to for an account to qualify as seasonal:

- Activity must be consecutive, not sporadic;

- Closed at least one or more months per year; and

Lastly, an account can be updated to reflect a seasonal status by sending a request to the assigned Account Manager if the MID has already been created.

8.2.5.15   System Availability Statistics

o. Provide the system availability statistics for the last 12 months. Provide the longest period that you were unable to authorize transactions in the last year, including the source of the problem and how long it took to resolve the issue.

Fiserv standard Service Level Agreement ("SLA") for system uptime is 99.95 percent and measured monthly. Fiserv top of the line systems have a 100 percent system availability record for both current and past years. Successfully, there has not been any period experienced where authorized transactions were unable to be processed on processing platform.

8.2.5.16   Communication Options to Advise of Outages

p. Describe the communication options available to advise of system outages.

Fiserv supports a 24/7 Network Operations Center ("NOC") which is responsible for monitoring network availability and performance. Since Fiserv networks are designed for redundancy, customers will not experience degradation in service. In the event a client declines a redundant or backup network solution and a failure were to occur, the Fiserv NOC would notify the customer's designated network operations of the network failure. Fiserv utilizes a client notification system to communicate global-impacting issues to the State of Nebraska. These notifications will be delivered via SMS text or email depending on the preference of the State.

Unless a specific path of communication has been established within the written agreement between Fiserv and the customer, notification would be made through the customer's normal relationship management channels with Fiserv.

8.2.5.17   Frequency of Updates to the Credit Card System

q. Describe when and how often updates are made to the credit card system. What is the average downtime caused by the updates?

There are scheduled maintenance windows for application updates and code changes. The State and its Agencies will be notified of this downtime via bulletins, in addition to the monthly statements generated, Fiserv includes account changes via a newsletter. There are no scheduled network downtimes. System updates can vary in frequency based card acceptance changes issued by the Credit Card Associations and system improvements

8.2.5.18   Processing Fuel Payments

r. Describe the methodology to process fuel payments and detail how fuel transaction acceptance varies compared to a regular credit card transaction.

Fuel payments require processing on specific platforms, gateways and devices. Not all solutions have the ability to accept fuel cards. Fiserv has the capability to support full service processing of fuel cards and is currently integrated with the State's existing fuel service Vendor.

The State will have the option to allow Fiserv to offer full service entitlement for Wright Express and Voyager cards. Full Service Entitlement includes: Disputes, reconciliation and funding research. Fiserv also offers the State the option for a direct agreement with these established partners. If the State choses the direct agreement, then the fuel cards will be settled and funded by Wright Express and Voyager.

8.2.5.19 Simultaneously Processing Routine Credit Card Transactions

s. Describe the methodology to simultaneously process routine credit card transactions.

Authorizations are processed simultaneously at the primary and data recovery locations. In the event of a loss of either authentication site, the State fail over would default to the alternate data recovery location. Authorization systems include hot backup to allow instantaneous recovery into separate physical locations.

Fiserv supports a redundant network path for load balancing and hot fail over. In case one path fails, this configuration allows the systems to continue processing.

8.2.5.20 Providing a Hosted Payment Page

t. Describe the ability and the methodology to provide a hosted payment page that is secure and can be redirected from the agency website and is PCI compliant.

The proposed SnapPay API solution, which is PCI compliant provides a hosted payment page that is secure and can be redirected from the Agencies website. This solution offers multiple variants of hosted payment pages. All hosted payment pages are PCI compliant and returns secure tokens along with the payment data to the merchant. Additionally, each page can be configured to support the name, address data and up to 10 custom data fields. These data fields will be stored as part of the transactional data at the gateway and SnapPay SaaS application levels. Managed Service (Convenience) Fees are also available as part of the solution. SnapPay offers a redirect page, a JavaScript Modal window as well as an embedded iframe option.

8.2.5.21 Payment Types Processed on the Hosted Payment Page

u. Describe what payment types can be processed on the hosted payment page.

Credit, Debit and ACH are available via the SnapPay hosted payment pages. Managed Service (Convenience) Fees are also available as part of the solution.

8.2.5.22 Processing NCSPC Credit Card Transactions

v. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. Receipt information made on the website is entered by the payor and redirected to the contractor's website and transmitted to the contractor. A report of the previous day's payments is retrieved from the contractor's website and contains an excel spreadsheet with the totals and payors' information (name, phone number, and Agency Related Person(ARP) ID) and a text file is retrieved from their website in a NACHA CIE format that populates database tables within KidCare.

The Fiserv gateway allows the State the ability to process standard and custom data fields with each transaction processed. These custom data fields are available for use via a user-friendly web portal. The State authorized user can create and download a custom file at will, with as many or as few of the desired data fields necessary, including a file to include the name, phone number, and ARP ID. This data is also available via API, if direct integration is desired.

8.2.5.23　Processing NCSPC Credit Card Transactions

w. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. The automated phone system processes payments in a similar manner. The payor is assigned a unique bank card ID which identifies his/her payor information. Once the phone system has identified the payor, the payor can proceed to enter their credit card information NCSPC employees log into their website to retrieve credit card payment information for credit card transactions made by phone. Kiosk bank card payments are retrieved on their website and the CIE file is downloaded in the same manner as web and IVR payments.

The Fiserv gateway allows the State the ability to process standard and custom data fields with each transaction processed. These custom data fields are available for use via a user-friendly web portal.

The State authorized user can create and download a custom file at will, with as many or as few of the desired data fields necessary, including a file to include the name, phone number, and bank card ID/secure token. This data is also available via API, if direct integration is desired.

8.2.5.24　Processing NCSPC Credit Card Transactions

x. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. The day the funds are received from the bank and the data is gathered from the terminal and E-Payment website, the payments are posted through KidCare Queue Manager and given the proper effective date. A cut off time of 11 PM CT was established, and funds received at the bank are carried over to the next business day if received between 11 PM CT and 12 AM CT. The amounts per the bank information reporting system are compared with the data downloaded into KidCare and statements from the merchant processor and the settlement reports generated by the lone terminal.

The Fiserv gateway allows the State the ability to process standard and custom data fields with each transaction processed. Data can be sorted and combined on a MID by MID basis, as desired. These custom data fields are available for use via a user-friendly web portal, along with all the standard processing data fields.

The State authorized user can create and download a custom file at will, with as many or as few of the desired data fields necessary, including a file to include the name, phone number, and bank card ID/secure token.

Fiserv is excited to discuss additional options that can improve and/or streamline processes and functionality, as this data is also available via API, should direct integration be desired. This would help automate the reconciliation and data import process. The SnapPay API offers a single front end entry for ACH and credit/debit card payments servicing multi- channel integrations: ecommerce, MOTO, card present and more. SnapPay offers access to PCI P2PE Validated devices, enabling the most secure payments and the deepest PCI Compliance scope

reduction. There are also hosted iframe tools available to enhance ecommerce applications with secure tokens and keep web servers from ever seeing an account number.

8.2.5.25   Processing NCSPC Credit Card Transactions

y. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. NCSPC also receives receipts from payments taken by a collection representative. The recovery staff member uses a credit card terminal to get immediate approval on the payment. These amounts are later compared to the settlement report credited the following day from the terminal the card was processed on and the merchant's previous day's bank statement. The NCSPC also uses web portal for bank card items that will be applied towards bad debt. NCSPC employees retrieve an .xml file containing all recovery payments made via the web portal.

The Fiserv gateway allows the State the ability to process standard and custom data fields with each transaction processed. Data can be sorted and combined on a MID by MID basis, as desired. These custom data fields are available for use via a user-friendly web portal, along with all the standard processing data fields.

The State authorized user can create and download a custom file at will, with as many or as few of the desired data fields necessary, including a file to include the name, phone number, and other custom fields.

Fiserv is excited to discuss additional options that can improve and/or streamline processes and functionality, as this data is also available via API, should direct integration be desired. This would help automate the reconciliation and data import process.

8.2.5.26   Processing NCSPC Credit Card Transactions

z. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. NCSPC charges a 2.49 percent surcharge for web, phone and
Kiosk credit card transactions; however, the surcharge does not apply on debit card transactions and the surcharge is waived when payments are made via the terminal and recovery web portal.

The SnapPay solution offering will include registration into the Visa Government and Higher Education program. This will allow the State to offer a Managed Service (Convenience) Fee on all forms of payment types, which can exclude debit at a competitive price point. The SnapPay Managed Service (Convenience) Fee program works in ecommerce, over the phone, and in card present transactions. SnapPay offers PCI Validated P2PE devices for maximum PCI scope reduction, cyber-attack prevention and enhanced security.

8.2.5.27   Using Current DOR Contractors

aa. Describe bidder's ability to allow DOR to continue using current contractors, Official Payments and Brown Paper Tickets, including any additional process improvement opportunities. If keeping current contractors is not an option, bidder must provide DOR with a product description, system capabilities, a sample application or website if available for consideration. DOR does not absorb any merchant fees associated with card payments. Bidder must disclose all the potential user fees associated with the transaction processing reporting or file creation for this type of program in the cost proposal of the RFP, including any fees charged to the taxpayer. DOR and the State Treasurer's Office will give final approval prior to solution implementation.

Fiserv offers two primary options that meet or exceed the State's requirements:

- The ability to support DOR's current environment with new Merchant IDs, keeping the process as it is currently.

- Official Payments are already certified with Fiserv and Brown Paper Tickets are supported as part of the integration.

The recommendation is to transition the DOR to the SnapPay solution. The SnapPay solution offering will include registration into the Visa Government and Higher Education program. This will allow you to offer a Managed Service (Convenience) Fee on all forms of payment desired at a competitive price point. The SnapPay Managed Service (Convenience) Fee program works in ecommerce, over the phone, and in card present transactions. SnapPay offers PCI Validated P2PE devices for maximum PCI scope reduction, cyber-attack prevention and enhanced security.

8.2.5.28 Providing Required Information

ab. Describe bidder's ability to provide DOR the information required, including any additional process improvement opportunities. The card payment origination services transmit payments to the merchant contractor for authorization and processing with funds settling to an account at the direction of the State Treasurer. Additionally, electronic files containing payment card transactions are transmitted to DOR in the NACHA standard CCD+ or PPD+ formats. These files will not include any reversal transactions. The vendors also provide a daily report of detailed payment transaction information by Merchant ID with the settlement date. File and reports must be made available for DOR to pick up through FTP via Secure Socket Layer by 5:00 AM CT on the day following the effective settlement time.

FNBO Response

FNBO has a large array of standard reports online that document money flowing from the point of sale device through settlement. A full list of reports can be found on the Customer Reports Summary attachment and if DOR needs additional reports FNBO will work directly with them to develop nonstandard reports. DOR will be able to view data online, download reports into Excel, CSV, BAI, PDF, and transmit reports via SFTP. FNBO also has an SFTP platform called Axway that uses PGP encryption for secure transmissions.

Fiserv (Subcontractor) Response

The Fiserv gateway allows the State the ability to process standard and custom data fields with each transaction processed. Data can be sorted and combined on a MID by MID basis, as desired. These custom data fields are available for use via a user-friendly web portal, along with all the standard processing data fields.

The State authorized user can create and download a custom file at will, with as many or as few of the desired data fields necessary, including a file to include the name, phone number, and other custom fields.

Fiserv is excited to discuss additional options that can improve and/or streamline processes and functionality, as this data is also available via API, should direct integration be desired. This would help automate the reconciliation and data import process.

8.2.5.29   Providing NGPC with Certain Requirements

ac. Describe bidder's ability to provide NGPC with the following requirements, including any additional process improvement opportunities. NGPC uses POYNT.net to review all locations via an HTML dashboard. Configurable settings ensure the use of virtual terminals, reports, and electronic receipts. Each location is unique and may have 20 or more users logging into a MID, each with unique user ID's and passcodes. Refunds through the POYNT device are possible via the dashboard or the device that processed the original transaction. Refunds may be less than the original transaction but may not be more than the original transaction. Refunds may be processed through the dashboard by management.

Poynt solutions are currently integrated with Fiserv using the Credit Call Gateway and the ability to support this environment if the connection is presently in use. It is recommended to move from the NGPC environment to the SnapPay Gateway with corresponding PCI validated P2PE Devices for ease of use functionality.

8.2.5.30   Connecting the University of Nebraska to the POS System

ad. Describe the process used to assist the University of Nebraska to connect the POS system.

Fiserv currently has certifications with the gateways and POS systems being utilized by the University of Nebraska. During the implementation phase the assigned Implementation Manager will work with the State to ensure all gateways connections are complete and POS devices are programmed accordingly.

It is suggested that the University consider the universal SnapPay API to take advantage of additional features that will support the Managed Service (Convenience) Fee program, which eliminates the University's costs for interchange and other processing fees.

8.2.5.31   Accepting Mobile Transactions

ae. Describe the options available to accept mobile transactions.

Fiserv supports the use of mobile payment methods as a way for merchants to increase sales volume and market share while minimizing PCI scope and additional expenses. Today, Fiserv can provide access to a suite of various alternative payment solutions through a single integration point. The Fiserv card present and card-not-present environments and platforms support digital wallets, PayPal, Alipay, Apple Pay, Google Pay, Samsung Pay and ACH on file.

If the State wishes mobile application development, the Universal SnapPay API works across all modern devices, including cell phones, tablets, laptops and other devices.

8.2.6FR 6: Daily Settlement Report

8.2.6.1Settlement Reporting Availability

a. Describe what time the settlement reporting is available in a method which is easy to use and not require State staff to look up each individual MID.

Debit transactions are processed seven days a week. The cut-off time for end-of-day processing is 3:00 p.m. ET. A daily reconciliation file (user file) is sent to The State and its Agencies each day by 6:00 p.m. ET for debit transactions and is used to do a compare against the posted transactions by the cardholder's host authorization system. Any differences identified are adjusted by you to the cardholders' accounts or charged back.

All of the networks in which the State is connected to and provide settlement reports, as well as files to assist with this process will be supported by Fiserv. Reporting includes break downs by network including volume, fees and Interchange revenue. Additionally, the settlement system provides an accounting function for the exchange of transactions between The State or State Agencies and other financial institutions (ATM activity) and/or merchants POS activity. All of the monetary information that the State receives or sends each day is balanced and reconciled. The result of this accounting function is a net settlement dollar amount to the State or State Agencies. In addition, all reports and data files are also produced as a result of this process. The net settlement can be positive or negative. A negative net settlement amount means you have a higher outgoing amount than incoming for the processing day. A positive net settlement amount means you have a higher incoming amount than outgoing ticket exchange. The actual transfer of money for debit transactions occurs through an automated clearinghouse (ACH) transfer.

Daily settlement of funds flow via ACH from the account you designate. You have the option of moving funds into a General Ledger ("GLs") for daily transactions, Global/Signature debit funding, adjustments, surcharges, Interchange and billing. Participant Accounting Summary report, which summarizes both issued and acquired total activity by service class (ATM, POS, etc.), also separating out any adjustments by total debit and total credit by service class for reporting purposes will be provided.

8.2.6.2 Settlement Report Contents

b. The settlement report must include the following information: transaction processed date, MID name and number, merchant chain number, and the batch total for each MID. (no bank account numbers should be listed on the reports). Describe the ability and methodology used to comply with the requirements and provide a sample of this report.

The State and its Agencies will have access to one of the most robust and merchant-friendly reporting solutions in the payment processing industry. The Web-based ClientLine® online reporting tool contains over 80 prebuilt reports and gives you the ability to generate a variety of reports on demand. You can create reports on a daily, weekly, monthly, and annual basis by card number, date and location, and in a variety of formats – Microsoft® Excel®, Word®, PDF and comma separated values CSV.

For reconciliation, ClientLine® provides access to centralized and comprehensive payment processing information. Reports are easy to generate and use with data available by location, selected groups or across multiple locations. Users can access information virtually anywhere for greater flexibility and effectiveness in managing the State of Nebraska needs. With ClientLine®, you will have the ability to efficiently conduct sales audits, manage processing fees, investigate chargebacks and reconcile The State of Nebraska checking account.

To help you report at different hierarchies, ClientLine® can provide reporting at a location, merchant identification (MID) prefix, chain and master chain level. The group builder module within ClientLine® allows user-defined group reporting; the user picks from the location he/she owns to create custom groups that may be permanent or temporary. Access is granted at any of the mentioned levels to allow users to view only their locations, or particular departments within a corporate office to view only certain regions. This hierarchy is defined up front, so the appropriate chaining convention can be used.

Figure 20: ClientLine Reporting Highlights

Report Availability

The ClientLine® Graphical User Interface ("GUI") provides access to over 80 prebuilt standard reports. Listed below is a small sample of the standard reports that are available:

- Transaction Summary

- Batch Summary

- Transaction Listing

- Chargeback Summary

- Retrieval Listing

- Funding Reconciliation

- Bank Deposit Adjustment Detail

- Qualification Analysis Summary

Data File Manager

If the State or State Agencies prefers to download raw data files directly to the State of Nebraska systems. The Fiserv Data File Manager, product provides the user-friendly, web-accessible tools to automate this critical process. Data File Manager brings a best practice approach to this often time-consuming process, with a focus on flexible, self-service capabilities so you get just the data you need, right when you need it.

