

# Request for Proposal (RFP) Number 6556 Z1

July 23, 2021

#### Prepared by:

Christine Kutt
Vice President
J.P. Morgan
(847) 571-1010
christine.kutt@jpmorgan.com

Matt Leman
Executive Director
J.P. Morgan
(630) 379-8573
matt.leman@jpmorgan.com

Lori Cadden
Executive Director
J.P. Morgan
(312) 732-1118
lori.m.cadden@jpmorgan.com

Kyle Mooney
Executive Director
J.P. Morgan
(312) 336-0136
kyle.m.mooney@jpmorgan.com

#### DISCLOSURE STATEMENT

This document was prepared exclusively for the benefit and internal use of the party to whom it is directly addressed and delivered (including such party's subsidiaries, the "Company") in order to assist the Company in evaluating certain products or services that may be provided by Paymentech, LLC ("Merchant Services"). This document contains information which is confidential and proprietary to Merchant Services, which may only be used in order to evaluate the products and services described herein and may not be disclosed to any other person. Neither this document nor any of its contents may be used for any other purpose without the prior written consent of Merchant Services. Merchant Services makes no representations as to the legal, regulatory, tax or accounting implications of the matters referred to in this document.

Merchant Services is a marketing name for the merchant acquiring and payment processing business of JPMorgan Chase & Co. ("JPMorgan Chase"). Securities, syndicated loan arranging, financial advisory and other investment banking activities are performed by J.P. Morgan Securities Inc. and its securities affiliates. Lending, derivatives and other commercial banking activities are performed by JPMorgan Chase Bank, N.A. and its banking affiliates.

The Company is responsible for its own independent assessment as to the suitability and appropriateness of the services hereunder for the needs and requirements of its business.

The Company will be required to sign an agreement with Merchant Services. This proposal is subject to and conditioned upon a mutually agreeable contract between the Company and Merchant Services. Merchant Services also requires execution of all applicable product and service agreements.

This document may contain information that is confidential and/or proprietary to Merchant Services and/or JPMorgan Chase. Such information is marked "confidential" and may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorized by Merchant Services.

This proposal and our proposed rates are guaranteed for 180 days; however, if interchange, assessments or other payment brands' fees change, we reserve the right to change the fees set out in this proposal. Further our ChaseNet pricing, which bundles payment brand fees and our fees into a single merchant discount rate (basis points and/or transaction fee) for each of the following; credit, signature debit, and PIN debit, will be valid for such 180-day period but will be refreshed based on current interchange and payment brand fees.

The following is required pursuant to regulations adopted under Section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT Act) of 2001:

To help the U.S. government fight the funding of terrorism and money laundering activities, U.S. law requires banks and certain other financial institutions to obtain, verify, and record information that identifies each client that opens an account. What this means for our clients: Before opening a new account, we will require you to provide name, address, taxpayer identification number, and other information and/or documentation that will allow us to identify the account owner(s), as required by law.

All trademarks, trade names and service marks appearing herein are the property of their respective owners.

© 2021 JPMorgan Chase & Co. All rights reserved.



JPMorgan Chase supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.



#### **Contents**

Cover	letter	3	
Solutions summary  Section V1. Proposal instructions (corporate overview / technical approach)			
		11	
аррго	won,		
1.	Corporate overview	11	
2.	Technical approach	22	

# **Appendices**

RFP 6556 Z1, J.P. Morgan, Form A Bidder Contact Information Proposal Point of Contact, Technical File, 1 of 17

RFP 6556 Z1, J.P. Morgan, Form A.1 Statutory Project Requirements, Technical File, 2 of 17

RFP 6556 Z1, J.P. Morgan, Form A.2 Baseline Functional Requirements, Technical File, 3 of 17

RFP 6556 Z1, J.P. Morgan, Section II. Terms and Conditions, Technical File, 4 of 17

RFP 6556 Z1, J.P. Morgan, Section III. Contractor Duties, Technical File, 5 of 17

RFP 6556 Z1, J.P. Morgan, Section IV. Payment, Technical File, 6 of 17

RFP 6556 Z1, J.P. Morgan, Section V. Project Description and Scope of Work, Technical File, 7 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 2. Sample Implementation Schedule, Technical File, 9 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 3. Information and Cybersecurity Program Client Letter, Technical File, 10 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 4. Global Business Resiliency Client Letter, Technical File, 11 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 5. Sample Merchant Statement, Technical File, 12 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 6. JPMorgan Access Payments Guide, Technical File, 13 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 7. Visa Surcharge Fee Considerations, Technical File, 14 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 8. Service Level Agreement Technical File, 15 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 9. Select Merchant Agreement, Technical File, 16 of 17

RFP 6556 Z1, J.P. Morgan, Appendix 10. Signature Page, Technical File, 17 of 17

RFP 6556 Z1, J.P. Morgan, Merchant Card Services Cost Proposal, Cost Proposal, File 1 of 5

RFP 6556 Z1, J.P. Morgan, Appendix 11. Schedule A Pricing, Cost Proposal File, 2 of 5

RFP 6556 Z1, J.P. Morgan, Appendix 12. Schedule A Pricing PINIess Debit, Cost Proposal File, 3 of 5

RFP 6556 Z1, J.P. Morgan, Appendix 13. Schedule A Pricing PIN Debit, Cost Proposal File, 4 of 5

RFP 6556 Z1, J.P. Morgan, Appendix 14. Schedule A Pricing Electronic Check, Cost Proposal File, 5 of 5

## **Cover letter**

July 23, 2021

Ms. Annette Walton and Ms. Connie Heinrichs State Purchasing Bureau - 6556 Z1 1526 K Street, Suite 130 Lincoln, NE 68508 annette.walton@nebraska.gov connie.heinrichs@nebraska.gov

Dear Ms. Walton and Ms. Heinrichs,

On behalf of the entire J.P. Morgan organization and my colleague, Michael Nevins, Government Banking head, we consider it a privilege to present our proposal to the State of Nebraska for Proposal (RFP) Number 6556 Z1. As President of our Merchant Services business, I want to personally express our aspiration to become the primary merchant processing provider for the State. We thank you for this opportunity.

J.P. Morgan has a long and storied history as being the industry leader in merchant processing, and is ranked largest wholly-owned U.S. provider based on payment card volume for the seventh consecutive year, the largest e-commerce/MOTO U.S. acquirer for the sixth consecutive year and the largest acquirer in Europe based on Web transactions for the sixth consecutive year (*Nilson Report*, 2021). Combined with decades of expertise across the country and around the world, we are considered a leader in the industry. Backed by strategic payments expertise from a team of Relationship Managers, solutions engineers, fraud specialists and your bank coverage team, we're here to help you every step of the way.

I'm confident that our extensive experience working with state and complex local government entities will deliver measurable benefits to the State of Nebraska. Managing the intricate landscape of credit card payments is complex and unique to the industry. Our extensive knowledge and leadership in the industry will allow us to help the State of Nebraska build a merchant program that will help reduce cost, improve operational efficiency and improve the constituent experience.

The team we have assembled has given significant attention to preparing this proposal with the unique needs of the State in mind. We look to provide customized support today and into the future as new payment methods and types surface, new payment solutions and gateways appear and the need of the residents of the great State of Nebraska adopt new ways of paying the State.

Our investment in the State is evident in our expansion and presence with new branches in both Lincoln and Omaha. While J.P. Morgan supports Nebraska through bonds and asset management, we hope to gain further confidence from the State to develop our relationship with the Treasurer's Office. J.P. Morgan is making noteworthy commitments to the State through thoughtful discovery and communication with the Treasurer's Office. We are committed to collaborate and build on our relationship with Charlotte Scott, Treasury Management Director and the staff of the Treasurer's office to deliver a solution aligned to your goals and requirements.

The entire JP Morgan organization thanks you for this opportunity and look forward to growing our relationship with the Office of the State Treasurer of Nebraska.