This self-service, automated toolset allows you to receive raw data files with just the records and data elements you specify, delivered daily or on demand with historical data. Record options include:

- Transaction detail

- Interchange

- Funding

- Dispute and chargeback records

- Summary records by location or for the entire file

Chargebacks with Dispute Manager

Fiserv's Dispute Manager service is a highly secure Web-enabled front-end interface to help merchants and/or customers effectively manage sales disputes (chargebacks and retrievals) with greater efficiency in a real-time environment. This Web-based tool was created to assist merchants simplify back office processing and expedite response time on retrieval requests, as well as improve response times that can result in reduced non-response chargebacks. Dispute Manager can also provide information to merchants to help them gain control of their sales dispute expense management.

Dispute Manager is easy for the State or State Agencies to use and provides the following key features:

- Sends merchants confirmation and acknowledgement that response has been received

- Alerts merchants if all required documentation has not been submitted (can reduce chargebacks for non-response)

- Provides work queues of all outstanding chargebacks and retrievals in need of a response

- Provides the ability to query or sort chargeback or retrieval requests online for prioritization and management of disputes (by cardholder, sale amount, etc.)

- Offers imaged cardholder, bank and other supporting documentation, as well as provides the merchant the ability to scan in documentation to support fulfillment

- Provides the ability to manipulate images, for example, magnify, rotate, flip, scroll, for optimal viewing capability

- Assists merchant with navigating the Dispute Manager program, and provides educational information that can be updated with new release information through Online Help

Custom reports can be made available according to the State of Nebraska needs. Once custom reporting requirements are defined, the State and/or Agency will submit a project request, and a project manager will subsequently be assigned to assist with the request.

Ad Hoc Reporting

Along with custom reporting development, ad hoc reporting is available via ClientLine®, allowing you to report on virtually any data point or element captured in the database. Many of the States Fiserv serves uses raw data files to download merchant processing activities into the State internal and/or proprietary reconciliation tools. The combination of reports and action queries within ClientLine® online reporting allows for a robust reporting package merging the need for standardized reporting with ad hoc request capabilities.

In addition, the Data File Manager application brings a best practice approach to this often time-consuming process, with a focus on flexible, self-service capabilities so you get just the data you need, right when you need it. Fiserv does not white-label reporting options.

8.2.6.3 Downloading Settlement Reports

c. Describe the ability and methodology used to download the settlement report in an excel format as well as any other available formats.

Reports can be exported to a number of formats, including Microsoft Excel where filters can be used to sort information. Within ClientLine®, users can choose from a wide range of standard data fields to personalize, filter and sort transaction information, ad hoc and scheduled reports. Other downloadable reporting formats include PDF, HTML and CSV files.

Figure 21: Selecting Settlement Report File Type for Download

Through the online merchant portal, the State and its State Agencies can run a myriad of on-demand reports that will allow you to filter through authorizations, transactions and settlements.

The authorization detail report provides the authorization decline reason codes so the State can understand why transactions were declined.

8.2.6.4 Viewing All Transactions in a Batch Settlement

d. Describe the ability and methodology used to view all transactions that make up a batch settlement total. Please provide an example.

The ClientLine® dashboard offers an easy solution to view all transactions within a batch settlement total. You simply click on the batch date under the Batch Summary. You will be taken to a breakdown of the batch detail.

Figure 22: Batch File Transaction View

There is an option in the right-hand corner to export to PDF/CSV/EXCEL. Please see the Batch File Transactions View.

The State can also set-up a report to be generated via email or ClientLine® mailbox daily, weekly, monthly. Please see Reporting Frequency Options.

Figure 23: Reporting Frequency Selection

Specify Report TYPES/Desired REQUENCY

Figure 24: Establishing Recurring Reports

8.2.6.5 Creating Customized Settlement Data Reports

e. Describe the methodology used to create a customized report showing settlement data.

Fiserv supports multiple reporting systems based on Agency needs. Depending on the software and gateways being utilized the solution(s) the data may appear various formats. Below are two examples of the CardPointe reporting tool, representing gateway reporting and ClientLine® representing processing reporting.

Figure 25: CardPointe Reporting Tool

ClientLine® reporting: Once the State has selected the type of report needed, the data will appear. There are a variety of options available when viewing or generating reports.

CardPointe Reporting: Click on Advanced Customization Button Result: The customize report screen will appear. The fields available in the report selected will appear. The fields can be reordered by dragging the fields above or below in the Columns Present in Report box. Fields can also be removed if they are not needed by clicking on the field name and using the << button.
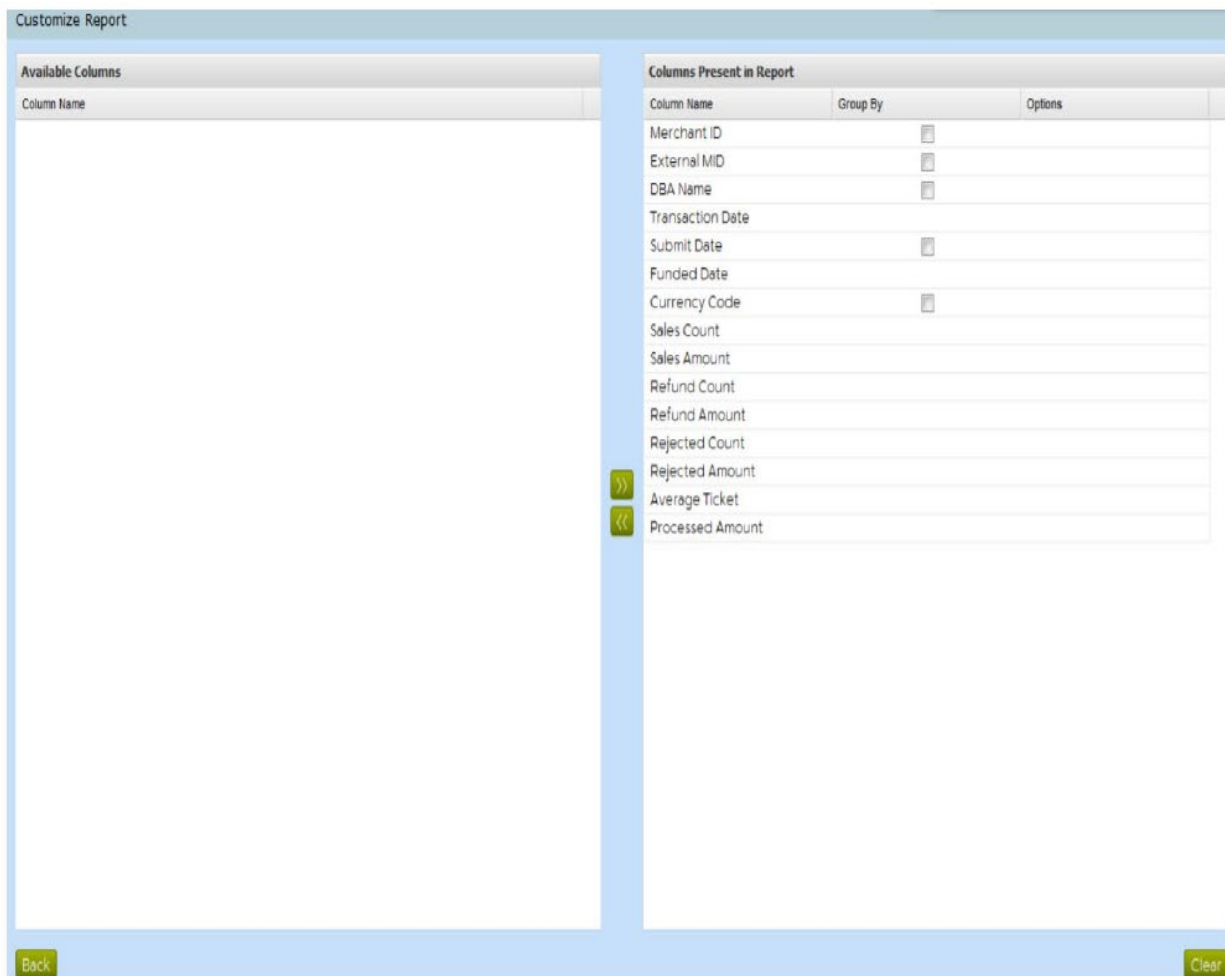
Figure 26: Customizing Reports

8.2.7 FR 7: Settlement and Availability of Funds

8.2.7.1 Transaction Processing Cutoff Times

a. Describe the transaction processing/transmission cutoff times for the Central Time Zone. Describe the process to adjust the nightly settlement time to ensure the settlement report exactly matches daily funds deposited into the Treasurer's bank account.

Transactions are processed based on processing platforms, alliance relationship and products or features used by the State and its Agencies. Once an implementation plan is determined, the State and its Agencies is provided a settlement cut-off time to ensure transactions are processed within the daily funding cycle. The State has the ability to change its settlement time to match the bank's nightly settlement time, but funding may be delayed by one business day.

Figure 27 includes a payment schedule for debit transactions.

| FR7-01. Funds Availability Schedule |||||
| *The following table outlines when the Agency customers should expect to receive funds following transaction settlement.* |||||
Agency Transaction Day	Settlement File sent to Fiserv (Cut-off time before 12:30 p.m. CT)	Interchange Processing	Fiserv Initiates ACH	ACH Posted by Agency Bank to DDA
• Monday	• Tuesday a.m.	• Tuesday	• Tuesday	• Tuesday
• Tuesday	• Wednesday a.m.	• Wednesday	• Wednesday	• Wednesday
• Wednesday	• Thursday a.m.	• Thursday	• Thursday	• Thursday
• Thursday	• Friday a.m.	• Friday	• Friday	• Friday
• Friday	• Saturday a.m.	• Saturday	• Monday	• Monday
• Saturday	• Sunday a.m.	• Sunday	• Monday	• Monday
• Sunday	• Monday a.m.	• Monday	• Monday	• Monday

Figure 27: Funds Availability Schedule

Payment for Visa®, MasterCard®, Discover®, American Express®, Diners Club® and JCB® transactions can occur the next business day if you elect a wire transfer option or you maintain a DDA account with one of Fiserv's partner banks and the batch is submitted to us for processing by 10 p.m. CT.

In this Funds Availability Schedule, funding for Fridays, Saturdays and Sundays would be funded on Mondays. Please keep in mind that bank holidays might delay funding.

8.2.7.2 Various Settlement

b. Describe how MIDs can have different settlement times and how those various settlement times can be supported.

Fiserv supports different batch settlement times down to the terminal level. For example, if a location has two terminals, batches can be closed at different times throughout the day. However, they will need adhere to the settlement cut-off time that will be provided to the State during implementation.

8.2.7.3 Automatically or Manually Settling Transaction

c. Describe the process used to have transactions settle automatically or manually as selected by the agency and how you support the best settlement time for the agency.

The State has the option to settle their own transactions automatically or manually. The process for settlement will be dependent on the device or gateway being used at each location. During implementation all MIDs will be set up properly to support the Agencies and ensure settlements are received without issue.

8.2.7.4 Processing Date Examples

d. Bidders answering questions i. – vi. should assume there are no banking holidays included and Saturday/Sunday are the only non-business days. Bidders should also assume that State Agencies have either closed the batches manually in time for bidder's processing cutoff's or are having batches auto- close in time for the bidder's cutoff.
Bidders should use this sample calendar dates to provide their answers:
• *Thursday, October 29*

- *Friday, October 30*
- *Saturday, October 31*
- *Sunday, November 1*
- *Monday, November 2*
- *Tuesday, November 3*
- *Wednesday, November 4*

i. If the transaction is processed and batched on Thursday, October 29, what day and time will funds settle into the State's bank account?

Funds processed and batch on Thursday, October 29, would be delivered to the bank Friday, October 30, in the a.m. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

FR7.02. Funds Settlement Schedule

Date Payment Processed	Payment Method	Number of Transactions	Amount	Date Settled to State Account
Thursday 29-Oct.				
	American Express	27	32,568.05	Oct 30th
	VISA	370	130,099.82	Oct 30th
	MasterCard	176	69,977.37	Oct 30th
	Discover	22	12,844.61	Oct 30th
	E-check	2405	11,893,528.65	Oct 30th
	Other payment types offered			

Figure 28: Funds Settlement Schedule

ii. If the transaction is processed and batched on Friday, October 30, what day and when will funds settle into the State's bank account?

Funds processed and batch on Friday, October 30, would be delivered to the bank Monday, November 2, in the AM. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

iii. If the transaction is processed and batched on Saturday, October 31, what day and time will funds settle into the State's bank account?

Funds processed and batch on Saturday, October 31, would be delivered to the bank Monday, November 2, in the AM. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

iv. If the transaction is processed and batched on Sunday, November 1, what day and time will funds settle into the State's bank account?

Funds processed and batch on Sunday, November 1, would be delivered to the bank Monday, November 2, in the AM. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

v. If the transaction is processed and batched on Monday, November 2, what day and time will funds settle into the State's bank account?

Funds processed and batch on Monday, November 2, would be delivered to the bank Tuesday, November 3, in the AM. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

vi. If the transaction is processed and batched on Tuesday, November 3 what day and time will funds settle into the State's bank account?

Funds processed and batch on Tuesday, November 3, would be delivered to the bank Wednesday, November 4, in the AM. Exact settlement time(s) will dependent upon the platforms funding run, which will be communicated during the implementation phase.

8.2.7.5 Using Multiple Settlement Bank Accounts

e. Describe how the State can use multiple settlement bank accounts depending on how the merchant wishes to structure funds settlement.

Agencies will be set up for multiple DDAs to drive deposits and withdrawals. Agencies can have up to five DDAs on file regardless of the financial institution. The most common is a dual DDA set up where one account is designated for deposits and one account is designated for withdrawals.

8.2.7.6 Listing Settlement Accounts Separately on the Bank Statement

f. Describe how settlement amounts will be listed separately on the bank statement either by chain number or by MID. Bidders should detail how Saturday and Sunday transaction activity will be listed on the bank statement (will funds be co-mingled with another day's activity or listed individually). Please provide an example.

The State has the option to decide how funding will be sent to their bank account(s). There are three ways funds can be transferred: location MID, Chain MID and Corporate MID. Activity occurring on Saturday and Sunday will be sent to the banks separately and treated individually.

8.2.7.7 Settling Funds to the State's Bank Account

g. Describe how the settlement of funds will be made to the State's bank account. State will not accept a funds availability schedule or settlement that would net merchant fees from the daily credit card batch settlements for any State Agency.

Depending on the State preference, settlements or batches can appear on the State of Nebraska bank statement in one of four ways. As shown in **Table 11**. The Roll Up Code Indicator drives how these appear on The State of Nebraska account statement and can be manipulated at any time. This type of change comes as no cost from Fiserv but suggest reaching out to the financial institution to ensure the bank does not regulate the number of debits and/or credits that can pass through the State checking account within a specified date range/timeframe.

Fiserv has variable setups for funding ways including lump sum, break down by type/card. Saturday/Sunday funding is sent and will fund on the following business day but will show in reporting as separate days.

Table 11: Bank Statement Appearance Options. Settlements appear on State of Nebraska bank statements in four different ways depending on preference.

Roll-up Code	Indicator
Roll Up 0	The State sees every debit and credit transferred to your bank account. It may also increase bank charges as some banks bill a per transaction fee for each entry to the account.
	Example: $100.00 deposit and $5.00 statement fee each show up as a separate entry.
Roll up 1	The State receives all credits/deposits generated on the same day as one transfer, and all debits generated to their account on one day as a separate transfer by category (fees/discount/Interchange).
	Example: The Merchant submits deposit in the amount of $100.00 and another for $50.00 but has the following fees. A $5.00 statement fee and $20.00 Interchange Fee, The Merchant sees three transfers – one transfer for the deposit and two transfers for the fees – one transfer for each category.
Roll up 2	Within this transfer, all debits and credits for one day are combined.
	Example: A $100.00 deposit and a $5.00 statement fee shows as a net deposit of $95.00.
Roll up 3	The State sees every credit transferred to your bank account. All debits are generated to your account on one day as one transfer.

8.2.8FR 8: Credit Card Customer Service and Support

8.2.8.124/7/365 Customer Support

a. Describe how customer support will be available toll-free 24x7x365 to State Agencies. Customer support must be able to help resolve terminal, authorization, and transmission issues at a minimum. Provide detailed information about the services offered by customer support.

Fiserv strategically aligns our services with the needs of the State to simplify and improve the overall experience. The Fiserv collaborative approach to relationship and service management consists of four primary roles, which include: executive sponsorship, senior account executive, account manager and as-needed services.

Additionally, Fiserv offers a truly interactive customer support help desk 24/7 through our call centers. Representatives have online, real-time access to the transaction database as they are processed. They also have access to merchant and terminal profiles that contain the information necessary to provide technical assistance. The satisfaction of the State, its Agencies and customers are the primary focus of our representatives, and measurable performance standards are in place to provide high-quality assistance.

The Account Executive will manage communications at the State level. The Account Manager will work with States individual departments on a day-to-day operational basis. All assigned individuals are committed to providing a solid solution with excellent delivery and service to the

State and they are ready to partner with you to harness the technologies needed to meet your goals. State's assigned account manager will be assigned during the contract negotiation phase.

The State of Nebraska Client Service Operations (CSO) support team assignments will be identified later in the selection process and will consist of the support described in **Table 12**.