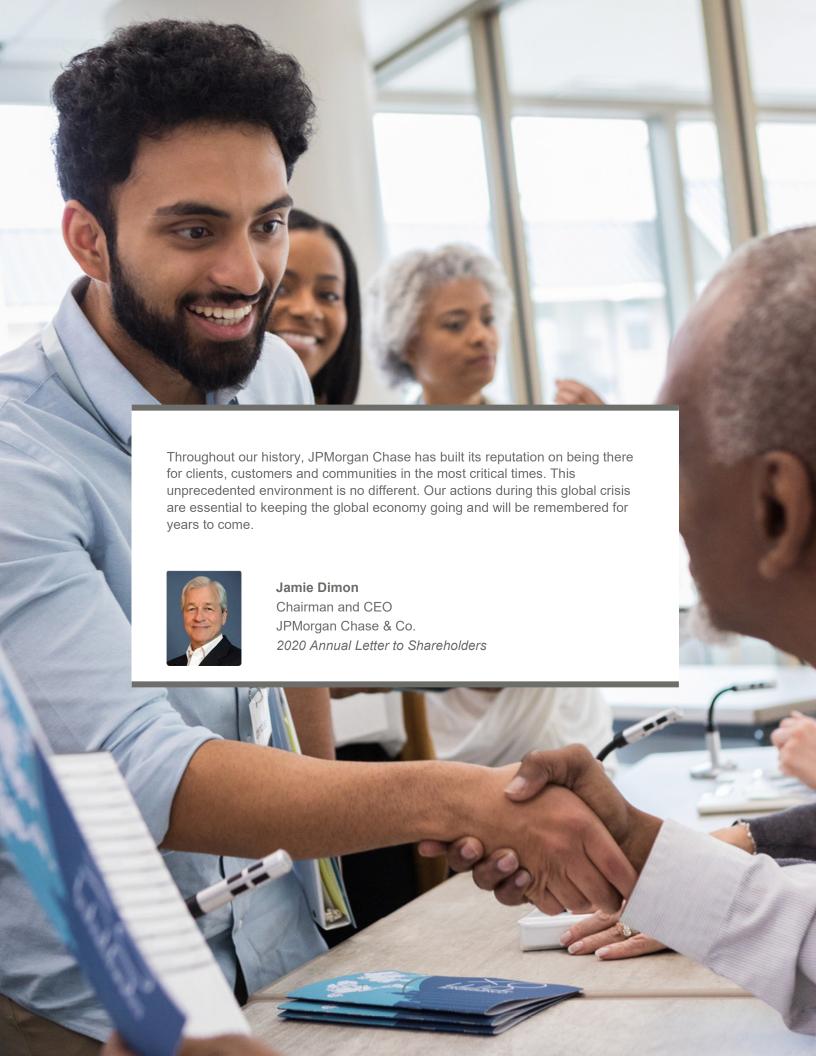
Sincerely,

Laura S. Miller

Managing Director

President, Merchant Services

Laur Miller



# **Solutions summary**

When it comes to payments, keeping up with constituents' expectations, technology changes and digitally led disruptions can bring complex financial, operational and competitive challenges for government organizations.

JPMorgan Chase, as one of the largest wholesale payments network in the world, a wholly-owned acquirer and processor, and a card issuer, brings decades of experience delivering strong payments performance, leadership and scale that organizations like the State trust.

We are excited for the opportunity to partner with the State to help you efficiently accept payment methods that matter most to your constituents, while establishing the optimum processing environment to help you streamline operations and optimize costs.

#### WHY CLIENTS TRUST US

- 99.99 percent 24/7 system availability with proper client implementation across both data centers to help keep your payments processing.
- #1 ranked wholly-owned U.S. acquirer by payment card volume (*Nilson Report*, 2021), with expertise to guide and support your ongoing growth.
- \$12 billion annual technology budget firmwide results in exceptional technical performance, security, speed and uptime.

# How we uniquely help you meet key objectives

As we step into a new, post-pandemic world, meeting the need of the constituent requires a fresh approach. Electronic payments will increase, amplifying the attention to new solutions, payment applications and methods of payment. At the same time, your transaction volume will grow putting new importance on balancing revenue, costs and risk objectives are critical. We can help the State make payments seamless and secure for your constituents, reduce operational inefficiencies, minimize expenses and risk, and effectively grow the revenue of the State.

We invite you to leverage the full scale and security of our firm as we design, implement and support end-to-end payment solutions that help bring measurable value across your organization. Please consider the following examples that illustrate how our unique expertise aligns with your targeted objectives.



#### **Optimizing costs**

- Leverage our Total Value of Acceptance methodology to analyze your unique processing environment from all angles and determine the optimal processing solutions for your needs.
- Consult with our experts on interchange qualification, fee analysis, chargeback management, fraud, and other critical cost- and fee-related factors to help reduce your total processing expense.



# **E-commerce payments optimization**

- Create an efficient, secure and predictable digital payment experience, adopting best practices designed to help you maintain the proper balance between revenue optimization and fraud protection.
- Implement integrated strategies based on our firm's data-driven insights and unique perspective as both a card issuer and payments processor to help you improve e-commerce authorization performance.



#### Payments processing efficiency options

- Work with our experts to help you setup the ideal processing environment, whether connecting directly
  to our proprietary processing platform, our gateway solution or a certified third party.
- Establish a one-stop processing environment where all payment types can be submitted in one file and processed in the same manner, eliminating the need to manage separate system requirements.



## Point-of-sale strategies and support

- Work with us to ensure that your devices and software are compliant and can be easily updated, and facilitate training to support you with device setup, programming and use – helping reduce future disruptions at the point of sale.
- Benefit from our more than 35 years of experience in supporting point-of-sale solutions with seasoned service and technical teams available 24/7/365 to help solve problems and answer questions.
- Accept contactless payments from an NFC-enabled terminal to help improve transaction speed and address constituent health safety sensitivity.
- Collaborate with selected third-party application providers to ensure connectivity to between solution and processing platforms, standardized cut-off times and ease of reconciliation.
  - Please refer to our response in Form RFP 6556 Z1, J.P. Morgan, Form A.2 Baseline Functional Requirements, Technical File, 3 of 17 for connectivity to applications in scope.



## Deep commitment to innovation

- Benefit from our status as one of the largest payments processors in the industry, our wholly-owned infrastructure, and our approximately \$12 billion annual firmwide investment – providing redundancy, security, speed and uptime that we believe leads the industry.
- Leverage critical industry advancements that we helped create; for instance, through our recent work
  with several payment brands, we helped enable contactless cards and digital wallets to pay fares at the
  transit entry point for one of the largest transit systems in the U.S. a model and specification now
  available to applicable clients via our core processing platform.
- Take advantage of payment solutions that we helped create; for instance, we worked with Apple to bring
  the Apple Pay wallet to reality, allowing your consumers to enroll their cards in the Apple Pay wallet to
  more securely pay our clients for their goods and services.



# Quality, value-added reporting

- Build a customized account hierarchy to mirror settlement by department, simplifying settlement and reconciliation processes.
- Use our Web-based reporting solution to access reports 24/7/365 in a variety of user-controlled formats that address each aspect of the payments processing environment.
- Access reporting across various agency departments for easy internal interface.
- Expedite and streamline daily operational processes by adding data automation to your existing reconciliation, exception processing or information analysis processes.
- Through establishing a DDA account for merchant settlements, gain access to funds next business day and streamline reconciliation process to the treasurer's office.



#### **PCI** compliance support

- Partner with confidence knowing that all applications we host within our environment are PCI DSS compliant.
- Receive support from our payment card industry and information security experts ready to clarify PCI
  DSS requirements and liaise between you and the payment brands helping you stay compliant with all
  applicable payment brands' data security programs requirements.
- Work with experienced members of our team who hold advanced degrees and certifications (e.g., ISACA-accredited Certified Information Security Manager, Certified Information Security Auditor, Certified in Risk and Information Systems Controls).



# Fortress-level data security controls and cybersecurity

- Help protect constituents' information against fraudulent payments activity through our robust fraud controls and wholly-owned systems, all supported by the firm's vast annual investment in cybersecurity and specialized staff of experts.
- Benefit from our strong security measures that consist of proactive fraud monitoring and testing around the clock, and real-time threat analysis.
- Leverage our expertise in payments tokenization, encryption and fraud detection capabilities all supported by our proprietary dual redundant payments processing platforms.



## **Dedicated service and support**

- Gain the right levels of support from a client service team that understands your objectives and 24/7/365 Help Desk teams that provide technical support and resolution.
- Receive periodic relationship reviews to help you optimize your total cost of payments with data insights, evaluate constituents, acquisition and retention strategies, and advise on the right payments processing solutions for your organization.
- Benefit from one team working to support your overall financial needs, with your relationship manager coordinating with your banker and your treasury management officer, to best understand your key objectives and provide a strategic approach to solving key challenges.



#### Leveraging the power of our firm

- Take advantage of our entire Wholesale Payments franchise beyond merchant acquiring treasury services, commercial card and global trade – to achieve the greater efficiencies, reduced complexity and risk that comes from leveraging a comprehensive banking relationship.
- Benefit from one team working to support your overall financial needs and recommending comprehensive solutions to help maximize efficiencies across your entire commerce cycle.
- Leverage our experience as both a card issuer and as a leading merchant acquirer to help improve payments performance.

# Payments efficiency, security and accountability

Demonstrating fiscal responsibility and accountability to constituents is critical for federal, state and local government entities. Everything from the payment methods and ease of payments the State offers to how you protect personal data can be subject to scrutiny. J.P. Morgan offers solutions and strategies to help you achieve fiscal accountability and compliance, while elevating your constituents' payment experience to improve revenue collection.

# VAST EXPERIENCE IN THE PUBLIC SECTOR

J.P. Morgan has processed payments for more than 35 years. We offer a wide range of solutions to meet your unique objectives, and can advise you on strategies ranging from account set up and compliance to special interchange programs we have established for government organizations.

# **Greater insight into operational efficiency**

Inherent complexities often make it difficult for government entities to obtain a holistic view of financial transactions and manage receivables from various departments. Our online reporting tool helps the State solve for these challenges and establish responsible accounting and tracking of all your payment transactions, providing you the ability to:

- View and export payment details and statements to assist with documentation and tracking
- Address chargebacks promptly
- Manage and reconcile payments by groups and departments
- Customize internal user entitlements to help ensure the right data is accessed by the right user

# Improved compliance and reduced risk

Data breaches can quickly erode public confidence and damage your organization's reputation. Government entities also face potential penalties for noncompliance with PCI standards and payment brands' rules and regulations. To help the State improve compliance and reduce risk, we provide:

- PCI compliance-enabling technologies (e.g., masking and truncation, hosted pay page, tokenization and end-to-end encryption)
- Ongoing guidance on PCI regulations and periodic webinars regarding PCI regulations and fraud prevention



#### Flexible payment options and minimized interchange fees

To help remain fiscally sound, the State must minimize interchange fees and maximize payment collections. We help you determine whether each department is receiving the optimal interchange rates, and with some of your constituents reluctant or unable to pay in-full, we can help you improve revenue collections. This is accomplished by providing you the ability to:

- Accept major credit and debit card payments in-person, online, via mobile device, or through mail order/telephone order by connecting to payment technology solutions and applications as selected by the State.
- Accept payments in-full or partial via installments via J.P. Morgan solutions.
- Establish recurring billing via J.P. Morgan solutions.
- Achieve proper merchant classification and setup, by department, to help ensure the State is taking full advantage of available interchange categories.

# We look forward to partnering with you

J.P. Morgan is excited for this opportunity to work with the State of Nebraska to design and implement customized payment solutions that exceed your targeted objectives. We are confident that our proposal will demonstrate our clear understanding of your needs and how we will deliver and support our recommended services and solutions.

As you make your decision to move forward with the right payments provider, we would like to leave you with these final unique advantages of partnering with J.P. Morgan:

- Trusted, proven processor We handled more than \$1.59 trillion in processing volume in 2020 and have served clients as a trusted industry leader in payments processing and merchant acquiring for more than 35 years.
- Industry leader We were recognized as the largest wholly-owned U.S. provider based on payment
  card volume for the seventh consecutive year, the largest e-commerce/MOTO U.S. acquirer for the sixth
  consecutive year and the largest acquirer in Europe based on Web transactions for the sixth
  consecutive year (Nilson Report, 2021). We were also recognized as the second largest acquirer
  worldwide based on total purchase transactions (Nilson Report, 2020).
- Client advocate We serve on the boards of, or directly participate in, payment brand forums including Visa, Mastercard, Interac, Pulse and Discover, and committees including the Merchant Advisory Group (MAG) of which we were a founding member Electronic Transactions Association (ETA), Merchant Risk Council (MRC) and PaymentsEd all to make sure these entities hear your voice, needs and concerns.

# Section V1. Proposal instructions (corporate overview / technical approach)

Proposal submission

#### 1. Corporate overview

The Corporate Overview section of the Technical Proposal should consist of the following subdivisions:

#### a. BIDDER IDENTIFICATION AND INFORMATION

The bidder should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.

The headquarters for the Merchant Services line of business is:

Paymentech, LLC 8181 Communications Parkway Plano, Texas 75024

We have supported payment-processing solutions since 1985. Announced on October 5, 2005, Chase Merchant Services L.L.C (a joint venture between JPMorgan Chase and First Data Corporation) and Paymentech, Inc. (the legacy acquiring entity of First USA, which was acquired by Bank One and then JPMorgan Chase) integrated their payment-processing businesses. Known within the marketplace as Chase Paymentech, these two organizations successfully blended their respective strengths in merchant-service delivery and technological expertise to become one of the world's largest merchant acquirers.

On October 31, 2008, JPMorgan Chase and First Data ended their joint venture, Chase Paymentech. In reviewing the joint venture, both JPMorgan Chase and First Data concluded the payments and merchant-acquiring businesses were core to their strategies and each owner's share of the venture should be operated independently by their respective companies. JPMorgan Chase retained 51 percent of the joint venture's assets, including most of its employees and the joint venture's Canadian and European operations. Today, JPMorgan Chase continues to operate its payments and merchant-acquiring business, Paymentech, LLC, as a wholly-owned subsidiary.

Paymentech, LLC has not been merged with or acquired by another entity since 2008. Announced on December 4, 2017, Paymentech, LLC acquired WePay. This acquisition allows business application makers and independent software vendors to seamlessly integrate payments into software commonly used by small businesses.

Any future merger or acquisition should not have a material impact on our business or ability to provide processing services.



#### b. FINANCIAL STATEMENTS

The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.

If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.

The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

Our parent company is JPMorgan Chase & Co. We are registered with Visa and Mastercard, operating under JPMorgan Chase Bank, N.A.'s Bank Identification Number (BIN) with Visa and Interbank Card Association (ICA) number with Mastercard.

Annual reports of JPMorgan Chase & Co. can be obtained by visiting: <a href="https://www.jpmorganchase.com/corporate/investor-relations/annual-report-proxy.htm">https://www.jpmorganchase.com/corporate/investor-relations/annual-report-proxy.htm</a>

Quarterly reports of JPMorgan Chase & Co. can be obtained by visiting: <a href="https://www.jpmorganchase.com/corporate/investor-relations/quarterly-earnings.htm">https://www.jpmorganchase.com/corporate/investor-relations/quarterly-earnings.htm</a>

Our firm's CFO is Jeremy Barnum and contact information regarding our financials can be submitted to:

Investor Relations
JPMorgan Chase & Co.
277 Park Avenue
New York, NY 10172-0003
212-270-2479
JPMCinvestorrelations@jpmchase.com

JPMorgan Chase & Co. and/or its subsidiaries (collectively, the "Firm") are defendants or putative defendants in numerous legal proceedings, including private civil litigations and regulatory/government investigations. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members. Investigations involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the Firm's lines of business and geographies and a wide variety of claims (including common law tort and contract claims and statutory antitrust, securities and consumer protection claims), some of which present novel legal theories. Based on current knowledge, the Firm believes it has asserted meritorious defenses to the claims asserted against it in its currently outstanding legal proceedings, intends to defend itself vigorously in all such matters and does not believe that any pending legal proceeding would have a material effect on the Firm's performance of the services contemplated by the Request for Proposal. For further discussion, please refer to JPMorgan Chase & Co.'s most publicly-filed disclosures, including its recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission.