<div align="center">

Table 12: State of Nebraska Service Operations Team Responsibilities

</div>

Title	Functional Responsibilities
Senior Account Executive	• Manages contract • Conducts rate/fee inquiries • Owns holistic relationship across verticals • Identifies product solution opportunities • Partners with account manager • Develops and leverages strong, collaborative relationships • Conducts business reviews
Account Manager	• Serves as operational point of contact across all State of Nebraska products • Manages daily State of Nebraska needs • Facilitates operational escalations • Conducts strategic servicing with State of Nebraska communications (association release) • Trains customers with new tools/product offerings • Manages projects for strategic initiatives • Updates the State of Nebraska profile information • Focuses on the State of Nebraska satisfaction at the transactional level • Retains expert-level knowledge of systems/tools • Maintains product-level expertise • Delivers high-quality service

The CSO support team has additional resources available to assist with product development, front-end authorization network, telecom, network planning/engineering, activations and conversions, settlement, interchange, compliance, retrievals and chargebacks as described in **Table 13**. The State of Nebraska Additional Help Desk and Call Center Support.

Table 13: State of Nebraska Additional Help Desk and Call Center Support

Support Teams	Functional Responsibilities
Help Desk	Our Customer Services Help Desk will be your first line of contact. A toll-free number allows us to route calls through an automatic call distributor (ACD) to Customer Service and Help Desk representatives trained to answer questions pertaining to your specific account. Our client services and terminal Help Desk teams are staffed 24/7 with knowledgeable and experienced personnel. We strive for first-call resolution on every call. In the event an issue is not resolved on the first merchant contact, most research and resolution is completed within 72 hours, and the highest priority issues are assigned to resources first. Our customer service team is focused on the customer experience by measuring your customer's voice through first-call resolution and other continuously monitored and analyzed performance measures.
Technical Help Desk	Our Technical Help Desk is truly interactive, operating 24/7. Representatives have online, real-time access to the transaction database as transactions are processed. In addition, they have access to merchant and terminal profiles that contain the information necessary to provide technical assistance. We can also be the first/front line contact point for many POS partners. If the problem is determined to be external to us, our representatives route the caller to the next level or outside contact.
Call Centers	We support primary call centers in: • Omaha, Nebraska • Hagerstown, Maryland • Marietta, Georgia • Coral Springs, Florida In addition, we have a small call center presence in Toronto, Canada supporting our Global Gateway. Some functions are outsourced, as needed.

8.2.8.2 Amount of Merchant Activity Available to Customer Support

b. Describe the length of time Merchant activity (specify by months, days) is available to customer support staff and the ability to view and provide batch detail information to the caller immediately. If research is required due to older information, what is the time frame the information will be available?

Fiserv Customer Service Support centers have access to 13 months of batch detail readily available to assist the State immediately. Customer Service Support has access to summary data for a period of 25 months, archive data for a period of 24 months. Additional transaction data is kept off-site in a secure location for a period of 1 year after contract expiration per Fiserv policy or as long as the Visa/MasterCard brands require.

Upon request, your Account Manager can retrieve up to 7 years of transactional data. If research is required, we ask for a time frame of 2–3 business days in an effort to gather the requested information.

8.2.8.3 Customer Service SLAs

c. Describe service/performance level reports for customer service, technical support, ticket resolution, phone authorizations, and merchant onboarding.

All SLAs are negotiated and mutually agreed upon during the contract negotiation phase. Below are examples of the Fiserv SLAs stages and measurements of performance.

Help Desk: The response times for selected metrics are as follows:

* Help Desk average speed of answer: 45 seconds or less

* Help Desk Service Level: 80 percent of calls answered within 45 seconds

* Help Desk abandoned rate: Less than 4.9 percent of calls greater than 45 seconds

System Performance Service Levels: The minimum system performance service levels are:

* 99.95 percent host availability

* 95 percent of transactions processed at the host in less than 3 seconds

* Average time within the host: 3 seconds or less

Notification: Notification is made by the State or State Agencies' relationship manager or the business consultant.

Fiserv conducts multiple, ongoing satisfaction surveys with all Clients that include major milestones, products, specific transactions and the overall relationship status. Measuring the effectiveness of Fiserv delivery. The Client survey programs focus on Sales, Solution(s), Implementations, Service & Support and the Overall Relationship.

These survey programs help Fiserv promote a superior Client experience by ensuring the Clients' voices are consistently at the forefront of strategic business decisions, account management strategies and product and service investments. Executive Leadership, Business Leaders and their teams monitor results and follow-up with Clients based on the feedback provided.

8.2.8.4 Scheduling and Notifying Customers of Down Time

d. Describe the process used for notification of scheduled and non-scheduled down time.

Fiserv supports a formal Issue Management program, administered by the Global Service Desk. Downtime for upgrades and maintenance are scheduled at times with the least potential for negative impact. With Fiserv dual-system redundancy, when one system is brought down for maintenance, the remaining system handles the load with no noticeable impact. Clients are notified of this downtime either through bulletins or Fiserv Documentation.

Fiserv will provide the State with at least 10 days' notice of scheduled maintenance window, with the exception of temporary freezes, which are communicated as they are announced. Outages resulting from implementation changes received from third party vendors will be excluded from all SLAs. Fiserv tries to ensure minimal downtime as much as possible when performing scheduled maintenance. Unplanned emergency maintenance is performed when there is a customer or possible customer impacting issue that needs to be remedied or when a government mandate needs to be implemented due to changes in financial laws.

Notification times can vary depending on the nature and severity of the issue. In the event of a disruption, clients can expect to be notified by their Client Relationship Manager as soon as reasonably possible following the event assessment conducted as part of the incident management process.

Fiserv provides Agencies, a view of Fiserv's major systems and their current operational status as well as alerting Agencies of upcoming maintenance. With this tool, Agencies can receive updates via email and/or SMS text notification and allows Fiserv to notify clients much quicker for improved awareness of production impacting issues. All Agencies will be setup to receive status updates. Fiserv Operational Status Board.

8.2.8.5 Providing an Account Representative

e. Confirm bidder will provide an account representative as a single point of contact responsible for the State and describe how this position handles escalation of contract related processing issues.

The State and its Agencies will be assigned an Account Manager as the single point of contact. Escalated matters follow the Chain of Command for problem resolution and escalation as outlined below:

There is a comprehensive Fiserv Escalation Procedures document that is solidified at the time of implementation, enabling the State and its Agencies to have multiple escalation levels.

The Chain of Command for issue resolution is as follows:

- Level 1 – Customer Service/Help Desk

- Level 2 – Account Manager

- Level 3 – CSO Management

- Level 4 – Account Executive

- Level 5 – Vice President of Relationship Management

Issues are logged, managed and escalated using Customer Relationship Management (CRM) tracking solutions. The resource at each level is empowered to engage the resources necessary

for a quick and permanent resolution. Issues are assigned priorities with those impacting operations receiving the highest priority.

- **Service Change Requests: T**he State and its Agencies will work with the assigned Account Manager.

- **Special Project Requests:** The State and its Agencies will work with the assigned Account Manager.

- **Afterhours and Emergency Support:** Customer Service and Help Desk representatives are available 24/7. Account Managers and account executives are available 8 a.m. to 6 p.m. ET.

8.2.8.6 Informing Agencies of Upcoming Changes

f. Describe how the agencies will be informed of upcoming changes related to terminals, online merchant portal and/or brand regulations.

Agencies will be informed of upcoming changes related to terminals, online merchant portals and/or brand regulations via the Card brand release. These releases happen during the spring and fall in addition to monthly compliance notifications.

Terminal notifications are communicated by initiatives at which time alerts are generated and sent to the agencies. Fiserv has a dedicated product team that communicates changes and updates for Fiserv related equipment. These notifications are generated from the product team and coordinated with the State of NE should there be an impact to the State.

8.2.9FR 9: Chargebacks, Reversals and Refunds

8.2.9.1Notifying Merchants of Chargebacks

a. Describe how quickly a merchant is notified of a chargeback once the contractor is notified. Describe the process of sending all chargeback information directly to the State agency responsible for the MID the chargeback relates to.

The State will be notified within 24 hours of the initial dispute notification to Fiserv.

Chargeback Management

Fiserv uses an internal process known as the Integrated Dispute System ("IDS") to provide the most accurate and efficient chargeback processing in the industry. There is a 100 percent review of chargebacks by a proprietary, expert, business rule-based system (over 100 timeframe and rule edits, by reason code) that encompasses all pertinent Visa and MasterCard rules.

In addition, electronic file handling of case images and data speeds resolution. Prior to a chargeback being returned to the merchant, this expert system interrogates the chargeback against a predetermined set of parameters to determine work-flow resolution and output to the merchant. In some cases, this results in automatic resolution of incoming chargebacks. As part of the business rules and internal procedures, Fiserv validate issuer and cardholder requirements as part of the overall dispute investigation.

The State and its Agencies are required to provide all applicable sales transaction documentation by attaching it to the letter received with the request. If additional pages need to be included, you must ensure the case number is written on each page. The information should be faxed to the number provided on the request letter by the due date. Please retain the fax confirmation for your records.

Merchants will have up to 20 calendar days to respond to the Payment Card Company Retrieval Requests. A second notification request/reminder for fax and Dispute Manager as described below is setup on the 18th day for items not previously fulfilled. Currently, several options are available for the State and its Agencies to receive and respond to retrieval notifications, which are all driven by merchant setup. Those options include fax, electronic file, Dispute Manager, or standard and special delivery mail options.

Incoming merchant responses from electronic delivery methods or fax are received through a network of 24/7 high-speed, high-capacity fax gateways that capture:

- The image sent

- The time the item was received

- The incoming fax number

- Date received

All responses received via electronic delivery, fax, or mail are downloaded into the back office systems for processing. These responses are permanently stored in the dispute management system. Also all retrieval requests and responses received are subjected to a full end-to-end audit to safeguard the process.

Fiserv also provides confirmation on items received for those merchants that are set up for fax and the Dispute Manager service. If the item is not a valid response; that is, wrong item, missing values and others, it will be updated to enable the merchant to provide an accurate response. second notification request/reminder for fax and Dispute Manager as described below is setup on the 18th day for Payment Card Brand retrieval requests not been previously fulfilled for fax and Dispute Manager Merchants.

Dispute Manager

Dispute Manager is a highly secure, web-enabled front-end interface to help merchants and/or customers to effectively manage sales disputes, chargebacks and retrievals with greater efficiency in a real-time environment. Fiserv created this tool to help merchants simplify back-office processes and expedite response time on retrieval requests. The improved response time that Fiserv customers experience can result in reduced non-response chargebacks. Dispute Manager can also provide information to the State and its Agencies to help gain control of the sales dispute expense management system.

8.2.9.2 Chargeback Options

b. Describe what options are available and the process for chargeback information notification back to agencies.

Merchants are informed of disputed chargebacks either by mail, fax, electronic file or Dispute Manager based on available functionality and merchant setup. A Chargeback Notification form is provided for all disputes adjusted to the merchant, and the debit will appear on the merchant's bank statement as well as other reporting tools. The merchant will have access to this process electronically through the Dispute Manager Service. Reversal of a debit will occur when a remedy has been supplied within the required timeframe.

As part of the business rules and internal procedures, we are able to validate select issuer and cardholder requirements as part of the overall dispute investigation. In terms of reporting, the merchant can utilize the ClientLine® reporting tool, accessible within the Business Track online solutions suite to be notified of disputes that Fiserv was able to reverse back to the issuer upfront, thus avoiding merchant impact financially.

Business Track Online Solutions Suite

ClientLine Reporting	Dispute Manager	Data File Manager
View payment processing information such as sales, bank deposits, and statements.	Receive, view and respond to chargeback and retrieval disputes online.	Create, test, manage, and generate raw data files daily or on demand as needed.
Tax Center	Alerts	Gift Card Reporting
Access and manage your gross reportable sales reports, and retrieve a copy of your 1099-K.	Receive notifications by email for events related to Reconciliation and Dispute activities.	Access to your prepaid program data.

Figure 29: Business Track Online Solutions Suite

8.2.9.3 Chargeback Training

c. Describe what assistance or training the agency will receive to resolve chargebacks.

The following training will be provided to the State and its agencies to resolve chargebacks:

Initial new merchant training

For each merchant, the assigned Fiserv implementation coordinator organizes and schedules new merchant training. The implementation coordinator works with the merchant team to develop a customized training program to address the different needs of the organization, according to function, group or whatever configuration is needed.

Ongoing training

On an ongoing basis, courses are provided for the ClientLine® Online Reporting, Fraud Management and Payment Card Program Management, which includes courses on topics such

as: Credit Card 101, Interchange 101 and Retrieval & Chargeback basics. The State and its Agencies will receive comprehensive Payment Card Industry Data Security Standards (PCI DSS) training as well.

Fiserv offers a variety of training options to Agencies for products and services provided by Fiserv, including Train-the-Trainer sessions, onsite instruction and Web-based training.

8.2.9.4 Percentage of Chargebacks not Requiring Merchant Intervention

d. Describe the percentage of chargebacks, received in 2020, that did not require Merchant intervention/involvement that was successfully resolved (the chargeback was reversed). (These would be cases where a transaction was returned as a duplicate charge, but it was clearly evident there was no duplicate charge to customer.)

Overall, Fiserv is very effective with re-presentments that are processed. The actual percentage of chargebacks passed on to the merchants may vary by merchant type and category. Approximately 9 percent in retrieval fulfillment on behalf of the merchants, and 4 percent in disputes. Fiserv current re-presentment effectiveness rate is approximately 55 percent for similar transactions of chargebacks occurring in the face-to-face environment. This number is less significant than in years past because MasterCard and Visa are tightening controls on issuing banks that abuse the chargeback system by sending floods of chargebacks from at-risk card accounts in the hopes of reducing their risk exposure. This is one area where the Fiserv size and dominant presence in the acquiring space to influence rules changes and increased enforcement is a benefit for all state federal and government agencies supported by Fiserv.

Note: Percentages are based on card present transactions for Fiserv overall.

Fiserv uses an internal process known as the Integrated Dispute System (IDS) to provide the most accurate and efficient chargeback processing in the industry. There is a 100 percent review of chargebacks by a proprietary expert business rule-based system (over 100 timeframe and rule edits, by reason code) that encompasses all pertinent Visa and MasterCard rules. In addition, electronic file handling of case images and data speeds resolution. Before a chargeback is sent to the merchant, this expert system interrogates the chargeback against a predetermined set of parameters to determine workflow, resolution and output to the merchant. In some cases, this results in automatic resolution of incoming chargebacks. As part of the business rules and internal procedures, Fiserv validates issuer and cardholder requirements as part of the overall dispute investigation.

8.2.9.5 Providing Card Reversal/Chargeback Procedures

e. Describe the methodology used to provide card reversals/chargeback procedures required by DOR. Card reversals or chargebacks are not to be debited through the banking system. The following steps are to be taken in situations regarding card payment reversals and chargebacks.
a.   The contractor must notify DOR in writing or through a web interface before any action is taken associated with a card payment reversal or chargeback.
b.   The notification from the card service provider must contain the original payment transaction information.

c.   DOR will research the payment to determine that the payment has not been refunded and will then send a notice of approval authorizing the card service provider to invoice DOR for the amount of the payment (net of fees).

d.   DOR will process the invoice and generate a payment to the card service provider.

Fiserv will work with the State to ensure chargebacks and reversals are invoiced rather than debited from the banking system. Fiserv will work with the State during contract negotiations to ensure that all DOR chargeback and reversal processes and are outlined prior to implementation.

8.2.9.6 Debiting the State Account for Chargebacks

f. Describe how the State bank account will be debited for chargebacks. Provide an example of how a chargeback will be shown and identified on the bank statement.

Fiserv has the ability to have the chargebacks debited as a separate line item when sent to the bank. FNBO will display each chargeback line item separately in our online banking application and reports.

8.2.9.7 NCSPC Compliance

g. NCSPC requires that all returns (refunds, reversals and chargebacks) be debits to their bank account rather than offsetting daily credits, describe in detail how this requirement can be met.

Fiserv will ensure that NCSPC is set up with the proper roll up codes to ensure debits to the account are not netted from the daily transaction funding.

8.2.9.8 Arbitration and Pass-through Fees

h. Explain the arbitration process and the pass-through fees associated with the process.

Fiserv has an arbitration process in and adhere to arbitration procedures set forth by the card brands. Fiserv can initiate arbitration to MasterCard. The issuer initiates the pre-arbitration for Visa. . Fiserv supports arbitration and allows the cases to go to ruling when Agencies have provided a valid remedy to their disputes. Fiserv does not charge fees to initiate arbitration.

8.2.10   FR 10: Contract Management

8.2.10.1   Reviewing State Agencies' Credit Card Transactions

a. Describe how State Agencies' credit card transaction information will be reviewed on an annual basis. Provide recommendations on how the State Agencies can reduce merchant processing fees.

The Fiserv Account Manager will meet annually with each merchant in the State portfolio to evaluate credit card patterns such as average ticket size, card brand choice, channel and other available data and then collaborate on a strategy that may be used to aid in minimizing merchant fees.

8.2.10.2   Offering New Services to Merchants

b. Describe how new services will be offered to Merchants.