Section V1. Proposal instructions (corporate overview / technical approach) | 12 |



This is available at: <a href="https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/investor-relations/documents/quarterly-earnings/2021/1st-quarter/1q21-10-q.pdf">https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/investor-relations/documents/quarterly-earnings/2021/1st-quarter/1q21-10-q.pdf</a>.

#### c. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded bidder(s) will require notification to the State.

We do not anticipate any changes in ownership.

#### d. OFFICE LOCATION

The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

Paymentech, LLC 8181 Communications Parkway Plano, Texas 75024

#### e. RELATIONSHIPS WITH THE STATE

The bidder should describe any dealings with the State over the previous five (5) years. If the organization, its predecessor, or any Party named in the bidder's proposal response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

To the knowledge, information and belief of the undersigned after reasonable inquiry, the Bank has the following dealings with the State over the prior five (5) years. Note that due to the firm's internal confidentiality restrictions and information barriers, the following may not include all dealings across the firm.

- J.P. Morgan Securities LLC: S-014-110, S-014-109, S-014-108, S-014-107, S-014-106, S-014-105, S-014-096
- JPMorgan Chase Electronic Financial Services, Contract Number 55677

#### f. BIDDER'S EMPLOYEE RELATIONS TO STATE

If any Party named in the bidder's proposal response is or was an employee of the State within the past twelve (12) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

No party named in the bidder's response are or were employees of the State within the past 12 months.





If any employee of any agency of the State of Nebraska is employed by the bidder or is a Subcontractor to the bidder, as of the due date for proposal submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the contractor may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.

This is not applicable as J.P. Morgan is not proposing any services that would be subcontracted.

#### q. CONTRACT PERFORMANCE

If the bidder or any proposed Subcontractor has had a contract terminated for default during the past five (5) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the contractor or litigated and such litigation determined the contractor to be in default.

It is mandatory that the bidder submit full details of all termination for default experienced during the past five (5) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's proposal accordingly. If no such termination for default has been experienced by the bidder in the past five (5) years, so declare.

If at any time during the past five (5) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

No, we are not aware of any terminations for default.

#### h. SUMMARY OF BIDDER'S CORPORATE EXPERIENCE

The bidder should provide a summary matrix listing the bidder's previous projects similar to this solicitation in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the proposal.

We do not disclose names and/or details of our client relationships.

Government Entity	Approx. Processing Volume	Narrative
State Government	\$2,250,000,000	Since winning this business more than 10 years ago, we have moved to support this state government client's more than 150 agencies and participating entities on dozens of different applications. Leveraging the state contract has been of great value to the agencies of the state. The business is supported by a single Relationship Manager who understands the contract and the

		unique requirements of the state and its agencies. We have provided this state with solutions to PCI compliance, encryption, tokenization, gateway applications, certifications to their required software and continue to build trust and value.
State Government	\$529,800	A client of Merchant Services since 2016, this state processes for 17 different agencies on 18 different gateway and payment applications. This highly sensitive and customized implementation is serviced by a dedicated relationship manager, as would be the case for the State of Nebraska.
State Government	\$165,000,000	Since winning this business in a 2015 RFP bid, we process for approximately 50 state entities/departments and agencies. Like many of our government clients, there is special handling with this state government that was customized to their need and requirements (e.g., use of our Online Payment Terminal, part of our Orbital Suite). J.P. Morgan addressed the State's technology challenges by bringing in our network team and application development team to have ongoing calls with those same counterparts on the state of side to troubleshoot the issue from every possible angle.

The bidder should address the following:

- i. Provide narrative descriptions to highlight the similarities between the bidder's experience and this solicitation. These descriptions should include:
  - J.P. Morgan has processed payments for government entities more than 35 years. We offer a wide range of solutions to meet your unique objectives, and can advise you on strategies ranging from account set up and compliance to special interchange programs we have established for government organizations.

Demonstrating fiscal responsibility and accountability to constituents is critical for federal, state and local government entities. Everything from the payment methods and ease of payments the State offers to how you protect personal data can be subject to scrutiny. J.P. Morgan offers solutions and strategies to help you achieve fiscal accountability and compliance, while elevating your constituents' payment experience to improve revenue collection.

#### a) The time period of the project;

Upon mandate, J.P. Morgan will begin the process of full discovery of scope of the project. Through a series of meetings, over a few weeks, we will identify internal teams required to execute the implementation plan. Upon completion of discovery, we will assign an Implementation Manager and project team who will prepare a project plan and timeline.

Depending on the cadence and desires of the State, the implementation timeline and phases will be developed and confirmed. Execution of required paperwork will then be completed and boarding of merchant accounts will be built and delivered.

Please refer to our implementation response 1. h. 1). i) below.

Please refer to RFP 6556 Z1, J.P. Morgan, Appendix 2. Sample Implementation Schedule, Technical File, 9 of 17.

While every implementation is different, we have established many practices to efficiently board clients onto our platform in a timely manner. As we customize each system for our clients, some variables exist. Variables that will be identified in the Discovery Phase to be considered that may impact implementation time include:

- Client-managed internal system development
- Client resource limitations needed to facilitate the implementation and/or dependency on a thirdparty vendor
- Coding and development time and resources versus off-the-shelf, plug-and-play applications
- Establishing secure connectivity to exchange files and information between our organizations
- Integration complexity
- Number of decentralized channels or host systems
- Scheduling challenges across multiple client locations where we set up sessions to train your teams to perform terminal downloads, etc.
- Unplanned point-of-sale configuration changes after delivering code to the client

#### b) The scheduled and actual completion dates;

Please refer to response 1. I. h) above. We would require a deeper discussion on this topic to determine timing of implementation.

- c) The Bidder's responsibilities;
- d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and



City of Sacramento	
Contact Name, Title	Kimberlie Gladden, Banking Operations Manager
Address	915 I Street, HCH 3rd Floor, Sacramento CA 95814
Phone	(916) 808-2675
Email	kgladden@cityofsacramento.org
Length of time services provided	2015

State of North Dakota	
Contact Name, Title	Laura Kahn Brademeyer, Retail Banking & Merchant Card Manager, Bank of North Dakota
Address	1200 Memorial Highway, Bismarck, ND 58504
Phone	(701) 328-5630
Email	lkahn@nd.gov
Length of time services provided	2015

City of Austin	
Contact Name, Title	Gail Ray, Financial Consultant
Address	919 Congress Ave, Suite 1250, Austin, TX 78701
Phone	(512) 974-7884
Email	Gail.Ray@austintexas.gov
Length of time services provided	2010

- e) Each project description should identify whether the work was performed as the prime Contractor or as a Subcontractor. If a contractor performed as the prime Contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
  - J.P. Morgan does not currently use a third party to process and settle transactions, but we occasionally work with third parties to provide you with value-added services.

As a merchant acquirer, we maintain direct links to all of the payment brands, as well as several private label credit card organizations. JPMorgan Chase Bank, N.A. is our sponsoring bank and is a full member of both Visa and Mastercard networks. Our processing facilities operate through JPMorgan Chase Bank, N.A.'s specific Bank Identification Number assigned by Visa and Interbank Card Association numbers assigned by Mastercard. Since we have direct links to Visa and Mastercard, we settle transactions directly to the payment brands without any third-party intermediaries.

Based on your contracts with Discover and American Express, and your processing agreement with J.P. Morgan, Discover and American Express transactions can be settled through us or conveyed.

We also maintain connections to the major debit networks. This allows us to work with each entity for authorizations, funding, reporting and transaction reconciliation. There are secondary market debit networks that outsource their transaction processing, and we connect to these as well. In a few cases, we access networks through these providers due to availability, which gives us additional demographic coverage. We continuously analyze these situations and build direct interfaces when conditions warrant.

ii. Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.

Please refer to response 1. I. e). i. above.

iii. If the work was performed as a Subcontractor, the narrative description should identify the same information as requested for the Bidder above. In addition, Subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a Subcontractor.

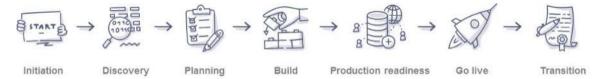
Please refer to response 1. I. e). i. above.

#### i. SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH

The bidder should present a detailed description of its proposed approach to the management of the project.

We assign a project manager to coordinate and oversee State's implementation to our processing platform, which includes identifying processing requirements, developing a project plan or implementation checklist, and creating a mutually agreed-upon schedule. Your project manager is also responsible for issue resolution and management of the timeline to ensure the conversion meets all required deadlines. They assemble a project team comprised of key individuals to help facilitate the overall implementation process. This includes conducting a regularly scheduled conference call with you to identify outstanding issues, report issue resolutions, and advance toward key tasks and milestones in the project plan.

Implementation project flow and framework



**Initiation** – After we receive your mandate for services, we work with you to complete and finalize all documents related to the Merchant Agreement. Our Business Development team manages the execution of the merchant agreements, application forms mandated by Visa and Mastercard, and other required documentation.

**Discovery** – We conduct discovery conversations with you and your designated resources to identify critical activities to help prepare for a successful implementation. Based on the information gathered, we either create an implementation checklist for our internal use, or a Statement of Work document outlining the technical details of your set up, which we distribute to your team for review and sign-off.

**Planning** – Should a Statement of Work be required, upon your sign-off, the project manager develops a project plan that incorporates all implementation-related tasks, timelines, projected completion dates, and assigned individuals responsible for completing key tasks. We also work with you to identify critical the State team members to join the project and set a day and time for regularly scheduled status meetings.

**Build** – Upon receiving all your required documentation, the project manager begins facilitating the overall setup and development of your interface to us. They coordinate the appropriate teams to identify hierarchy requirements, which provide a profile of your lines of business, along with the locations or lines of business you want segmented for reporting and funding purposes. Based on the agreed-upon hierarchy and baseline location information, we then set up your account on our system and begin work to establish your desired reports, identify report recipients and distribution centers, and note any unique funding requirements.

Should there be a requirement for you or a vendor to certify directly to us, the project manager coordinates the effort with our technical team. Our technical implementations analyst advises and assists you with all steps required for establishing connectivity, including ordering, delivering and installing a primary and secondary dedicated circuit (depending on the chosen communication method, client access and availability for installation). They serve as your primary contact to answer all questions that relate to coding to our authorization and deposit file formats, test and certify the completed authorization application, and deposit the file to our test system.

We also develop similar online and batch testing outlined as follows that contain all critical elements required for you to certify to our platform:

- Online test
- Connectivity
- Transaction type, including authorization, capture, refund, void
- Methods of payment: Visa, Mastercard, American Express, Discover, etc.
- Data elements: Address Verification Service, Card Security Verification

**Production readiness** – The project manager facilitates all activities required by our Operations and Support teams in preparation for your production processing and handoff to your service model. Final quality checks are completed on setup and configurations in accordance with the agreed-upon Statement of Work or as outlined in the implementation checklist.

**Go live** – Once your build is complete, we send you a secure email with your merchant IDs for you to code into your system. Upon completion of the coding, if no Statement of Work was required, you are activated and ready to process transactions. If a Statement of Work is required, we develop a deployment plan specific for you. The plan begins with the selection of merchant IDs to be used in a production pilot, processing live transactions. The results of this pilot are evaluated by you and our team, and any issues corrected prior to the rollout of all production merchant IDs. After a final review of the conversion issues to date and a determination that all issues impacting the launch have been satisfactorily resolved, you can begin processing. The conversion team monitors incoming authorizations and deposit activity to ensure interchange is assessed appropriately, that there are no funding issues, and all fees and assessments are correct.

**Transition** – The project manager remains a key contact through the first billing cycle to assist in any transition issues that may arise. Once all issues are satisfactorily resolved and you are successfully processing, the project manager transitions your relationship to the client service team to manage your relationship going forward.

Section V1. Proposal instructions (corporate overview / technical approach) | 19 |



We are dedicated to delivering a seamless implementation process.

Please refer to RFP 6556 Z1, J.P. Morgan, Appendix 2. Sample Implementation Schedule, Technical File, 9 of 17.

The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the contractor's understanding of the skill mixes required to carry out the requirements of the solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

#### **Christine Kutt**

#### Vice President, Business Development

Christine Kutt is a product and industry specialist serving health systems nationally while identifying payment technologies aligned to healthcare specific environments. Christine has more than 25 years' experience in merchant processing with the past 12 years focused on healthcare, government, higher ed and non-profits.

Christine holds a Bachelor of Science in Marketing degree from DePaul University in Chicago. She is a Certified Payments Professional.

#### Matt Leman

#### **Executive Director, Business Development**

As executive director, Matt Leman leads merchant services business development nationwide for our government, non-profit, healthcare and higher education clients. This national team is dedicated to serving the unique needs of these organizations, providing customized solutions to these institutions.

Matt is an industry veteran with more than 24 years of industry experience. He has a Master of Business Administration degree from the University of Chicago Booth School of Business and an undergraduate degree in Business/Economics and Spanish from Wheaton College.





#### Kyle Mooney

#### **Executive Director, Treasury Management Officer**

Kyle Mooney has 20 years of professional experience, and over 15 years in financial services. Currently, he is responsible for the bank's larger Government Treasury Services relationships in the Midwest. Kyle has held roles in Technical Implementations, Public Sector Business Operations, and Risk Management at J.P. Morgan. Before joining J.P. Morgan in 2013, Kyle held investment banking roles at Lehman Brothers and Credit Suisse.

Kyle earned a Bachelor of Science from Carnegie Mellon University and an MBA from the Anderson School of Management at UCLA.

#### Lori Cadden

#### **Executive Director, Relationship Executive**

Lori Cadden brings 26 years of banking experience which includes client-facing, finance and business management roles in both North America and Europe.

Lori earned a Master of Business Administration in finance from DePaul University, Chicago IL and a Bachelor of Business Administration in finance from the University of Iowa.

#### **Patrick Hogan**

#### **Executive Director, Client Implementation**

Patrick Hogan manages the Client Implementation team and the National Implementation Product Support team. He is primarily responsible for your implementation to us.

Patrick has been with the firm for more than 25 years and has extensive experience in the payments industry. Prior to his current role, he managed J.P. Morgan's National Implementation Boarding, Certification and Product Support teams. Prior to J.P. Morgan, Patrick held management positions in merchant services as well as terminal help desk support.

Patrick holds a Bachelor of Finance degree and a Master of Business Administration degree from the University of New Orleans.

#### j. SUBCONTRACTORS

If the bidder intends to Subcontract any part of its performance hereunder, the bidder should provide:

- i. name, address, and telephone number of the Subcontractor(s);
- ii. specific tasks for each Subcontractor(s);
- iii. percentage of performance hours intended for each Subcontract; and
- iv. total percentage of Subcontractor(s) performance hours.

We do not intend to subcontract any part of our performance.



#### 2. Technical approach

#### a. Original Request for Proposal for Contractual Services form signed using an indelible method;

Please note the requested documents were signed digitally via DocuSign.

#### b. Clarity and responsiveness of the proposal;

#### c. Completed Corporate Overview;

Please refer to 1. Corporate overview above.

#### d. Completed Financial Statement;

Please see RFP 6556 Z1, J.P. Morgan, Appendix 5. Sample Merchant Statement, Technical File, 12 of 17.

#### e. Completed Sections II through VI;

Please see RFP 6556 Z1, J.P. Morgan, Section II. Terms and Conditions, Technical File, 4 of 17.