The Fiserv Account Manager and Fiserv Account Executive collaborate regularly on the existing production performance and outstanding needs for each merchant in the State of Nebraska portfolio. In this regular cadence, the Account Manager identifies enhancements required or technology gaps to be addressed for each merchant and then formulate a solution roadmap or strategy that makes use of all available Fiserv solutions. The Account Manager and Account Executive then meet with the State and the specific merchant to present Fiserv findings and determine if an additional schedule with a new service offering should be incorporated into the Statewide agreement and made available to all merchants for use.

8.2.10.3   Tracking Key Performance Measures

c. Discuss what key performance measures are tracked and how this information is relayed to Merchant clients.

All SLAs are negotiated and mutually agreed upon during the contract negotiation phase. Below are examples of the Fiserv SLAs stages and measurements of performance.

Help Desk: The response times for selected metrics are as follows:

- Help Desk average speed of answer: 45 seconds or less

- Help Desk Service Level: 80 percent of calls answered within 45 seconds

- Help Desk abandoned rate: Less than 4.9 percent of calls greater than 45 seconds

System Performance Service Levels: The minimum system performance service levels are:

- 99.95 percent host availability

- 95 percent of transactions processed at the host in less than 3 seconds

- Average time within the host: 3 seconds or less

Notification: Notification is made by the State or State Agencies' relationship manager or the business consultant.

Fiserv has a dedicated team for our "Voice of the Customer" (VOC) initiative along with the Customer Experience Strategy. This team manages the design, data collection, analysis and communication of the feedback customers provided. Additionally, a transactional outbound phone survey is conducted within 24 to 48 hours of the State and its Agencies/customers call into any of the Fiserv call centers. There are roughly 2,000 surveys completed monthly, as well as monthly VOC meetings with Senior Leadership, Operations, Training, Quality and other areas of the business to discuss trends and results.

Fiserv is deeply committed to customer feedback regarding implementations and solicit feedback via multiple channels starting with the assigned project management team, which oversees the implementation. The project management team utilizes Key Performance Indicators to measure implementation progress.

8.2.10.4   Sending Monthly Reports to the Contract Manager

d. Describe how monthly reports will be sent to the contract manager. Two monthly reports are required. First report must include each MID and the transaction volume and counts, including any credits processed. Second report must include each MID and the types of transactions processed. Reports will be sent by the 10th calendar day of the following month.

ClientLine® is a web-based tool, where the contract manager will be able to create/modify reports to be automatically generated and sent via email. Monthly statements, summary (MID/Volume/Count) and detail (MID/Transaction detail) are available online to be downloaded or can be sent via email or paper statement.

In addition to the statements, reports can be generated to include summary or transaction details in CSV, HTML, TXT or PDF format to be received daily, weekly and monthly.

8.2.10.5   Notifying the Contract Manager in the Event of Disaster

e. Describe the notification process to the contract manager in the event of a disaster, including the approximate length of time the contract manager will be notified after a disaster occurs.

If any issues are detected or reported with the service or a customer account, the appropriate Fiserv personnel are notified and work begins to identify, prioritize and resolve the problem. Incidents are tracked and resolved using an issue tracking (trouble ticket) system with each assigned a unique ticket number that is referenced on all related communications. Regular status updates are communicated to designated client contacts according to a defined escalation/priority status.

Timely communication is a critical element in minimizing adverse effects on Fiserv and our clients during any disruption or disaster. Communication methods are in place for use from initial notification through the recovery effort. These methods are used for managing communications to Fiserv staff, clients, business partners, vendors, service providers, processors and regulatory agencies.

In the event of a disruption, the Fiserv Crisis Management and Communications Teams, as well as their designated backups, will take a proactive approach by providing status updates to our clients that address the current situation including any alternate procedures and estimated time to recover operations. Communication methods may include any or all of the following methods:

- Email

- 800 number voice status line

- Fax

- Telephone

- Web Portal

- Regular mail or courier service

The Account Manager will sign you up for alerts via system related issues known as status page.

8.2.11   FR 11: Compliance Issue Support

8.2.11.1   Helping State Agencies Interpret Card Association Rules

a. Describe how assistance and support will be provided to State Agencies to interpret Card Association rules and regulations, how will agencies be informed of new rules and regulations.

Card brands have spring and fall releases. Webinars will be set up to review new information directly with the State and its Agencies. However, special initiatives may warrant additional webinars. Webinars allow Clients to learn about upcoming changes and ask questions in real-time. In addition to the Spring/Fall releases, Fiserv provides monthly compliance notifications as well.

8.2.11.2   Training Agencies on Card Association Rule Updates

b. Describe the process to train and inform agencies on changes and updates to Card Association rules and regulations, fraud-management and compliance mandates.

The State and its Agencies will receive a notification to join via email. This affords the State and its Agencies the opportunity to participate in a training webinar sponsored by the Fiserv compliance team regarding spring and fall releases at which time, the State is informed of all industry changes.

8.2.11.3   Supporting State Agencies with PCI DSS Compliance

c. Describe the process to assist and support State Agencies in maintaining PCI DSS compliance. Participation in meetings and providing support services as necessary with compliance or data security issues is required.

Fiserv may be a resource for understanding PCI-DSS requirements and can help advocate a merchant's position to the PCI-DSS Council, or the Card Brands, if necessary to assist a merchant.

Fiserv has a growing suite of security products which help customers maintain PCI compliance. Fiserv has the TransArmor Solution. The TransArmor Solution is a bundle of the following products that bring a multi layered approach to a merchant payment card environment.

- TransArmor Data protection provides encryption and tokenization services to help protect card holder data while in motion as well as at rest.

- PCI Rapid Comply is an easy-to-use online tool established to assists level 4 merchants understand, achieve and maintain PCI DSS compliance. The PCI Rapid Comply solution includes a guided, step-by-step SAQ tool help to complete the annual questionnaire with ease, an integrated scanning tool for merchants that are required to pass quarterly scans and comprehensive support available online and via chat, email and phone to ensure questions get answered.

- POS Software Monitor is a downloadable agent for POS systems which performs a series of scans, to identify vulnerabilities, areas of concern and over all network health.

- POS Hardware Monitor is a terminal inventory management tool, which allows the merchant to identify each terminal with its location and validate that it has not been tempered with.

- Liability Wavier is provided up to $100,000 per for an expenses that may be incurred should a breach occur.

8.2.11.4   Adding Credit Card Payment Options to an Agency's Website

d. Describe requirements needed to add credit card payment options to an agency website.

After initial implementation, if the State opts to accept the additional payment options, the State will partner with their Account Manager to acquire the necessary addendum/contract as a new payment option which may require a new project/implementation to board within the ecommerce environment.

8.2.11.5   Time to Complete PCI Requirements

e. After a new MID is set up, describe the amount of time to complete PCI requirements before a Non-compliance fee is charged. If there is a time difference per level, detail the time for each level.

Once a merchant signs up with Fiserv they have 90 days to become compliant before being charged a monthly non-receipt of PCI validation fee. There is not a difference in the time per level.

8.2.11.6   Continuing Levels of PCI Compliance

f. Currently the State is grouped into three levels for PCI Compliance. State Agencies are a level 2, the University is a level 3 and the State Colleges are level 4. Describe the ability and methodology that will be used to continue these levels of compliance.

The PCI DSS merchant level, Payment Card Industry Data Security Standard Merchant level is a ranking of merchant transactions per year. Ranges are broken down into four levels. Table 14 defines the four levels of the merchant criteria.

<div align="center">

Table 14: Criteria for Maintaining Levels of PCI Compliance

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Level	Merchant Criteria
Merchant Level: 1	Any merchant, regardless of acceptance channel, processing more than 6,000,000 Visa transactions per year. Any merchant that has had a data breach or attack that resulted in an account data compromise. Any merchant identified by any card association as Level 1.
Merchant Level: 2	1 million–6 million Visa or MasterCard transactions annually (all channels).
Merchant Level: 3	Merchants processing 20,000 to 1 million Visa or MasterCard e-commerce transactions annually.

Merchant Level: 4	Less than 20,000 Visa or MasterCard e-commerce transactions annually, and all other merchants processing up to 1 million Visa or MasterCard transactions annually.

The Payment Card Industry ("PCI") uses merchant levels to determine risk and ascertain the appropriate level of security for their businesses. Specifically, merchant levels determine the amount of assessment and security validation that is required for the merchant to pass PCI DSS assessment.

PCI Compliance Validation

Clients have two options to achieve their PCI compliance status:

1. Complete their PCI requirements through PCI Rapid Comply (Level 4 only)

2. Send in PCI Compliance requirements from a Qualified Security Assessor (QSA) to Fiserv.

PCI Compliance will contact the assigned AM to notify them when a client is due or past due for their PCI Compliance validation. The Account Manager is responsible for notifying the client.

Fiserv recommends utilizing a combination of secure payment tokens and PCI Validated P2PE devices to keep payment cards from ever entering into the State of Nebraska's network, storage systems or other electronic payment environments. The SnapPay universal API works with hosted iframes as well as the above mentioned P2PE devices. Most merchants who completely implement the SnapPay solution choose to use SAQ A for their annual assessment.

8.2.11.7   PCI Compliance Reporting Options

g. Currently the University and the State Colleges provide PCI details through an online portal provided by the current contractor. Describe how level 3 and 4 Merchants are to provide details relating to each MID's compliance. What options are available to report PCI compliance?

Fiserv has an expansive suite of security products which helps the States and their Agencies maintain PCI compliance. The TransArmor Solution is a bundle of the following products that bring a multi-layered approach to the merchant payment card environment:

- **TransArmor Data** protection provides encryption and tokenization services to help protect card holder data while in motion as well as at rest.

- **PCI Rapid Comply** is an easy-to-use online tool established to assist level 4 merchants understand, achieve and maintain PCI DSS compliance. The PCI Rapid Comply solution includes a guided, step-by-step SAQ tool help to complete the annual questionnaire with ease, an integrated scanning tool for merchants that are required to pass quarterly scans and comprehensive support available online and via chat, email and phone to ensure questions get answered.

- **POS Software Monitor** is a downloadable agent for POS systems which performs a series of scans, to identify vulnerabilities, areas of concern and over all network health.

- **POS Hardware Monitor** is a terminal inventory management tool, which allows the merchant to identify each terminal with its location and validate that it has not been tempered with.

- **Liability Wavier** is provided up to $100,000 per for an expenses that may be incurred should a breach occur.

The TransArmor Support Experts provides assistance when a merchant contacts Fiserv regarding questions about the TransArmor Solution or PCI Compliance questions.

The State and its Agencies Account Manager will work with a Channel Compliance representative on issues related to Credit and Debit PCI-DSS merchant obligations. Which includes:

1. Notification of the merchant's PCI level (based upon previous year transaction counts).

2. Notification of the merchant's PCI compliance obligation (since each level may require difference validation steps).

3. Tracking the merchant's compliance through automatic feeds from the merchant's assessor.

4. Conducting conference calls with the merchants, if requested and desired.

5. Explaining PCI-DSS and PA-DSS compliance requirements, if requested or desired by the merchant.

6. As required, escalating or advocating on the merchant's behalf for matters that should be discussed or addressed with the PCI Council (Visa, MC, etc.).

7. If requested, attending joint conference calls with the Merchant, their Assessor, and if needed, a Visa or MC representative.

8. Monthly and quarterly reporting to VISA, MasterCard and Discover to help avoid non-compliance fines.

9. Other interventions as requested to help the merchant work towards their compliance obligation.

To assist the Channel Compliance with these efforts or any items that require escalation, Fiserv supports a dedicated PCI Compliance team within its TPO organization.

8.2.12   FR 12: Disaster Recovery

8.2.12.1   Testing the Disaster Recovery Plan

a. Describe how often the disaster recovery plan is tested including but not limited to the data replication process including real-time failover between various data centers.

The Fiserv disaster recovery program is formally outlined in the 2020 Enterprise Business Continuity and Disaster Recovery Standard. Business Resiliency Plans are updated, approved and tested annually. Simulated exercises are conducted to test and validate all business continuity plans and any associated dependencies. A full-scale test includes full functional test

with business end-user validation of connectivity, application functionality, data integrity (if applicable) and event management involvement.

8.2.12.2   Implementing the Disaster Recovery Plan

b. Describe an incident where the disaster recovery plan was implemented. How long was the disaster recovery solution implemented for? How quickly after the disaster were the credit card transactions processed?

If the Client is impacted by an incident they would be notified by their Account Manager. Fiserv has a 100 percent system availability and has not experienced any period where transactions were unable to be authorized on the proposed processing platform designated for the State of Nebraska.

8.2.12.3   Merchant Services Reporting Issues

*c. Describe any instance that the **merchant services reporting** has been down. Describe the disaster recovery solution to implement for reporting.*

Fiserv has no instances to report where reporting has been down. In the event of a full outage, Fiserv has a fully redundant disaster recovery environment in which traffic would be routed to ensure reporting is not down or compromised and available to Clients without interruption.

In the event of a network issue that affects reporting, Fiserv is committed to correcting all reporting errors as soon as the accurate information is corrected and settled with the appropriate networks. Fiserv will create and send the corrected reports as soon as verified and settled.

8.2.12.4   Bank Reporting Issues

*d. Describe any instance that **bank reporting** has been down. Describe the disaster recovery solution to implement for reporting.*

FNBO has only experienced brief interruptions on our front end reports portal and our back end reporting engine has never lost data or reports during an outage. On the rare occasions when our front end portal was unavailable our Incident Management team followed a standard ITIL incident processes that consisted of Incident Identification, Incident Notification & Escalation, Investigation and Diagnosis, Resolution and Recovery, and Incident Closure.

FNBO maintains a Business Continuity Program (BCP) that is structured to maintain of our critical products and services during major events. Our dedicated BCP team covers crisis management, pandemic planning and disaster recovery and they utilize an automated notification tool to alert internal personnel of significant events. FNBO uses two geographically dispersed internal production data centers and contracts for data center space for the mainframe environment in a geographically dispersed recovery location. Our Disaster Recovery policy is aligned with the Federal Financial Institutions Examination Council (FFIEC) guidelines for business continuity planning and our company's Operating Philosophy and is maintained in accordance with commercially reasonable practices similar to other financial institutions of our size and composition.

8.2.13   FR 13: Online Bank Reporting

8.2.13.1   Viewing Bank Activity Online

a. Describe how a secure online solution to view bank activity can be provided.

FNBO offers a secure online web portal for business and banking customers. We use out of band width and multi factor authentication to provide secure user access. We actively monitor customers' behaviors online on the website for any irregular activities. More information can be provided on due diligence.

8.2.13.2   Hardware Requirements for the Online Bank Solution

b. Describe hardware requirements for the online solution for bank transactions related to credit card activity.

FNBO does not use hardware. We use an authentication app to provide out of bandwidth user defined method.

8.2.13.3   Standard Report Details

c. Provide a link to demo the online bank solutions. If no demo is available, provide details for standard reports.

We have included details for our standard reports in an appendix. Please refer to our Customer Reports Summary on page 152.

8.2.13.4   User Security Levels for the Online Solution

d. Describe available user security levels and/or user entitlements for the online solution, including whether security levels can be set by user, account, or dollar amount.

FNBO's security level and user entitlements are directly administered by customer at account level or activity level /payment origination. FNBO strongly recommends customer use dual control to segregate duties and provide oversight over payments origination activities. Dual controls parameters are set by customers and can be set at dollar amount, account and at the professional role.

8.2.13.5   State Treasurer's Office Security Responsibilities

e. Describe the security measures the State's Treasurer's Office will be responsible for.

State Treasurer is required to set up, administer and monitor users of FNBO's online solutions/services. The customer is expected to review FNBO's fraud mitigation tools and accordingly accept or decline our offer. The customers are expected to implement and maintain best practices logical access which are commercially reasonable to systems.

8.2.13.6   Bank Firewalls

f. Describe the bank firewalls to protect customer information.

FNN Information Security practices a defense-in-depth philosophy: multiple layers of security composed of multiple products, architectures and methodologies. The organization deploys and

operates EAL4+ certified firewalls using a 3-tier DMZ architecture: DMZ1 = Web, DMZ2 = Application, DMZ3 = Data. Web application firewalls are also utilized in the architecture providing protection at the application layer. Due to the confidential and proprietary nature of our corporate processes, procedures and practices to security private information, FNN Information Security does not discuss specifics of the enterprise security posture. When warranted, FNN Information Security is willing to meet with external entities to answer specific business-related questions.

8.2.13.7 Additional Authentication Measures

g. Describe the additional types of user authentication available besides user ID and password.

FNBO maintains a robust activity monitoring system that attempts to identify irregular patterns of behavior and if needed provides step up authentication

8.2.13.8 Allowable Number of Users

h. Describe the number of users the State can allow access to the online solution and how many can be on at one time.

FNBO has no constraints on the number of simultaneous state users.

8.2.13.9 Upgrade Schedule

i. Upgrade schedule

Upgrades are completed according to a set schedule on a quarterly basis on the weekends during non-business hours.

8.2.13.10 Previous Day's Reports

j. Describe how the previous day reporting will be available by 8:00 AM CT.

Prior day reports will be available online and via SFTP.

8.2.13.11 Settled Funds Availability

k. Describe when funds are available to transfer after settlement (same day, next day, etc.).

Settled funds are available the same day.

8.2.13.12 Deposit Information Listed on Reports

l. Describe the deposit information listed on the previous day report and how each deposit can be tied back to the agency and provide an example.

We have included details about reporting in an appendix. Please refer to our Information Reporting Product Guide on page 150 of this proposal.