Please see RFP 6556 Z1, J.P. Morgan, Section III. Contractor Duties, Technical File, 5 of 17.

Please see RFP 6556 Z1, J.P. Morgan, Section IV. Payment, Technical File, 6 of 17.

#### f. Completed Technical Approach to include Attachment A;

Please see Form RFP 6556 Z1, J.P. Morgan, Form A.2 Baseline Functional Requirements, Technical File, 3 of 17.

#### g. Completed State Cost Proposal Template.

Please see Appendix X. RFP 6556 Z1 J.P. Morgan Merchant Services Cost Proposal File 2 of 3.



# 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 do 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 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

	Bidder Name:				J.P. Morgan		
I							
						Initial	Term
	Authorization Fee	Estimated	ПОМ	Year 1	Year 2	Year 3	Υє

Autionzation i 66.	Volume	OOM														
			Cost		Total		Cost		Total		Cost		Total		Cost	
Visa	1,433,005	Per Transaction	\$	0.022500	\$	32,242.61	\$	0.022500	\$	32,242.61	\$	0.022500	\$	32,242.61	\$	0.022500
MasterCard	454,173	Per Transaction	\$	0.022500	\$	10,218.89	\$	0.022500	\$	10,218.89	\$	0.022500	\$	10,218.89	\$	0.022500
Discover	67,108	Per Transaction	\$	0.022500	\$	1,509.93	\$	0.022500	\$	1,509.93	\$	0.022500	\$	1,509.93	\$	0.022500
American Express	20,979	Per Transaction	\$	0.022500	\$	472.03	\$	0.022500	\$	472.03	\$	0.022500	\$	472.03	\$	0.022500
Debit Cards	28,706	Per Transaction	\$	0.022500	\$	645.89	\$	0.022500	\$	645.89	\$	0.022500	\$	645.89	\$	0.022500
Total Authorization Fees:					\$	45,089.35			\$	45,089.35			\$	45,089.35		

# **Initial Term**

	Estimated	шом	Ye	ar 1	Ye	ar 2	Ye	Yea	
Transaction Fee:	Volume	UOM	Cost	Total	Cost	Total	Cost	Total	Cost
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:		\$ -	\$ -	\$ -	

		Initial Term														
	Estimated	UOM	Year 1				Year 2				Year 3				Yea	
Basis Point Calculation:	Dollar	ООМ	Cost		Total			Cost		Total		Cost	Total			Cost
Visa	\$97,089,302	Per Dollar	\$	0.000225	\$	21,845.09	\$	0.000225	\$	21,845.09	\$	0.000225	\$	21,845.09	\$	0.000225
MasterCard	\$35,714,688	Per Dollar	\$	0.000225	\$	8,035.80	\$	0.000225	\$	8,035.80	\$	0.000225	\$	8,035.80	\$	0.000225
Discover	\$4,825,282	Per Dollar	\$	0.000225	\$	1,085.69	\$	0.000225	\$	1,085.69	\$	0.000225	\$	1,085.69	\$	0.000225

American Express	\$2,606,650	Per Dollar	\$ -	\$	\$ -	\$ 1	\$	\$ -	\$ -
Debit Cards	\$6,312,074	Per Dollar	\$ 0.000225	\$ 1,420.22	\$ 0.000225	\$ 1,420.22	\$ 0.000225	\$ 1,420.22	\$ 0.000225
Basis Point Calculation Totals:				\$ 32,386.80		\$ 32,386.80		\$ 32,386.80	

								Initial	Term
Refund, Return or Credit:	Estimated Volume or Dollar		Yea	ar 1	Yea	ar 2	Ye	Yea	
		UOM	Cost	Total	Cost	Total	Cost	Total	Cost
Visa	34,231	Per Transaction	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500

MasterCard	11,338	Per Transaction	\$ 0.022500	\$ 255.11	\$ 0.022500	\$ 255.11	\$ 0.022500	\$ 255.11	\$ 0.022500
Discover	2,858	Per Transaction	\$ 0.022500	\$ 64.31	\$ 0.022500	\$ 64.31	\$ 0.022500	\$ 64.31	\$ 0.022500
American Express	512	Per Transaction	\$ 0.022500	\$ 11.52	\$ 0.022500	\$ 11.52	\$ 0.022500	\$ 11.52	\$ 0.022500
Visa	\$5,571,248	Per Dollar	\$ -	\$	\$ 1	\$	\$ -	\$	\$ -
MasterCard	\$2,107,350	Per Dollar	\$ -	\$	\$ 1	\$	\$ -	\$	\$ -
Discover	\$568,252	Per Dollar	\$ -	\$	\$ -	\$ •	\$ -	\$ •	\$ -
American Express	\$183,097	Per Dollar	\$ -	\$	\$ -	\$ •	\$ -	\$ •	\$ -
Total Refund, Return or Credit Fees:				\$ 1,101.13		\$ 1,101.13		\$ 1,101.13	

#### **Initial Term** Year 1 Year 2 Year 3 Yea **Estimated** UOM Chargebacks: Volume or Dollar Cost Total Cost Total Cost Total Cost Per 2.500000 \$ 2.500000 \$ 517.50 \$ 517.50 \$ 2.500000 \$ 2.500000 Visa 207 517.50 \$ Transaction Per MasterCard 2.500000 \$ 287.50 \$ 2.500000 \$ 287.50 \$ 2.500000 \$ 2.500000 115 287.50 \$ Transaction Per 2.500000 \$ 2.500000 \$ 12.50 \$ 2.500000 \$ Discover 5 12.50 \$ 12.50 \$ 2.500000 Transaction \$ \$ \$ Visa Per Dollar \$ \$23,328

MasterCard	\$9,759	Per Dollar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Discover	\$477	Per Dollar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Chargeback Fees:				\$ 817.50		\$ 817.50		\$ 817.50	

								Initial	Term
Chargeback Reversal:	Estimated Volume or Dollar		Yea	ar 1	Yea	ar 2	Ye	Yea	
		UOM	Cost	Total	Cost	Total	Cost	Total	Cost
Debit	1	Per Transaction	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000

Credit	11	Per Transaction	\$ 2.500	000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000
Debit	\$1	Per Dollar	\$ 2.500	000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000
Credit	\$1,638	Per Dollar	\$ 2.500	000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000
Total Chargeback Reversal Fees:					\$ 4,127.50		\$ 4,127.50		\$ 4,127.50	

							Initial	Term		
Chargeback Misc Fee:	Estimated	UOM	Yea	ar 1	Yea	ar 2	Yea	ar 3	Yea	
	Volume or Dollar	OOW	Cost	Total	Cost	Total	Cost	Total	Cost	

Debit	106	Per Transaction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Credit	2	Per Transaction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debit	\$6,856	Per Dollar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Credit	\$65	Per Dollar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Chargeback Misc Fees:				\$ -		\$ -		\$ -	

					Initial	Term
Other Fees	Estimated	ПОМ	Year 1	Year 2	Year 3	Yea

VIIIGI 1 663.	Volume	OOM!							
			Cost	Total	Cost	Total	Cost	Total	Cost
Online access to view Merchant Activity	12	Per Month	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Online Statement Fee	12	Per Month	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Paper Statement Fee	12	Per Month	N/A	#VALUE!	N/A	#VALUE!	N/A	#VALUE!	N/A
Non-PCI Compliance Fee	1	Per Month	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Other Fees:				#VALUE!		#VALUE!		#VALUE!	

	Initial Term	

Banking Services:	Estimated	nated UOM	Year 1		Ye	ar 2	Ye	Yea	
	Volume	OOM	Cost	Total	Cost	Total	Cost	Total	Cost
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	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000

Wire – Outgoing Template	1	Per Wire	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wire – Template Set UP	1	Per Set Up	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wire – Outgoing Template	1	Per Account	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Banking Services Fees:				\$ 10.00		\$ 10.00		\$ 10.00	
Total Cost Proposal:				#VALUE!		#VALUE!		#VALUE!	