8.2.13.13 Online Reports

m. Describe all reports available online. Describe how the reports can be customized.

FNBO's standard reports are listed in the Customer Reports Summary on page 152. If the State needs additional reports, FNBO will work directly with the customer to define and develop non-standard report(s).

8.2.13.14 Information for Current and Previous Day Reporting

n. Describe information available on current day and previous day reporting. Example: Merchant ID or merchant name and amount.

FNBO's standard reports are listed in the Customer Reports Summary on page 152. Reports are typically available in both prior day and current day formats. We can also develop custom reports if a specific business need is not met by our standard reports. FNBO will ensure that the State of Nebraska has full visibility of their funds throughout the merchant service lifecycle.

8.2.13.15 Viewing, Printing and Downloading Daily Reports

o. Describe the ability to view, print, and download daily reports for previous day and current day activity, include all formats available.

Please refer to the Customer Reports Summary on page 152 of this proposal. Reports can be downloaded and printed in the online system. Current day and Prior day reports can be downloaded in Excel, CSV, BAI, PDF format .

8.2.13.16 Providing Monthly Analysis Statements Online

p. The contractor must charge the State for all banking fees, excluding merchant fees, on a monthly analysis statement. Describe the ability to provide monthly analysis statements online. The account analysis must be made available online no later than the 15 of each month for the previous month's charges. Online reporting must be downloadable in an editable file format. List available formats.

EDI files are in the 822 format.

8.2.13.17 Data Retention Time Frames

q. Describe the length of time data is retained and how to retrieve it. Explain any options for extending the data retention time frames.

Operational reports extracted from the reporting tools are retained for:

- Deposit Detail: Rolling 367 days

- Deposit Transactions (Summary): Back to 08/2001. Grouped by Tran Code and Month End Date

- ACH Daily Transactions (Detail): 90 days

- ACH Daily Summary: 07/2004 but has much less detail than the transactions universe.

- RGW: Retains Current plus the previous 13 months.

8.2.13.18 Initiating and Completing Wires and Book Transfers Online

r. Describe how to initiate and complete wires, as well as make book transfers using the online solution.

FNBO's primary settlement for payments is Federal Reserve. FNBO follows guidelines for payments established by clearing and settlement partners.

8.2.13.19   Accepting Real-Time Payments

s. Describe the method used to accept real-time payments and post them the same day.

Please refer to the Wire Transfers Product Guide on page 151 of this proposal.

8.2.13.20   Setting up Wire Templates

t. Describe how repetitive wire templates can be set up online and for call in wires. Describe the process to set up and process both options.

Please refer to the Wire Transfers Product Guide on page 151 of this proposal. Section 2.1 of the guide (page 5) explains the process.

8.2.13.21   Notification of Incoming and Outgoing Wires

u. Describe the notification received by the Treasurer's office for incoming and outgoing wires and how it will be provided. Please provide a sample notification.

Please refer to the Wire Transfers Product Guide on page 151 of this proposal. Section 2.4 of the guide (page 9) explains the process.

8.2.13.22   Providing Daily CSV Export of Transactions

v. Describe the method used to provide a daily Comma Separated Value (CSV) export of transactions on the bank account's prior day activity by 8:00 AM CT.

Prior day activity is available by 8 a.m. CT and are downloadable on our online banking site and through SFTP

8.2.13.23   CSV Layout

w. Describe the layout of the CSV format to be exported.

FNBO follows BAI II

8.2.13.24   Earning Credit Rate

x. Describe how earning credits are calculated and provide a list of the prior 12 months Earning Credit Rate (ECR) used for bank analysis also include the current rate.

Please refer to the Wire Transfers Product Guide on page 151 of this proposal.

8.2.14   FR 14: Implementation and Post-Implementation Support

8.2.14.1   Step-by-step Implementation Process

a. Provide a detailed example that includes a step by step process of the implementation plan.

Fiserv will serve as the lead in the management of the project, partnering with the State to ensure that a seamless conversion is achieved. Fiserv will provide a dedicated startup staff to

the State and asks that you assign a dedicated startup team for the project as well to ensure resource availability.

The Implementation Team is comprised of a dedicated staff of technical analysts, technical data mappers and business project managers. This is the most experienced team in the industry with senior implementation management possessing over 110 years of combined experience. These individuals are divided into teams to ensure that portfolios are seamlessly implemented onto the Fiserv System. Each team consists of both implementation personnel and project coordinators who perform the specific tasks outlined within the project plan.

Figure 30 depicts the phases of the State's implementation process.

State of Nebraska Implementation and Post Implementation Support.

Phase One
Discovery & Planning

- Initiate conversion Planning
- Complete due-diligence
- Define business/technical requirements

Phase Two
Development

- Establish system/portfolio configurations
- Develop data conversion program
- Define software development & functional testing
- Planning for Adequate Systems capacity

Phase Three
(Delivery, Mock, Testing, M Cycle).

- Validate mock conversions
- Complete testing (integration/client acceptance)
- Implement production software
- Execute conversion

Phase Four
Post Implementation

- Implement production support program
- Complete post implementation review

Figure 30: State of Nebraska Implementation and Post-Implementation Support

Implementation and conversion projects require the commitment from dedicated resources from the State of Nebraska and Fiserv. The required resources are defined, as the size and scope of the project and development effort are determined. Fiserv will work with the State through the Discovery process to determine the specific resources needed.

8.2.14.2 Estimated Implementation Timeline

b. Provide an implementation timeline giving estimated lengths of time.

Typically, the timeline for implementation is six to eight weeks. Fiserv implementation team will work with The State and its Agencies to determine the appropriate implementation plan based on the desired rollout schedule, resource availability and business needs. This planning activity will typically happen during project kick-off meeting with all of the key stakeholders are present.

Fiserv has a proven methodology for implementation, refined over the years and improved with advances in technology and time-saving solutions. Fiserv methodology has consistently focused on meeting the following objectives:

- Provide a single point of contact for all stakeholders during the implementation lifecycle;

- Manage the implementation project from initial scope to the final rollout;

- Ensure new customers are properly implemented, fully trained and processing with all elected entitlements.

The State of Nebraska will be assigned an experienced and skilled implementation team to walk you through each step in the process, to ensure a smooth and expeditious transition. This includes an implementation coordinator, who will work closely with the Fiserv relationship management team to ensure that all requirements are properly addressed, and the communication flow is steady throughout the project.

Table 15: State of Nebraska Implementation Timeline

Activity	Estimated Time
Defining Business Requirements: The implementation process is initiated during contract execution, followed by internal evaluation and completed initial discovery meeting.	Week 1
Project Scoping: Initiate exchange of technical information for authorization and settlement interface specifications.	Weeks 2–4
Store Profiles/Setup: We add the merchant scheme to the host establishing all settlement files and implementing all desired and approved card types.	Weeks 2–4
Communications: Installing and testing network connectivity between Fiserv and the State of Nebraska.	Weeks 2–6
Certification Stage: Although we are proactively supporting the development process, we begin a three-week certification process to certify the application once all development and communication tasks are complete.	Ongoing
Pilot and Beta Testing: Following certification, the State of Nebraska can begin processing transactions.	2 weeks
Full Conversion Begins	Determined prior to start of implementation

The following steps outline the major components of the implementation methodology:

1. **Initiation**: During Initiation, request are reviewed, consult the implementation team, and introduce any appropriate partners required for project execution

2. **Requirements**: At the Requirements phase, we evaluate the current set up, compare functionality, define scope and review implementation options identified for the State

3. **Planning**: The Planning phase involves defining the approach in detail; reviewing and analyzing the State portfolio; defining mappings; and determining what equipment, software providers and third-party support will be required

4. **Set up**: At project set up, mapping tasks are completed and systematically upload to the account demographic/pricing

5. **Testing**: During the testing phase, we run quality check programs and confirm production readiness

6. **Implementation**: In the Implement phase, we redirect, deploy/activate, and update software

7. **Closure**: Once implementation is complete the closure phase begins. This includes monitoring, validating and transitioning to normal business support activities.

Fiserv develops and customizes each conversion to meet the needs of the State and establishes a set of conversion specifications. Exact timeframes are defined and conversion dates are secured because of the due diligence and conversion mapping processes in place.

A generic project plan is used as a guideline for planning and implementing a projects. It includes all critical milestones and due dates for meeting the final implementation date. Fiserv maintains the project plan and continuously republishes it for review with the State to ensure all parties are aware of project progress and critical timeframes.

An Implementation Analyst will be assigned to oversee the implementation process and work with resources within the necessary Fiserv departments to complete projects with minimal to no impact to the State. Throughout the course of the conversion, the Implementation Analyst serves as a consultant on product and service functionality, technical and operations planning. The Implementation Analyst manages those conversion tasks assigned to the various internal "fulfillment" departments within the Fiserv organization (for example, training, quality assurance, technical departments, etc.).

This will ensure that each department(s) understands the scope of the conversion; and be prepared to execute its respective assignments within the targeted timeframes prescribed within the master project plan.

Prior to conversion, the Implementation Analyst ensures that the technical environment is certified using established quality assurance processes. Following successful certification, the conversion is staged into the production environment and the State is notified that testing can begin.

At the time of conversion, the Implementation Analyst and the necessary technical resources monitor the conversion, ensuring that each facet of the conversion operates in accordance with the State's expectations. Following validation, the implementation analyst turns over the successful conversion to support day-to-day activities within Fiserv.

8.2.14.3   Available Resources for Implementation

c. Describe the resources that will be available during the implementation plan, including but not limited to technical support, on-site visits and weekly or monthly calls.

Throughout the onboarding process, Fiserv Implementation team will assign an implementation advisor to ensure the onboarding of your Agencies exceed expectations. This individual will work with you on a daily basis to monitor status and address any onboarding questions. The Fiserv team maintains an action item log to ensure all support activity is tracked and responded to according to the State expectations. Weekly meetings will be held with the State to review the project status. Depending on project needs, meeting frequency may fluctuate.

Fiserv is dedicated to meeting the State objectives at all phases of the project lifecycle. The State project team – senior account executives, Account managers and implementation coordinators – will deliver quality and enforce accountability, capturing Fiserv view of a responsive and collaborative approach to relationship management. A dedicated implementation team is assigned to complete the State conversion. This includes an assigned implementation coordinator or project manager whose contact information is provided later in the selection process. During the discovery phase for the State's, specific personnel can be named that will take responsibility for merchant implementation and training.

A dedicated implementation team is assigned to complete the State of Nebraska conversion.

- Director

- Implementation Manager/Coordinator

- Key personnel representing Account Management, Business Management, IT Systems, Customer Service, Training, Accounting, Settlement, Deployment and any other departments deemed essential to the conversion

Post Implementation/Support also includes:

- Monitoring of initial days of activity to ensure the State's achieves the most cost-effective Interchange qualification.

- Review of reconciliation process with the State's through first complete statement cycle

- Address and resolve any open issues

- Complete turnover to relationship manager and service executive for ongoing maintenance/servicing when applicable

When the State account has fully transitioned to Fiserv, you will have an assigned account manager to address your maintenance needs as they arise.

8.2.14.4   Communicating Industry Updates, Rules and Regulations

d. Describe the methods used to communicate industry updates, rules and regulations. How often are they distributed or published?

Agencies will be informed of upcoming changes related to terminals, online merchant portals and/or brand regulations via the Card brand releases. These releases happen during the spring and fall in addition to monthly compliance notifications.

Terminal notifications are communicated by initiatives at which time alerts are generated and sent to the agencies. Fiserv has a dedicated product team that communicates changes and updates for Fiserv related equipment. These notifications are generated from the product team and coordinated with the State of NE should there be an impact to the State.

8.2.14.5   Ongoing Training

e. Describe any on-going training available as upgrades or system changes occur.

As upgrades and system changes occur, Fiserv provides "train the trainer" and "end-user training" programs; these are customized training plans. Participants and topics will depend on the solution offering and support options chosen by the State. Training materials are tailored to the services provided so information can be communicated accurately to the State customers.

8.2.14.6   Hardware Warranty

f. Describe the warranty on any terminals, including all hardware components Detail how terminals are supported post implementation to provide uninterrupted service.

Equipment provided by Fiserv includes a one-year warranty. The equipment is deployed, programed and ready for processing when received by the State. Updates are pushed to devices automatically and the technical support team is available to address any trouble-shooting issues and provide resolution.

8.2.14.7   Help Desk Availability

g. Describe how trained maintenance staff will be available and must be capable of diagnosing and isolating issues with the terminals.

The Technical Help Desk is interactive, operating 24/7. Representatives have online, real-time access to the transaction database as transactions are processed. In addition, they have access to merchant and terminal profiles that contain the information necessary to provide technical assistance. Fiserv can also be the first/front line contact point for many point-of-sale (POS) partners. If the problem is determined to be external to Fiserv, and representatives route the callers to the next level or outside contacts.

8.2.14.8   Replacing Card Terminals

h. Describe how credit card terminals that no longer function as designed will be replaced at no cost to the State.

For all merchants who have elected to enter into a maintenance agreement with Fiserv, all POS equipment will be swapped/replaced in an expeditious manner. The decision to overnight a replacement unit is initiated while helping the State and its Agencies problem-solve to see if the issue can be resolved locally. If the merchant elects not to pay for a maintenance agreement, the merchant is directed to send damaged equipment or hardware to the Fiserv deployment facility for repair or replacement at a flat rate fee. The Account Manager will assist as needed. The pricing addendum includes for cost details. The State will work with the State Vendor of the third- party equipment for replacement options and pricing (if applicable).

8.2.15   FR 15: Other

8.2.15.1   Training on Bank Processes

a. Describe what types of training will be offered on bank processes and procedures during the transition.

FNBO will work with the State during the implementation process to determine what training is necessary and during once products are implemented FNBO's Corporate Treasury Services Support (CTS) team will provide one on one training for our products and services. We will also provide a Call Center and Account Management support throughout the life of the contract if questions arise after initial training.

8.2.15.2   Using Test Cards

b. Describe how test cards can be used. Will test cards be provided upon request? What is their functionality and features? What is the lead time to set this up? Will there be a charge to provide test cards?

Fiserv Test cards are available in several sets depending on testing requirements and supplied by b2ps.com. The lead time to setup a testing environment is approximately 10 business days. Shipping of Test cards are dependent upon the type of set required. Fiserv will work directly with the State of NE and its Agencies to accommodate UAT and/or the certification process.

The global card set was specifically designed for Fiserv to perform UAT application development, testing, training support personnel and perform demonstrations. This set includes cards from a range of countries and currencies. All cards are English language, contain a chip, and magstripe. Individual cards denoted as "Dual Interface" support EMV contactless. Additionally, some cards will contain Dual Application Identifiers (AID).

Test cards designed specifically for the U.S. market includes a set of 21 EMV test cards. Individual cards noted as "Dual Interface" operate in both EMV contact and EMV contactless modes. The MasterCard dual interface cards support both contactless EMV and contactless Magnetic Stripe Data ("MSD"). The Visa, Amex and Discover dual interface cards support contactless EMV only and do not support contactless MSD.

Table 16: Sample Card Sets

Test Card	Card Example
Test Card 01	Visa, 476173******0119, Dual Interface, Online Only, Online PIN
Test Card 02	Visa, 476173******0119, Dual Interface, Offline Capable, Offline PIN
Test Card 03	Visa, 476173******0119, Online Only, Signature
Test Card 04	Visa, 476173******0010, NO CVM
Test Card 05	Visa, 476173******0267, Chip Error (Technical Fallback)
Test Card 06	MasterCard, 541333******4111, Dual Interface, Online Only, Signature

Test Card	Card Example
Test Card 07	MasterCard, 541333******4111, Dual Interface, Offline Capable, Offline PIN
Test Card 08	MasterCard, 541333******0011, ARPC Verification Fails (Chip Decline)
Test Card 09	MasterCard, 541333******0029, Chip Error (Technical Fallback)
Test Card 10	MasterCard, 541333******0011, Empty Candidate List (Fallback)
Test Card 11	Interac, 450644******1933, Canadian Interac, Debit, Online Only, Offline PIN
Test Card 12	Amex, 374245*****1006, Dual Interface, Online Only, Online PIN
Test Card 13	Amex, 374245*****1003, Dual Interface, Online Only, Signature
Test Card 14	Amex, 374245*****1006, Chip Error (Technical Fallback)
Test Card 15	Discover, 651000******0133, Dual Interface, Online Only, Online PIN
Test Card 16	Discover, 651000******0216, Dual Interface, Online Only, Offline PIN
Test Card 17	Discover, 651000******0331, Chip Error (Technical Fallback)
Test Card 18	DNA, 400000******0028, Debit Network Alliance, Online PIN
Test Card 19	Visa, 476173******0135, U.S. Debit (Global and Common AIDs), Single Funding Acct
Test Card 20	MasterCard, 541333******9130, U.S. Debit (Global and Common AIDs), Single Funding Acct
Test Card 21	MasterCard, 222360******0329, MasterCard "222360" BIN

8.2.15.3   Fine for Violating Card Association Rules

c. Describe any fines received for violation of rules or regulations of any Card Association not caused by a merchant customer, include when it happened and what it was for.

FNBO

FNBO is not aware of any fines imposed from Card Association not caused by a merchant customer.

Fiserv (Subcontractor)

Any material claims and judgments are listed and publicly available in our SEC filings.

8.2.15.4   Notifying Merchants of Interchange and Assessment Fees

d. Describe how the merchant will be notified of any interchange and assessment fee changes.

Fiserv attends the payment card release meetings with each of the major brands, and several Fiserv teams are dedicated to the understanding and implementation of the brand changes.

Training is provided to all support staff for the release changes, and communication to clients and vendors is completed through a variety of methods. Fiserv Clients receive communications through our online portal, Business Track. They also receive an invitation to attend a live seminar with the Payments Acceptance subject matter experts through their account management team. These communications are completed in the spring and fall to align with the card brand releases.

8.2.15.5 Additional Supplies

e. Describe what supplies or signage can be provided or purchased to be used in conjunction with services offered.

All supplies for hardware can be obtained by the account management team, such as thermal paper, terminal cleaning supplies. Decals for Visa/MC/AMEX/DISC can also be obtained by the Fiserv account management team.

8.2.15.6 Showing Adjustments for Pricing Errors on Statements

f. Describe how adjustment will show on the merchant bank statement for pricing errors for a specific agency.

FNBO will ensure that each agency is able to quickly identify their agency's transactions and we will not force State agencies to open new merchant settlement accounts.

8.2.15.7 Industry Association Representation

g. List all industry-related associations or organizations your company is a member or in which it has direct representation. Including but not limited to any company representation on MasterCard or Visa's boards or committees.

Fiserv executives sit on the advisory councils and committees for MasterCard, Visa and Discover. Fiserv provides input related to new products, business lines, releases and best practices. With Fiserv strong working relationship with MasterCard and Visa, Fiserv is a regular consultant on potential industry impacts (for example, issuers, acquirers, merchants and technology) that might arise in the event of card brand rule change.

The dedicated senior executives from both MasterCard and Visa ensures Fiserv is aware of Payment Card Brand-sponsored venues for participation. Fiserv and the Payment Card Brands meet to discuss and understand industry changes.

MasterCard and Visa Representation

At this time, Fiserv participates in the following MasterCard Committees and advisory groups:

- MasterCard Acquirer Advisory Group

- MasterCard Commercial Products Group

- MasterCard Customer Alliance Program

- MasterCard POI Advisory

Additionally, Fiserv participates in the following Visa committees:

- Visa Acquirer Steering Committee for QPCA (Qualified Payment Card Agent)

- Visa Acquirers Steering Committee

- Visa CISP Stakeholder Group

- Visa Senior Executive Risk Council

Other Groups

In addition, Fiserv participates in the following:

- National Grocers Association (NGA)

- Discover Acquirer Advisory Committee

- Discover Acquirer Operations Advisory Council (AOAC) – Member

- Merchant Advisory Group (MAG)

- National Association of Convenience Stores (NACS)

- National Automated Clearinghouse Association (NACHA)

- PCI Security Standards Council Board of Advisors – Elected Representative

- SmartCard Alliance

- Special Interest Group for IIAS Standards (SIGIS) – Founding member and Board of Directors

- AMEX, Alipay, China Union Pay – Advisors

Fiserv is also a member of the board directors for the Electronic Transaction Association (ETA), the National Retail Federation (NRF), the Association of Financial Professionals (AFP), National Grocers Association (NGA), National Association of Convenience Stores (NACS), a member of numerous regional and local trade organizations. Fiserv is also a direct member of Visa and MasterCard in Australia and throughout Europe. In addition, Fiserv has a portfolio of BIN sponsors that are represented at Visa and MasterCard.

8.2.15.8 Making Sure MIDs Collect Required Information

h. Describe how the State will receive assistance ensuring each MID is collecting all information required to avoid a downgraded transaction.

The ClientLine® reporting tool is extremely user friendly. The State can review and download MID activity via the ClientLine® Reporting tool. For this reason, Fiserv does not activity monitor MID activity unless a threshold is reached. Once the Report is downloaded by the State, the Fiserv Account Manager will assist the State with interpreting the report findings. The State Account Manager does periodic reviews, audits and checks for any downgrades and areas of improvement.

8.2.15.9   Assisting the State with Fraud Identification

i. Describe how the State will receive assistance with Fraud Identification, including but not limited to the thresholds in place and how notification would occur.

During the creation of each account, per agency, a threshold would be determined based on high ticket, average ticket and total amount processed per month. Anything above the agreed upon threshold, per merchant account, will be flagged. The account and the State would be notified and asked to respond for confirmation.

The Fiserv Fraud Detect solution, a loss prevention platform for eCommerce, is an integrated, intuitive, cutting edge fraud detection and analytics tool that can address total loss prevention needs for payment and non-payment fraud. Powered by machine learning models, Fraud Detect helps detect more fraud than conventional rules based eCommerce fraud solutions and enables the State and its Agencies to keep more of your profits while saving time and thousands of dollars in potential chargeback losses.

Fraud Detect can detect subtle anomalies and signs of fraud without requiring new code or new configurations. This continuous feedback loop allows detection rates to increase over time. Every transaction is evaluated in less than one second, using a best-in-class fraud prevention engine and an extensive payments history database to provide, accept, review or decline recommendations.

The Fraud Detect solution is one of the strongest omni-channel, enterprise solutions in the market today that is architected from the ground up to detect payments fraud using machine learning at big data scale. The comprehensive risk management platform is designed to meet the current fraud detection needs of merchants and to be future proof against evolving fraud patterns.

Fraud Detect helps you successfully address current challenges surrounding fraudulent transactions, reduce the number of flagged orders requiring review and lower false positive rates. Fraud Detect adapts to newer fraud patterns with greater agility through a fully integrated modeling and run-time environment. Unlike traditional rules-based solutions that rely on hard-coded rules thresholds. Fiserv machine learning platform uses profiles to compute thresholds that are updated with each incoming transaction as it happens. The State or State Agencies receives a single fraud prevention solution, including both rules engine and machine learning, to make payment and operations safe across all card-not-present channels.

Fraud Detect exposes the growing fraud threats in eCommerce and card-not-present channels. The underlying objective is to deliver a centralized solution that meets the high expectations of system accuracy, performance and flexibility. The success of Fraud Detect is tied to three key business objectives:

- Reduce potentially fraudulent transactions thereby reduce chargeback activity

- Improve customer satisfaction by reducing false decline rates

- Improve the efficiency of resources dedicated to managing at-risk transaction case reviews

Fraud Detect Product Components

Machine Learning Technology Platform: Protected by the hardened data infrastructure of Fiserv, the high-speed machine learning server processes Fraud Detect proprietary algorithms and external third-party models is scalable to 2,400 transactions per second. This server has been built and optimized to cope with the low latencies required for in-flight payment transaction scoring.

Rules Engine: Fraud Detect powerful visual rules editor allows the State or State Agencies' users to easily create, manage and update fraud prevention rules. Rules can be defined based on expert knowledge about fraud patterns and business needs. Furthermore, the rules engine is tightly integrated with a list management system supporting both white and blacklist(s).

Live Scoring Engine: Real-time in-memory engine processes and scores 100 percent of transactions, enabling in-flight transaction scoring. This engine ingests all required data, continuously tracking and updating metrics of each individual entity (account, merchant, channel, etc.). Additionally, it performs complex analytical computations and continuously monitors business data to uncover complex and unknown patterns.

Device Fingerprinting: is SDK embedded in the State website or mobile application, up to 160 data elements from the cardholder device will be extracted and passed to Fraud Detect as part of the scoring model. This data has proven to be incredibly predictive in detecting potential fraud.

Automated Fraud Scoring: The scoring process will collect and compile transactional, merchant and chargeback data (and potentially other Fiserv internal data or third party data sources) from the data modeling environment to analyze the fraudulent nature of transactions and provide an Accept, Review or Reject result.

Works with TransArmor tokens: Data is never exposed to third parties as Fraud Detect can score tokens from the Fiserv proprietary tokenization and encryption solution, TransArmor

Transparent Results: Fraud Detect white box machine learning algorithms provide full transparency into the factors driving risk scores. Fraud analysts will be provided with clear and understandable reasons behind the score for each transaction.

Recognizes Customers, Not Segments: Fraud Detects "Segment of One" approach drives superior accuracy by continuously profiling every single customer.

Intuitive Dashboards: Web-based reporting and administration dashboards are accessible from any standard browser without the need for the State or State Agencies installation.

Case Management System: Single portals allow you to monitor both alerts generated by the fraud prevention engine, as well as manage all open investigative cases as result of those alerts. With a strong emphasis on usability and fraud analysts' productivity, it provides a complete solution for fraud prevention operations.

Fraud Detect with First API Integration for data access

As consumers have come to expect the ability to order and pay anywhere, any way and from any device as new technology is introduced into the marketplace, which leverages Fiserv extensive experience, partnerships and capabilities to capitalize on these emerging themes and

developed an integration that works with any payment gateway technology. Therefore allows ease when integrating Fraud Detect securely and receive real-time scoring responses through a single API integration solution.

Through the propose API, the State and its State Agencies can access Fraud Detect services through a simple Web Service integration independently of the State current gateway connectivity. This can be used in combination with multiple solutions and is compatible with multiple technologies and gateways. Fiserv solutions allows the State to easily integrate to Fraud Detect with simplified RESTful APIs.

9 Appendix

9.1 Resumes

This appendix contains resumes for our proposed staff, including:

- Adam Langdon, Executive Oversight

- Cayle Cox, Program Director

- Julie Boyer, Account Manager

- Michael Slavin, Solution Architect

- Shem Slater, Client Care Manager

Adam Langdon, Executive Oversight

Specializations

- Financial Technology
- Merchant Solutions
- Product Management
- Banking & Finance

Education and Memberships

- M.B.A., Creighton University, Omaha, NE
- B.S., Business Administration, Accounting & Finance, University of AZ, Tucson

Certifications and Licenses

- Certified Facilitator

Professional Summary

Adam is a strategic Payments leader based in Omaha, NE with over 25 years of financial technology and banking expertise. He holds an MBA, as well as Bachelors of Science degrees in Business Administration, specializing in both Accounting and Finance.

Experience

First National Bank

Managing Director, Merchant Services

01/2021–Present

- Lead the bank's in-house merchant business including strategy, BIN sponsorship, & sales

- Focused on serving Top Merchant Services clients for one of the 50 largest banks in America

CIT Bank (fka: Mutual Bank of Omaha)

SVP Corporate Reserve Desk

01/2000–12/2020

- Built a specialty investment desk from the ground-up for a $60 billion FI (39th largest Bank) to drive $550 million annual corporate deposit growth

- Provide ongoing bank brokerage support for $150 million of off-balance sheet investments

- Issue and monitor $350 million of Surety Bond deposit coverage

- Drive $15 million annual earnings credits, revenue share, and client A/P vendor payments

Mutual of Omaha Bank

SVP Payments, 11/2016–12/2019

- Drive $10 million+ annual non-interest revenue for $9 billion FI (120th largest Bank)

- Built from the ground-up, lead, and execute all corporate strategies for Mutual's payments business lines including: a Nilson top 30 overall card issuer, a Nilson top 20 purchasing card issuer, PayFac, merchant processing for 35,000 clients, B2B payables (VIP), and other cards including: debit, fleet, virtual, and prepaid card issuing

- Primary relationship owner with VISA, MasterCard, AMEX, Discover, and First Data/Fiserv vendor partners including RFPs, contract negotiation, and $2 million+ program investments

Director, Payments, 07/2011–10/2016

- Revenue – Growth Leader - Added 30,000+ business clients, $2.5 Billion annual processing, and over $10 million revenue annually: 2016 = 26 percent+ ROI.

- Innovative Leader - Established the only registered Bank Payfac in the USA – like Amazon, PayPal, and Square (not banks); specific payment focus on property management vertical

- Launched Square Cash core banking and debit cards in confidential partnership with Square and Jack Dorsey (2015/2016); Square Cash goes on to run $3 BN (2018) of P2P payments

- Launched & drove Vendor Invoice Payments (VIP) through licensing agreements with leading virtual card issuer (CSI) and invoice processor (IPS) generating $2 million+ annual income

- Oversight on RFPs for buildout of Online and Mobile payments including technical design and architecture, third party CX integration, and back-end payment operations integration

TSYS (fka: First National Merchant Solutions)

Vice President, Business Development, 09/1997–02/2011

- Established and led a 200+ outside rep sales channel including national strategy, incentive plans, and sales management signing over 10,000 new business clients annually for fortune 500 TSYS

- Contributed over $24 million new contracted revenue each year from the largest national sales channel at TSYS / FNBO. Drove efficiencies within the $10 million annual budget.

- Built a 100,000+ business client portfolio generating $100 million+ and operating in all 50 states

- Managed various departments and personnel through successful long-term transitions including: National Sales, Third Party Sales, Third Party Account Management, and Telesales/Inside Sales

AVP & Department Manager, Product Development, 10/1996–08/1997

- Manage a department of 10 product managers with focus on development of new product lines in the payments industry. Skills used includes: SDM methodology, Capability Maturity Model, contract negotiation and implementation, and technology design and application.

- Responsible for over $3 million annual revenue contribution - 10 percent of total company revenue

Product Manager, Product Development, 05/1995–09/1996

Negotiated key Fintech vendor relationships with third parties generating $2 million fee revenue

References

Reference Data	Reference
Contact Name	Kurt Matis
Address	13220 Birch Drive, Omaha, NE 68164
Phone Number	402-933-2718

Reference Data	Reference
Contact Name	Matt Minchow
Address	2 Diesel Lake, Cedar Creek, NE 68016
Phone Number	402-639-8258

Reference Data	Reference
Contact Name	Susan Henricks
Address	14217 Dayton Cir #5, Omaha, NE 68137
Phone Number	402-960-4550

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Cayle Cox, Program Director

Specializations

- Relationship Management
- Project Management
- Product Management

Education and Memberships

- B.A., Telecommunications Management, University of Nebraska
- M.B.A., Bellevue University

Certifications and Licenses

- PMP
- ITIL

Professional Summary

Cayle is a highly capable Information Technology, Account and Product Management professional with over 13 years of people management, project management, systems implementation and client service experience within financial services and technology sectors. He holds a bachelor's degree in Telecommunications Management, a Master's of Business Administration and professional certifications in ITIL and Project Management.

Experience

First Data Government Solutions

Program Director, 10/2019–Present

- FDGS Account Manager for the State of New Mexico.

- Manages Professional Services staff in New Mexico and Nebraska.

- Ran a Business Analyst team responsible for gathering all project requirements during state-wide deployments and for supporting end user testers during User Acceptance testing cycles.

- Served as a Project Manager for multiple state-wide deployments.

- Founded the Delivery Quality Management team that performs continual improvement practices throughout the delivery lifecycle. Special focus on IT development processes, application testing, training and Help Desk support.

Product Manager, Security and Fraud, 05/2018–Present

- Product owner for several case management tools that process over 70 million cases annually; systems include the Fraud Detection Work Center, the Predictive Dialer and the Lost/Stolen GUI

- Fraud call processing service owner

- Principal case management point of contact for client escalations, RFPs and system outages

- P&L owner for fraud call processing services and fraud case management products

Service Assurance Analyst, 01/2016–05/2018

- Globalization Lead for the Command Center's Globalization project, which implemented a two-site, follow-the-sun model that saved millions in operating expenses while guaranteeing consistent tools and processes across the globe

- Facilitated and managed internal and external stakeholder engagement

- Monitored tasks and project assignments while ensuring project deliverables were met and that schedule changes were addressed and communicated

- Managed projects addressing all components of the ITIL model while ensuring compliance with data privacy laws between countries

- Executed quality management methods to provide leadership, training and mentoring on migration strategies

- Analyzed feedback on project effectiveness and assisted with providing solutions to ensure stakeholder success.

Command Center Manager, 04/2008–01/2016

- Production Support

  o Ran technical operations for every First Data production system including Money Network, Biller Solutions, and all credit, debit, and EBT transactions systems.

  o Primary escalation point for Call Center incidents and outages.

  o Ran batch operations for the federal Electronic Payment Tax Payment system.

  o Worked in every pillar of the Command Center including Incident Management, Merchant Services, Financial Services and Batch processing and worked closely with Call Centers during outages

- Relationship Management

  o Primary point of contact for technical escalations for internal and external clients

- o Served as client advocate during system outages, contributing as the liaison between the organization and impacted clients

- o Received multiple internal awards for outstanding client support

- o Monitored online and batch functions on multiple midrange and distributed platforms while communicating potential and actual impacts to client

References

Reference Data	Reference
Company Name	Palco, Inc.
Contact Name	Alicia Paladino, CEO
Address	17300 Chenal Pkwy, Little Rock, AR 72223
Phone Number	501-658-1075
Email Address	alicia@palcofirst.com

Reference Data	Reference
Company Name	State of Oklahoma – Oklahoma Health Care Authority
Contact Name	David Ward
Address	4345 N Lincoln Blvd, Oklahoma City, OK 73105
Phone Number	405-514-8696
Email Address	David.Ward@okhca.org

Reference Data	Reference
Company Name	State of New Mexico
Contact Name	Linda Gonzales, Bureau Chief
Address	Box 2348 Santa Fe, NM 87504-2348
Phone Number	505-629-6278
Email Address	Linda.Gonzales@state.nm.us

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Julie Boyer, Account Manager

Specializations

- ePayments
- Data and System Management
- Financial Processing
- Account Management
- Operational Management
- Project Management

Professional Summary

Julie has twenty-nine years' experience in the financial technology industry, twenty-six of those at Fiserv. Julie began her career in settlement operations, moved to Project Management, and then shifted to Call Center and Operations. She currently leads a government, franchise, technology and retail account management team providing day-to-day operational servicing support to our clients from core processing, settlement, funding, boarding, reporting, interchange, reconciliation, equipment, project initiatives, compliance and audit. Julie's team provides data management, exception processing and client system training.