Initial Term	

	Estimated LOW		Yea		ar 1 Year		Year 3		Yea	
Optional supplies:	Volume	UOM	Cost	Total	Cost	Total	Cost	Total	Cost	
Credit Card Terminal Paper	1	Per Roll	Varies by device	#VALUE!	Varies by device	#VALUE!	Varies by device	#VALUE!	Varies by device	
Brand Accepted Signage	1	Per Sign	0	\$ -	0	\$ -	0	\$ -	0	
Total Supplies:				#VALUE!		#VALUE!		#VALUE!		

	Initial Term

Description:	Valore	UOM	Year 1		Year 2		Ye	ar 3	Yea
	Volume		Cost	Total	Cost	Total	Cost	Total	Cost
Orbital Suite Monthly Service Fee	12		0	\$ -	0	\$ -	0	\$ -	0
Orbital Gateway Transaction Fee	0		0.02	\$ -	0.02	\$ -	0.02	\$ -	0.02
Safetech Page Encryption	0		0.0225	\$ -	0.0225	\$ -	0.0225	\$ -	0.0225
Safetech Tokenization per Item Fee	0		0.005	\$ -	0.005	\$ -	0.005	\$ -	0.005
Safetech Encryption Per Item	0		0.025	\$ -	0.025	\$ -	0.025	\$ -	0.025
Account Updater per Match Fee	0		0.225	\$ -	0.225	\$ -	0.225	\$ -	0.225

		\$ -	\$ -	\$ -	
Please see the provided Pricing Schedules for a complete listing of fees		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	

		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	

		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	

aily, monthly maximum per UOM. Bidder must identify a price for each year of the initial period	
that are not listed on the cost proposal below, the bidder shall list all such additional fees that	
of future volumes.	

**Optional Renewal 1** 

Year 2

Year 1

Optional F

Year 1

MERCHANT CARD SERVICE COST PROPOSAL

Year 6

Year 5

ar 4

Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
\$ 32,242.61	\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$ 32,242.61
\$ 10,218.89	\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$ 10,218.89
\$ 1,509.93	\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$ 1,509.93
\$ 472.03	\$ 0.022500	\$ 472.03	\$ 0.022500	\$ 472.03	\$ 0.022500	\$ 472.03	\$ 0.022500	\$ 472.03	\$ 0.022500	\$ 472.03
\$ 645.89	\$ 0.022500	\$ 645.89	\$ 0.022500	\$ 645.89	\$ 0.022500	\$ 645.89	\$ 0.022500	\$ 645.89	\$ 0.022500	\$ 645.89
\$ 45,089.35		\$ 45,089.35		\$ 45,089.35		\$ 45,089.35		\$ 45,089.35		\$ 45,089.35

						Optional	Renewal 1			Optional F
ar 4	Yea	ar 5	Yea	ar 6	Ye	ar 1	Yea	ar 2	Ye	ar 1
Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

							<b>O</b> ptional	Renewal 1			Optional F
ar 4		Yea	ar 5	Yea	ar 6	Ye	ar 1	Yea	ar 2	Ye	ar 1
	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
\$	21,845.09	\$ 0.000225	\$ 21,845.09	\$ 0.000225	\$ 21,845.09	\$ 0.000225	\$ 21,845.09	\$ 0.000225	\$ 21,845.09	\$ 0.000225	\$ 21,845.09
\$	8,035.80	\$ 0.000225	\$ 8,035.80	\$ 0.000225	\$ 8,035.80	\$ 0.000225	\$ 8,035.80	\$ 0.000225	\$ 8,035.80	\$ 0.000225	\$ 8,035.80
\$	1,085.69	\$ 0.000225	\$ 1,085.69	\$ 0.000225	\$ 1,085.69	\$ 0.000225	\$ 1,085.69	\$ 0.000225	\$ 1,085.69	\$ 0.000225	\$ 1,085.69

\$	-	\$ -	\$ -	\$ -	\$ ,	\$ -	\$	\$ -	\$ 1	\$ -	\$ -
\$	1,420.22	\$ 0.000225	\$ 1,420.22								
\$	32,386.80		\$ 32,386.80								

						Optional	Renewal 1			Optional F
ar 4	Yea	ar 5	Yea	ar 6	Ye	ar 1	Ye	ar 2	Ye	ar 1
Total	Cost	Total								
\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20	\$ 0.022500	\$ 770.20

\$ 255.11	\$ 0.022500	\$ 255.11								
\$ 64.31	\$ 0.022500	\$ 64.31								
\$ 11.52	\$ 0.022500	\$ 11.52								
\$ -	\$	\$ -	\$ -							
\$ -	\$ -	\$ ,	\$ -	\$ -	\$ -	\$ ,	\$ ,	\$ ,	\$ ,	\$ -
\$ -	\$ -	\$ ,	\$ -	\$ -	\$ -	\$ ,	\$ -	\$	\$ ,	\$ -
\$ -										
\$ 1,101.13		\$ 1,101.13		\$ 1,101.13		\$ 1,101.13		\$ 1,101.13		\$ 1,101.13

										Optional l	Ren	newal 1					Optional F
ar 4		Yea	ar 5		Yea	ar 6		Yea	ar 1	ı		Yea	ar 2		Yea	ar 1	
	Total	Cost		Total	Cost		Total	Cost		Total		Cost		Total	Cost		Total
\$	517.50	\$ 2.500000	\$	517.50	\$ 2.500000	\$	517.50	\$ 2.500000	\$	517.50	\$	2.500000	\$	517.50	\$ 2.500000	\$	517.50
\$	287.50	\$ 2.500000	\$	287.50	\$ 2.500000	\$	287.50	\$ 2.500000	\$	287.50	\$	2.500000	\$	287.50	\$ 2.500000	\$	287.50
\$	12.50	\$ 2.500000	\$	12.50	\$ 2.500000	\$	12.50	\$ 2.500000	\$	12.50	\$	2.500000	\$	12.50	\$ 2.500000	\$	12.50
\$	-	\$ -	\$	-	\$ -	\$	-	\$ -	\$	-	\$	-	\$	-	\$ -	\$	-

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 817.50		\$ 817.50		\$ 817.50		\$ 817.50		\$ 817.50		\$ 817.50

						Optional	Renewal 1			Optional F
ar 4	Yea	ar 5	Yea	ar 6	Ye	ar 1	Ye	ar 2	Ye	ar 1
Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total
\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50

\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50
\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50
\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00
\$ 4,127.50		\$ 4,127.50		\$ 4,127.50		\$ 4,127.50		\$ 4,127.50		\$ 4,127.50

						Optional l	Renewal 1			Optional F
ar 4	Yea	ar 5	Yea	ar 6	Yea	ar 1	Yea	ar 2	Yea	ar 1
Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total

\$	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ ,	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -		\$ -		\$ -		\$ -		\$ -		\$ -

			Optional l	Optional F			
ar 4	Year 5	Year 6	Year 1	Year 2	Year 1		

Total	Cost	Total								
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
#VALUE!	N/A	#VALUE!								
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
#VALUE!		#VALUE!		#VALUE!		#VALUE!		#VALUE!		#VALUE!

ar 4	ar 4 Year 5			ar 6	Ye	ar 1	Ye	ar 2	Year 1		
Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	Cost	Total	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$	\$ -	\$ ,	\$ -	\$ ,	\$ ,	\$ -	\$ -	\$ -
\$	\$ -	\$	\$ -	\$ ,	\$ -	\$ ,	\$ -	\$ ,	\$ 1	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00

\$ -	\$	\$ -	\$	-	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$	\$ -	\$	-	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ ,	\$ -	\$	-	\$	-	\$ -	\$ ,	\$ -	\$ ,	\$ -	\$	-
\$ 10.00		\$ 10.00	0		\$	10.00		\$ 10.00		\$ 10.00		\$	10.00
#VALUE!		#VALUE!			i	#VALUE!		#VALUE!		#VALUE!		i	#VALUE!