Experience

First Data Government Solutions

Director, Institutional Account Management, 01/2012–Present

Responsible for leading a team of Enterprise Account Managers who perform day to day operational servicing for Fiserv (formerly known as First Data) acquiring products and services. This includes collaboration with our Account Executive team and all functional areas within Fiserv, leading projects/initiatives related to products and services, ensuring compliance, performing auditing, and ensuring overall satisfaction with support and services provided.

Operational Manager, 11/2009–01/2012

Operational Manager for the Client Care Organization (Call Center Support Staff) providing second level support for our various platforms and portfolios with focus on providing first class customer servicing, retention of clients, and procedural training of support functions.

Operational Manager, 11/2009–01/2012

Operational Manager for the Client Care Organization (Call Center Support Staff) providing second level support for our various platforms and portfolios with focus on providing first class customer servicing, retention of clients, and procedural training of support functions.

Process Owner, 05/2007–11/2009

Primary responsibilities included escalating issues within processes, identifying process failures, working with other business units to develop new and improved process flows, and sharing improvements, providing communication and coaching opportunities. Supported issue identification and resolution, providing project support and supporting Operational Managers.

Senior Project Manager, 02/1997–05/2007

Led and supported multiple large efforts within Settlement Operations and PMO Organizations. Accomplishments included: leading various Debit projects building direct connections to the networks straight from the First Data Gateway, designing the Debit Gateway Management and Debit Integrated Suspense Systems, integrating EBT processing into the Debit stream and leading/supporting large Petroleum initiatives.

Settlement Analyst, 02/1995–02/1997

Supported the migration of an Alliance's Debit processes. Gained significant debit processing knowledge related to First Data's proprietary processes. Used prior knowledge from banking and small business ownership to enhance new debit processing skills.

References

Reference Data	Reference
Contact Name	Dawn Harbaugh
Address	11841 Ashton Rd Clear Spring MD 21722
Phone Number	301-991-4027

Reference Data	Reference
Contact Name	Greg Price
Address	208 East Potomac Street Williamsport MD 21795
Phone Number	301-573-5995

Reference Data	Reference
Contact Name	Dawn Shaefer
Address	12426 Shimpstown Road, Mercersburg PA 17236
Phone Number	717-372-7105

Michael Slavin, Solution Architect

Specializations

- ePayments/eCommerce
- Mobile Products
- Sale Terminals
- Vendor Integration
- Implementation
- Solution Architecture
- Project Management
- Quality/Compliance

Education

- Computer A+ /Telecommunications LAN Security Certification, TESST Technology of Alexandria, VA
- Business Development Certification, DeVry Institute

Professional Summary

Michael has nine years of financial technology experience and has been with Fiserv since 2012. He brings in-depth knowledge of eCommerce, mobile products, sale terminals, and other payment processing solutions, including vendor integration. He has extensive expertise in and understanding of Fiserv's product suite, providing solution design and guidance to our government clients.

Experience

First Data Government Solutions

Government Solutions Technical Solution Lead
06/2018–Present

Michael supports sales and relationship managers with payments and acquiring solutions for Government clients, developing efficient and effective solution designs to serve client needs. He works directly with clients and internal stakeholders to assist in understanding operational impacts through both implementation and operations.

Project Highlight: CA DMV ePayments Project Solution Architect

This project provides credit card, ATM/debit card services for DMV Field Offices (FOs) throughout the State, with an end-to-end, frontend and backend solution. The DMV EPAY SYSTEM includes Point of Sale (POS) Clover devices, hardware, software, equipment, and secure network capabilities necessary to provide electronic payment acceptance processing service(s) that work with the department's legacy systems.

Implementation Manager, 11/2009–01/2012

Michael implemented and onboarded new accounts, completing audits of boarding process and compliance needs for business consultants. He facilitated client meetings, providing account status updates and answering operational questions. Her provided consistent and effective solution guidance and planned/implemented proactive procedures and systems.

Client Service Advisor, 05/2007–11/2009

Michael built and maintained relationships with internal and external stakeholders to drive fast and proper resolution of any client issues. He managed the daily operational relationship of credit card processing accounts and completed audits of accounts to confirm correct pricing, chaining and tax information. Michael facilitated meetings to provide account status updates and answer operational questions.

RSA Team Lead, 06/2014–03/2015

In this role, Michael responded to escalated client issues and assisted agents with procedures and reviews of complex issues.

Canada Team Lead, 02/1995–02/1997

Michael managed projects, overseeing the correct utilization of processes and procedures and providing leadership for agents and project teams. Michael maintained departmental performance metrics, adherence to SLAs, and generated and maintained quality scores. He also prepared Credit Union residual reports for funding and issuing of GAFs to Credit Unions for monthly revenue.

References

Reference Data	Reference
Contact Name	John Brueggeman
Address	29901 Agoura Rd, Agoura Hills, CA 91301
Phone Number	460-270-6699

Reference Data	Reference
Contact Name	Kelly Reed
Address	18 Creekstone Dr, Mont Alto PA 17237
Phone Number	717-977-1612

Reference Data	Reference
Contact Name	Karen Mentzer
Address	530 Park St, Mont Alto, PA 17237
Phone Number	717-387-2292

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Shem Slater, Client Care Manager

Specializations

- Financial Technology
- Merchant Solutions
- Operations Management
- Quality Assurance
- System Integration
- Network Security
- Web Application Design

Professional Summary

Shem is a Client Service Manager and Technical Solutions Consultant with 11 years of financial technology experience managing teams supporting customized applications in a project-oriented environment supporting aggressive deadlines. Shem is based in in Omaha, Nebraska.

Experience

First National Bank

Sr. Client Experience Manager

04/2021–Present

- Primary contact for all vendor and merchant escalations.
- Oversee all program reporting and quality assurance.
- Serve as technical solutions consultant for complex merchant scenarios

TSYS Merchant Solutions

Client Care Manager, Technical

01/2000– 02/2020

- Served as the technical lead for server infrastructure including development, QA, staging and production systems
- Oversaw local IT infrastructure including servers, security, networking, storage systems and desktops
- Designed and maintained internal websites
- Developed training materials and procedures for all new products and services
- Part of Six Sigma black belt project to decrease calls by creating merchant facing self-help tools

References

Reference Data	Reference
Contact Name	Jeremy Jackson
Address	7202 Webster St. Omaha, NE 68114
Phone Number	402-730-1142

Reference Data	Reference
Contact Name	Heather Hain
Address	10337 County Road 26, Blair, NE 68008
Phone Number	402-616-2498

Reference Data	Reference
Contact Name	Lindsay Schellhardt
Address	13429 Boyd Street, Omaha, NE 68164
Phone Number	402-515-1443

9.2 Payment Solutions Agreement

Double click on the image to open a PDF of our Payment Solutions Agreement.

Payment Solutions Agreement

This Payment Solutions Agreement (**Agreement**) is among the State of Nebraska (**State**); First Data Merchant Services LLC (**First Data**); and MetaBank, National Association (**Bank**).

The parties agree:

1   Services

First Data (along with the Bank or Debit Sponsor Bank, as described in this Agreement) will provide the State with services according to the terms of this Agreement, the services described in Schedule 1 (**SaaS Services Schedule**) and Schedule 2 (**Managed Convenience Fee Schedule**), as well as additional services that the parties agree to in writing (together, **Services**). First Data may provide the Services itself or through its affiliates; and, except for the Bank's or Debit Sponsor Bank's specific responsibilities described in this Agreement, First Data is solely responsible for the Services.

2   Acquiring Services

2.1   Bank's Role. The Bank is a member of the Visa and Mastercard Networks, permitting it to acquire Visa and Mastercard payment transactions. The Bank sponsors First Data as a Member Service Provider under the Network Rules, allowing First Data to process payment authorizations, transmissions, and settlement activities for Visa and Mastercard transactions under the Bank's direction. With respect to Visa and Mastercard transactions that are part of the Acquiring Services described below, references to First Data include the Bank; however, *the Bank's responsibilities are limited solely to the sponsorship and settlement of certain card transactions submitted in accordance with this Agreement and the Visa and Mastercard Network Rules, and Bank will not have any obligation or liability of any nature in connection with any services of any kind provided by First Data or its affiliates. Specifically, the Bank is: (1) the only entity approved to extend Visa and Mastercard product acceptance to merchants; (2) responsible for educating merchants on applicable Visa and Mastercard Network Rules (available, respectively, at: usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf and mastercard.us/content/dam/mccom/global/documents/mastercard-rules.pdf), which may be provided through First Data; and (3) responsible for all funds derived from settlement that are held in reserve.* The Bank's interests or obligations under this Agreement may be assigned or otherwise transferred to another financial institution that is a member of the Networks; further, Bank may assign any of its rights or delegate any of its obligations under this Agreement to a subsidiary, affiliate, or entity that is acquiring all or any portion of its assets.

2.2   First Data will acquire the State's electronic transactions for payment organizations and networks (together, **Networks**) identified below (**Acquiring Services**). First Data will be the State's exclusive provider of the Services during the Term of this Agreement.

2.3   Networks. First Data will provide the State with Acquiring Services for the following Networks:

(1)   Visa
(2)   Mastercard
(3)   American Express
(4)   Discover

2.4   Additional Card Acquiring Services

2.4.1   Additional Cards. First Data, and not the Bank, will provide the Acquiring Services to the State for its transactions that are initiated with Cards issued by Networks other than Visa and Mastercard, and that are identified in this Agreement. A Card is a card, code, device, or other means allowing access to a credit, debit, prepaid, stored value, or similar account. An Additional Card is a Card issued by a Network other than Visa or Mastercard

2.4.2   Additional Card Network Agreements. Payment transactions for Additional Cards are subject to separate agreements between the State and the Additional Card issuing Networks (**Additional Card Network**

Confidential   1   20210414

9.3 Additional Materials

To substantiate our abilities in reporting and additional capabilities, we have included the following materials:

- Information Reporting Product Guide

- Wire Transfers Product Guide

- Customer Reports Summary

9.3.1 Information Reporting Product Guide

Double click on the image to open a PDF of FNBO's Reporting Guide.
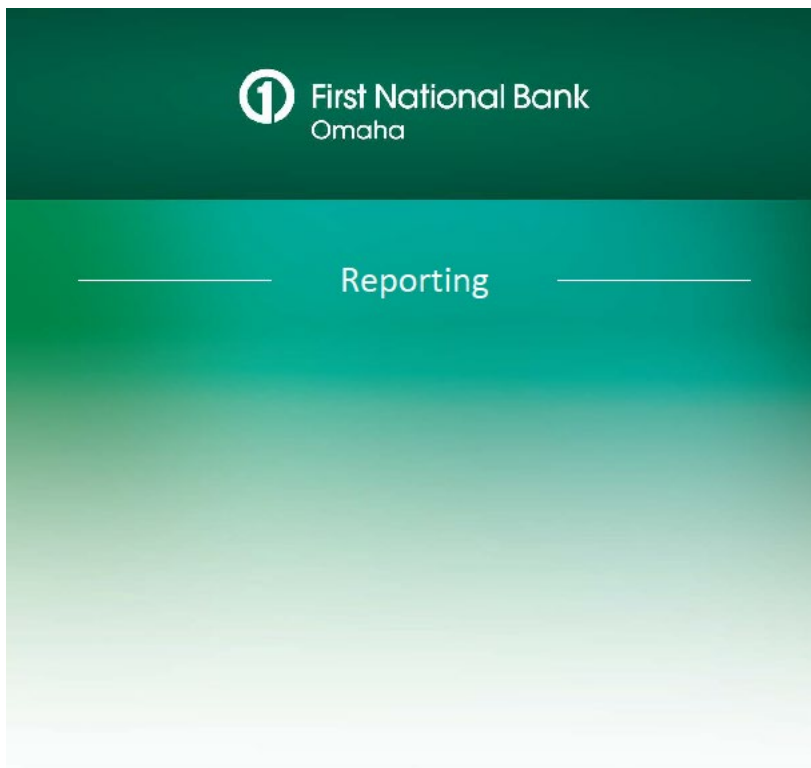
9.3.2 Wire Transfers Product Guide

Double click on the image to open a PDF of FNBO's Wire Transfer Guide.

9.3.3 Customer Reports Summary

Product	Sub-Product	Description	Export Format	Delivered Via
ACH	Debit Block Report	Populates all blocked items based on the criteria chosen		CMO
	ACH Returns Statements	Shows all ACH items returned	.PHSR	CMO, First Signal
	ACH Addenda Statements	Shows additional payment details of the invoices being paid	.PHSR	CMO, paper/email
	ACH Collections Report	Shows all payments collected in a given time frame		CMO, First Signal/paper
	Import Report	Provides details on if your import was imported successfully, needs repair, or failed	excel	CMO
	Validator Summary Report	Shows a summary of all validation errors		CMO
	Batch Report	Summarizes all items in a given range of Batches	PDF, excel	CMO
	Database Report	Summarizes the contents of a selected Database	excel	CMO
	3020 Report	Gives details on ACH origination files that are sent by originators and collected for processing		
Info Reporting	Transaction Summary	Provides a report to locate and view transaction information	Excel, Quicken, Quickbooks, .csv	Commercial Web
	Prior-Day Summary	Shows prior-day closing ledger balances, available balances, and Floats	Excel	Commercial Web
	Prior-Day Summary #1	Shows closing ledger balances, available balances, Floats, and Dr/Crs	Excel	Commercial Web

Product	Sub-Product	Description	Export Format	Delivered Via
	Prior-Day Summary Credit Totals	Shows all account credits for the prior day (i.e. Lockbox deposits, concentration credits, etc.)	Excel	Commercial Web
	Prior-Day Summary Debit Totals	Shows all account debits for the prior day (i.e. ACH Debits, Checks Paid, etc.)	Excel	Commercial Web
	Prior-Day Summary and Detail	Shows closing ledger balances, available balances, Floats, total credits/debits, Wires, etc.	PDF	Commercial Web
	Prior-Day Detail	Shows prior day Dr and Cr Detail by date	Excel	Commercial Web
	Prior-Day Statement Report with Cash Position	Shows statement of prior day's activities and shows how much cash you have available for the current day		Commercial Web
	Prior-Day Check Paid Report	Shows which checks were cleared/paid during the prior day		Commercial Web
	Prior-Day DDA Report			Commercial Web
	Prior-Day Account Balance	Shows the customer's prior day account balance		Commercial Web
	Prior-Day Investment			Commercial Web
	Prior-Day Combined	Shows closing ledger balances, available balances, Floats, total credits/debits, Wires, etc. along with debit and credit details		Commercial Web
	Prior-Day Closing Ledger & Opening	Shows prior-day closing ledger and the opening available balance	Excel	Commercial Web

Product	Sub-Product	Description	Export Format	Delivered Via
	Current Day Summary	Shows current-day closing ledger balances, available balances, and Floats	PDF	Commercial Web
	Current Day Detail	Shows current day Dr and Cr Detail by date	Excel	Commercial Web
	Current Day Incoming Intrabank			Commercial Web
	Analysis Statements		.PHSR	Commercial Web
	DDA Statements	Displays billing statements for the month		Commercial Web
	Current Day BAI2	Gives BAI2 file transmissions made during the current day	.BAI2	Commercial Web
	Prior Day BAI2	Gives BAI2 file transmissions made during the prior day	.BAI2	Commercial Web
	Dashboard Report	Provides a report that includes balances of accounts, bank notices, and system notices and messages		email
Special Statements	Intraday Position Report	Provides a report that shows current currency settlement for each currency contract		
	ARP Reports	Gives the customer a reports of their account reconciliations	.PHSR	
	Controlled Disbursement Report	Shows all intraday, bank-reported controlled disbursement transactions		

Product	Sub-Product	Description	Export Format	Delivered Via
	SWIFT Statements	Prior-day statement of transactions forwarded to bank/corp client, intra-day balance statement, or an intra-day transaction report		
	List Post Report			email
	Daily Blotter			
Positive Pay	Exception Report	Provides a list of exceptions along with their batch status, batch debits/credits ($), total count of debits/credits		CMO
	Import Report	Report of imported checks		CMO
Lockbox	Current Day Lock Box	Shows all Lockbox deposits for the current day	Excel	CMO
Wire	Wire Transfer Report			CMO
	Wire Activity Reporting	View a summary report of all wire activity on your account for a specific day		CMO
	Wire Statement			CMO
	Current Day Incoming Wires	Shows the details of incoming wires for the current day		CMO
	Transaction Search Summary	Allows you to view a summary report for specific dates, transaction types and account numbers		
	Template Report			
Vault	Deposit Reporting			

Merchant Card Services

Presented to:

State of Nebraska Department of Administrative Services, Materiel Division, State Purchasing Bureau

For Solicitation No. 6556 Z1

Submitted by:

Adam Langdon, Managing Director
402-602-2507 | alangdon@fnni.com

August 10, 2021

2
Cost Proposal

Title Page

Cost Proposal	
RFP Subject	Merchant Card Services for State of Nebraska Department of Administrative Services, Materiel Division, State Purchasing Bureau
Solicitation Number	6556 Z1
Vendor Name	First National Bank of Omaha
Business Address	1620 Dodge Street Mail Stop 1090 Omaha, NE 68197
Opening Date	August 10, 2021
Opening Time	2:00 p.m. CT

1 Cost Proposal

Please refer to our cost workbook, *RFP 6556 Z1, FNBO, Merchant Card Services, Cost Proposal File 2 of 3.xslx*.

MERCHANT CARD SERVICES COST PROPOSAL
RFP # 6556 Z1

Bidder must specify the cost for the specific line item in the unit of measure (UOM) provided. The UOM should not be changed. Bidder must also specify if there is a daily, monthly maximum per UOM. Bidder must identify a price for each year of the initial period of the contract and for each renewal period.

Assessment fees are pass through fees from the card associations and are not included on the cost proposal. In the event there are fees associated with the services that are not listed on the cost proposal below, the bidder shall list all such additional fees that could be charged under the contract on "Other Costs". The bidder should specify the UOM and any maximum caps and follow the same format as this cost sheet.

The following information is based on 2020 transactions processed by State Agency's as listed on Exhibit 3. The volumes used are estimates and not a representation of future volumes.

Bidder Name: First National Bank of Omaha; Fiserv (subcontractor)

MERCHANT CARD SERVICE COST PROPOSAL

Authorization Fee

Authorization Fee	Estimated Volume	UOM	Year 1 Cost	Year 1 Total	Year 2 Cost	Year 2 Total	Year 3 Cost	Year 3 Total	Year 4 Cost	Year 4 Total	Year 5 Cost	Year 5 Total	Year 6 Cost	Year 6 Total	OR1 Y1 Cost	OR1 Y1 Total	OR1 Y2 Cost	OR1 Y2 Total	OR2 Y1 Cost	OR2 Y1 Total	OR2 Y2 Cost	OR2 Y2 Total	OR3 Y1 Cost	OR3 Y1 Total	OR3 Y2 Cost	OR3 Y2 Total
Visa	1,433,005	Per Transaction	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14
MasterCard	454,173	Per Transaction	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84
Discover	67,108	Per Transaction	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02
American Express	20,979	Per Transaction	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41
Debit Cards	28,706	Per Transaction	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77
Total Authorization Fees:				56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19

Transaction Fee

Transaction Fee	Estimated Volume	UOM	Y1 Cost	Y1 Total	Y2 Cost	Y2 Total	Y3 Cost	Y3 Total	Y4 Cost	Y4 Total	Y5 Cost	Y5 Total	Y6 Cost	Y6 Total	OR1 Y1 Cost	OR1 Y1 Total	OR1 Y2 Cost	OR1 Y2 Total	OR2 Y1 Cost	OR2 Y1 Total	OR2 Y2 Cost	OR2 Y2 Total	OR3 Y1 Cost	OR3 Y1 Total	OR3 Y2 Cost	OR3 Y2 Total
Visa	1,433,005	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MasterCard	454,173	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Discover	67,108	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
American Express	20,979	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Cards	28,706	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Transaction Fees:				-		-		-		-		-		-		-		-		-		-		-		-

Basis Point Calculation

Basis Point Calculation	Estimated Dollar	UOM	Y1 Cost	Y1 Total	Y2 Cost	Y2 Total	Y3 Cost	Y3 Total	Y4 Cost	Y4 Total	Y5 Cost	Y5 Total	Y6 Cost	Y6 Total	OR1 Y1 Cost	OR1 Y1 Total	OR1 Y2 Cost	OR1 Y2 Total	OR2 Y1 Cost	OR2 Y1 Total	OR2 Y2 Cost	OR2 Y2 Total	OR3 Y1 Cost	OR3 Y1 Total	OR3 Y2 Cost	OR3 Y2 Total
Visa	$97,089,302	Per Dollar	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14	0.0080%	7,767.14

	Estimated Volume or Dollar	UOM	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total	Rate	Total
MasterCard	$35,714,688	Per Dollar	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18	0.0080%	$ 2,857.18
Discover	$4,825,282	Per Dollar	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02	0.0080%	$ 386.02
American Express	$2,606,650	Per Dollar	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53	0.0080%	$ 208.53
Debit Cards	$6,312,074	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Basis Point Calculation Totals:				$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87		$ 11,218.87

Refund, Return or Credit:	Estimated Volume or Dollar	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Visa	34,231	Per Transaction	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47	$ 0.028000	$ 958.47
MasterCard	11,338	Per Transaction	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46	$ 0.028000	$ 317.46
Discover	2,858	Per Transaction	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02	$ 0.028000	$ 80.02
American Express	512	Per Transaction	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34	$ 0.028000	$ 14.34
Visa	$5,571,248	Per Dollar	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -
MasterCard	$2,107,350	Per Dollar	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -
Discover	$568,252	Per Dollar	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -
American Express	$183,097	Per Dollar	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -	0.0000%	$ -
Total Refund, Return or Credit Fees:				$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29		$ 1,370.29

Chargebacks:	Estimated Volume or Dollar	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Visa	207	Per Transaction	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00	$ 5.000000	$ 1,035.00
MasterCard	115	Per Transaction	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00	$ 5.000000	$ 575.00
Discover	5	Per Transaction	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00	$ 5.000000	$ 25.00
Visa	$23,328	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
MasterCard	$9,759	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Discover	$477	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Chargeback Fees:				$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00		$ 1,635.00

Chargeback Reversal

Chargeback Reversal:	Estimated Volume or Dollar	UOM	Initial Term													Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Debit	1	Per Transaction	$ 2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50
Credit	11	Per Transaction	$ 2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50
Debit	$1	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Credit	$1,638	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Chargeback Reversal Fees:				$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00

Chargeback Misc Fee

Chargeback Misc Fee:	Estimated Volume or Dollar	UOM	Initial Term													Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Debit	106	Per Transaction	$ 5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00
Credit	2	Per Transaction	$ 5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00
Debit	$6,856	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Credit	$65	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Chargeback Misc Fees:				$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00

Other Fees

Other Fees:	Estimated Volume	UOM	Initial Term													Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Online access to view Merchant Activity	12	Per Month	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Online Statement Fee	12	Per Month	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Paper Statement Fee	12	Per Month	$ 10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00
Non-PCI Compliance Fee	1	Per Month	$ 19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99
Total Other Fees:				$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99

Initial Term	Optional Renewal 1	Optional Renewal 2	Optional Renewal 3

Banking Services:	Estimated Volume	UOM	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Account Maintenance	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Electronic Credits	16,377	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Electronic Debits	1,170	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ZBA Account	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Deposit Assessment	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Online Services:																										
Account Analysis	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Check Filter	9	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day Per Item	4,776	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day ACH Addenda	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day Per Item	22,585	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day ACH Addenda	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Merchant Detail Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ACH Received Item	1,986	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ACH Filter	10	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire Services:																										
Wire Online Maintenance	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Fed	1	Per Wire		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Template	1	Per Wire		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Template Set UP	1	Per Set Up		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Template	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Banking Services Fees:				$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Cost Proposal:				$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34

Optional Supplies

Optional supplies

Optional supplies:	Estimated Volume	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Credit Card Terminal Paper	1	Per Roll	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75
Brand Accepted Signage	1	Per Sign	$ -	$ -	$ -	$ -	$ -	$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Supplies:				$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75

Other Costs

Description:	Volume	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
$50,000 Hardware Credit. To be used towards purchases of new terminals as desired.	1	HW Credit	$ (50,000.00)	$ (50,000.00)		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Option: Managed Service Fee: 2.10% (as high as 3.00%)* *FDMS offers an all inclusive pricing model with its committed rate. If this option is selected, we will perform a review of recent card usage. FDMS may propose a higher service fee in instances where interchange		Per Dollar (Service Fee is paid by the consumer.)		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Optional: Clover Station		Each	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -
Optional: Clover Flex		Each	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -
Optional: Clover Mini		Each	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -
Optional: Clover Wireless		Per Device Per Month	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -
Optional: Clover Register Lite		Per Device Per Month	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -
Optional: SnapPay Gateway (Includes Auth, Settle & Token)		Transaction	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -
Optional: SnapPay Gateway Implementation		Hour	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -
Optional: Ingenico iSMP4		Each	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -
Optional: Ingenico iSC Touch 250		Each	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -
Optional: Ingenico IPP320		Each	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -
Optional: Ingenico IPP350		Each	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -
Optional: Annual P2PE Fee		Per Device	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -
				$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
				$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
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				$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -

				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

MERCHANT CARD SERVICES COST PROPOSAL
RFP # 6556 Z1

Bidder must specify the cost for the specific line item in the unit of measure (UOM) provided. The UOM should not be changed. Bidder must also specify if there is a daily, monthly maximum per UOM. Bidder must identify a price for each year of the initial period of the contract and for each renewal period.

Assessment fees are pass through fees from the card associations and are not included on the cost proposal. In the event there are fees associated with the services that are not listed on the cost proposal below, the bidder shall list all such additional fees that could be charged under the contract on "Other Costs". The bidder should specify the UOM and any maximum caps and follow the same format as this cost sheet.

The following information is based on 2020 transactions processed by State Agency's as listed on Exhibit 3. The volumes used are estimates and not a representation of future volumes.

Bidder Name: First National Bank of Omaha; Fiserv (subcontractor)

MERCHANT CARD SERVICE COST PROPOSAL

Authorization Fee

Authorization Fee	Estimated Volume	UOM	Y1 Cost	Y1 Total	Y2 Cost	Y2 Total	Y3 Cost	Y3 Total	Y4 Cost	Y4 Total	Y5 Cost	Y5 Total	Y6 Cost	Y6 Total	R1Y1 Cost	R1Y1 Total	R1Y2 Cost	R1Y2 Total	R2Y1 Cost	R2Y1 Total	R2Y2 Cost	R2Y2 Total	R3Y1 Cost	R3Y1 Total	R3Y2 Cost	R3Y2 Total
Visa	1,433,005	Per Transaction	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14	0.028000	40,124.14
MasterCard	454,173	Per Transaction	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84	0.028000	12,716.84
Discover	67,108	Per Transaction	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02	0.028000	1,879.02
American Express	20,979	Per Transaction	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41	0.028000	587.41
Debit Cards	28,706	Per Transaction	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77	0.028000	803.77
Total Authorization Fees:				56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19		56,111.19

Transaction Fee

Transaction Fee	Estimated Volume	UOM	Y1	Y2	Y3	Y4	Y5	Y6	R1Y1	R1Y2	R2Y1	R2Y2	R3Y1	R3Y2
Visa	1,433,005	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-
MasterCard	454,173	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-
Discover	67,108	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-
American Express	20,979	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-
Debit Cards	28,706	Per Transaction	-	-	-	-	-	-	-	-	-	-	-	-
Total Transaction Fees:			-	-	-	-	-	-	-	-	-	-	-	-

Basis Point Calculation

Basis Point Calculation	Estimated Dollar	UOM	Y1 Cost	Y1 Total	Y2	Y3	Y4	Y5	Y6	R1Y1	R1Y2	R2Y1	R2Y2	R3Y1	R3Y2
Visa	$97,089,302	Per Dollar	0.0080%	7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14	0.0080% / 7,767.14

	Estimated Volume or Dollar	UOM	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
MasterCard	$35,714,688	Per Dollar	0.0080%	$2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18	0.0080%	2,857.18
Discover	$4,825,282	Per Dollar	0.0080%	$386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02	0.0080%	386.02
American Express	$2,606,650	Per Dollar	0.0080%	$208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53	0.0080%	208.53
Debit Cards	$6,312,074	Per Dollar	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Basis Point Calculation Totals:				$11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87		11,218.87

			Initial Term														Optional Renewal 1				Optional Renewal 2				Optional Renewal 3		
Refund, Return or Credit:	Estimated Volume or Dollar	UOM	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Visa	34,231	Per Transaction	$0.028000	$958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47	0.028000	958.47
MasterCard	11,338	Per Transaction	$0.028000	$317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46	0.028000	317.46
Discover	2,858	Per Transaction	$0.028000	$80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02	0.028000	80.02
American Express	512	Per Transaction	$0.028000	$14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34	0.028000	14.34
Visa	$5,571,248	Per Dollar	0.0000%	$ -	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-
MasterCard	$2,107,350	Per Dollar	0.0000%	$ -	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-
Discover	$568,252	Per Dollar	0.0000%	$ -	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-
American Express	$183,097	Per Dollar	0.0000%	$ -	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-	0.0000%	-
Total Refund, Return or Credit Fees:				$1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29		1,370.29

			Initial Term														Optional Renewal 1				Optional Renewal 2				Optional Renewal 3		
Chargebacks:	Estimated Volume or Dollar	UOM	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Visa	207	Per Transaction	$5.000000	$1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00	5.000000	1,035.00
MasterCard	115	Per Transaction	$5.000000	$575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00	5.000000	575.00
Discover	5	Per Transaction	$5.000000	$25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00	5.000000	25.00
Visa	$23,328	Per Dollar	$ -	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-
MasterCard	$9,759	Per Dollar	$ -	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-
Discover	$477	Per Dollar	$ -	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-
Total Chargeback Fees:				$1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00		1,635.00

Chargeback Reversal

Chargeback Reversal:	Estimated Volume or Dollar	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Debit	1	Per Transaction	$ 2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50	2.500000	$ 2.50
Credit	11	Per Transaction	$ 2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50	2.500000	$ 27.50
Debit	$1	Per Dollar	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Credit	$1,638	Per Dollar	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Total Chargeback Reversal Fees:				$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00		$ 30.00

Chargeback Misc Fee

Chargeback Misc Fee:	Estimated Volume or Dollar	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Debit	106	Per Transaction	$ 5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00	5.000000	$ 530.00
Credit	2	Per Transaction	$ 5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00	5.000000	$ 10.00
Debit	$6,856	Per Dollar	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Credit	$65	Per Dollar	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Total Chargeback Misc Fees:				$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00		$ 540.00

Other Fees

Other Fees:	Estimated Volume	UOM	Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Online access to view Merchant Activity	12	Per Month	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Online Statement Fee	12	Per Month	$ -	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -	-	$ -
Paper Statement Fee	12	Per Month	$ 10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00	10.000000	$ 120.00
Non-PCI Compliance Fee	1	Per Month	$ 19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99	19.990000	$ 19.99
Total Other Fees:				$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99		$ 139.99

Initial Term	Optional Renewal 1	Optional Renewal 2	Optional Renewal 3

Banking Services:	Estimated Volume	UOM	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
			Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Account Maintenance	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Electronic Credits	16,377	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Electronic Debits	1,170	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ZBA Account	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Deposit Assessment	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Online Services:																										
Account Analysis	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Check Filter	9	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day Per Item	4,776	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Current Day ACH Addenda	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day Per Item	22,585	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Previous Day ACH Addenda	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Merchant Detail Reporting	12	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ACH Received Item	1,986	Per Transaction		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
ACH Filter	10	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire Services:																										
Wire Online Maintenance	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Fed	1	Per Wire		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Template	1	Per Wire		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Template Set UP	1	Per Set Up		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Wire – Outgoing Template	1	Per Account		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Banking Services Fees:				$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Cost Proposal:			$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34		$ 71,045.34	

Optional Supplies

Optional Supplies

			Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
Optional supplies:	Estimated Volume	UOM	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
Credit Card Terminal Paper	1	Per Roll	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75	$ 0.750000	$ 0.75
Brand Accepted Signage	1	Per Sign	$ -	$ -	$ -	$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Total Supplies:				$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75		$ 0.75

Other Costs

			Initial Term												Optional Renewal 1				Optional Renewal 2				Optional Renewal 3			
			Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 1		Year 2		Year 1		Year 2		Year 1		Year 2	
Description:	Volume	UOM	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
$50,000 Hardware Credit. To be used towards purchases of new terminals as desired.	1	HW Credit	$ (50,000.00)	$ (50,000.00)		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Option: Managed Service Fee: 2.10% (as high as 3.00%) *FDMS offers an all inclusive pricing model with its committed rate. If this option is selected, we will perform a review of recent card usage. FDMS may propose a higher service fee in instances where interchange...		Per Dollar (Service Fee is paid by the consumer.)		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Optional: Clover Station		Each	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -	$ 1,199.000000	$ -
Optional: Clover Flex		Each	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -	$ 464.000000	$ -
Optional: Clover Mini		Each	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -	$ 664.000000	$ -
Optional: Clover Wireless		Per Device Per Month	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -	$ 15.000000	$ -
Optional: Clover Register Lite		Per Device Per Month	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -	$ 9.950000	$ -
Optional: SnapPay Gateway (includes Auth, Settle & Token)		Transaction	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -	$ 0.070000	$ -
Optional: SnapPay Gateway Implementation		Hour	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -	$ 200.000000	$ -
Optional: Ingenico iSMP4		Each	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -
Optional: Ingenico iSC Touch 250		Each	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -	$ 550.000000	$ -
Optional: Ingenico IPP320		Each	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -	$ 310.000000	$ -
Optional: Ingenico IPP350		Each	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -	$ 360.000000	$ -
Optional: Annual P2PE Fee		Per Device	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -	$ 160.000000	$ -
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