## **Optional Supplies**

Optional Renewal 1	Optional F

ar 4	Yea	ar 5	Yea	ar 6	Yea	ar 1	Yea	ar 2	Year 1		
Total	Cost Total		Cost	Total	Cost	Total	Cost	Total	Cost	Total	
#VALUE!	Varies by device #VALUE!		Varies by device #VALUE!		Varies by device	#VALUE!	Varies by device #VALUE		Varies by device	#VALUE!	
\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	
#VALUE!		#VALUE!		#VALUE!		#VALUE!		#VALUE!		#VALUE!	

## **Other Costs**

Optional Renewal 1	Optional F

ar 4	ar 4 Year 5			ar 6	Yea	ar 1	Yea	ar 2	Year 1		
Total	Cost	Total	Cost Total		Cost	Total	Cost	Total	Cost	Total	
\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	
\$ -	0.02	\$ -	0.02	\$ -	0.02	\$ -	0.02	\$ -	0.02	\$ -	
\$ -	0.0225	\$ -	0.0225	\$ -	0.0225	\$ -	0.0225	\$ -	0.0225	\$ -	
\$ -	0.005	\$ -	0.005	\$ -	0.005	\$ -	0.005	\$ -	0.005	\$ -	
\$ -	0.025	\$ -	0.025	\$ -	0.025	\$ -	0.025	\$ -	0.025	\$ -	
\$ -	0.225	\$ -	0.225	\$ -	0.225	\$ -	0.225	\$ -	0.225	\$ -	

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ ,	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$ ,	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Renewal 2	Optional I	Renewal 3
Year 2	Year 1	Year 2

Cost	Total	Cost	Total	Cost	Total		
\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$ 32,242.61	\$ 0.022500	\$	32,242.61	
\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$ 10,218.89	\$ 0.022500	\$	10,218.89	
\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$ 1,509.93	\$ 0.022500	\$	1,509.93	
\$ 0.022500	\$ 472.03	\$ 0.022500	\$ 472.03	\$ 0.022500	\$	472.03	
\$ 0.022500	\$ 645.89	\$ 0.022500	\$ 645.89	\$ 0.022500	\$	645.89	
	\$ 45,089.35		\$ 45,089.35		\$	45,089.35	

Renewal 2		Optional Renewal 3							
Yea	ar 2	Yea	ar 1	Year 2					
Cost	Total	Cost	Total	Cost	Total				
	\$ -		\$ -		\$ -				
	\$ -		\$ -		\$ -				
	\$ -		\$ -		\$ -				
	\$ -		\$ -		\$ -				
	\$ -		\$ -		\$ -				

\$ -	\$ -	\$	

Ren	ewal 2				Optional Renewal 3								
	Yea	ar 2			Yea	ar 1			Yea	ar 2			
	Cost Total				Cost		Total		Cost	Total			
\$	0.000225	\$	21,845.09	21,845.09 \$ 0.000225		\$	21,845.09	\$	0.000225	\$	21,845.09		
\$	0.000225 \$ 8,035.80		8,035.80	\$	0.000225	\$	8,035.80	\$	0.000225	\$	8,035.80		
\$	0.000225 \$ 1,085.69			\$	0.000225	\$	1,085.69	\$	0.000225	\$	1,085.69		

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 0.000225	\$ 1,420.22	\$ 0.000225	\$ 1,420.22	\$ 0.000225	\$ 1,420.22
	\$ 32,386.80		\$ 32,386.80		\$ 32,386.80

Ren	ewal 2				Optional Renewal 3							
	Yea	ar 2		Year 1				Year 2				
	Cost Total			Cost Total					Cost	Total		
\$	6 0.022500 \$ 770.20			\$	0.022500	\$	770.20	\$	0.022500	\$	770.20	

1						
	\$ 0.022500	\$ 255.11	\$ 0.022500	\$ 255.11	\$ 0.022500	\$ 255.11
	\$ 0.022500	\$ 64.31	\$ 0.022500	\$ 64.31	\$ 0.022500	\$ 64.31
	\$ 0.022500	\$ 11.52	\$ 0.022500	\$ 11.52	\$ 0.022500	\$ 11.52
	\$	\$	\$ -	\$ ,	\$ -	\$ ,
	\$ -	\$	\$ -	\$ ,	\$ -	\$
	\$ -	\$ •	\$ -	\$ ,	\$ -	\$
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
		\$ 1,101.13		\$ 1,101.13		\$ 1,101.13

Ren	ewal 2			Optional Renewal 3								
	Yea	ar 2			Yea	ar 1		Year 2				
	Cost Total				Cost		Total		Cost	Total		
\$	2.500000	\$	517.50	\$	2.500000	\$	517.50	\$	2.500000	\$	517.50	
\$	2.500000	\$	287.50	\$	2.500000	\$	287.50	\$	2.500000	\$	287.50	
\$	2.500000	\$	12.50	\$	2.500000	\$	12.50	\$	2.500000	\$	12.50	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 817.50		\$ 817.50		\$ 817.50

Rene	ewal 2				Optional Renewal 3						
	Year 2				Year 1			Year 2			
	Cost Total		Total	Cost		Total		Cost		Total	
\$	2.500000	\$	2.50	\$	2.500000	\$	2.50	\$	2.500000	\$	2.50

\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50	\$ 2.500000	\$ 27.50
\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50	\$ 2.500000	\$ 2.50
\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00	\$ 2.500000	\$ 4,095.00
	\$ 4,127.50		\$ 4,127.50		\$ 4,127.50

Renewal 2		Optional Renewal 3						
Yea	ar 2	Yea	ar 1	Year 2				
Cost	Total	Cost	Total	Cost	Total			

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -		\$ -		\$ -

Renewal 2 Optional Renewal 3  Year 2 Year 1 Year 2			<b>T</b>	
Year 2 Year 1 Year 2	Renewal 2		Optional I	Renewal 3
		Year 2	Year 1	Year 2

Cost Total		Cost	Total	Cost	Total	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$	\$ -	\$ -	\$ -	\$ -	\$ -	
N/A	#VALUE!	N/A	#VALUE!	N/A	#VALUE!	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	#VALUE!		#VALUE!		#VALUE!	

Renewal 2	Optional Renewal 3

	Yea	ar 2		Year 1				Year 2			
Cost Total		Cost		Total		Cost		Total			
\$	-	\$	1	\$	-	\$	-	\$	-	\$	1
\$	-	\$		\$	-	\$		\$	-	\$	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	1
\$	-	\$		\$	-	\$	,	\$	,	\$	
\$	-	\$	-	\$	-	\$	-	\$	-	\$	-

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 1	\$ ,	\$ •	\$	\$ •	\$ -
\$ -	\$ ,	\$ -	\$ 1	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 1	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00	\$ 10.000000	\$ 10.00

·			#VALUE!		#VALUE!		#VALUE!
			\$ 10.00		\$ 10.00		\$ 10.00
	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	•	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	-	\$ -	\$ -	\$ -	\$ -	\$ -

Renewal 2	Optional Renewal 3

Yea	ar 2	Yea	ar 1	Year 2				
Cost	Total	Cost	Total	Cost	Total			
Varies by device	#VALUE!	Varies by device	#VALUE!	Varies by device	#VALUE!			
0	\$ -	0	\$ -	0	\$ -			
	#VALUE!		#VALUE!		#VALUE!			

Yea	ar 2	Yea	ar 1	Year 2					
Cost	Total	Cost	Total	Cost	Total				
o	\$ -	0	\$ -	0	\$ -				
0.02	\$ -	0.02	\$ -	0.02	\$ -				
0.0225	\$ -	0.0225	\$ -	0.0225	\$ -				
0.005	\$ -	0.005	\$ -	0.005	\$ -				
0.025	\$ -	0.025	\$ -	0.025	\$ -				
0.225	\$ -	0.225	\$ -	0.225	\$ -				

\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

	•		•	
 \$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -
\$ -		\$ -		\$ -

\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

## **Paymentech Online Report Samples**

#### **Table of Contents**

Table of Contents	i
Sample Reports Overview	ii
Exception Detail (ACT-0002)	1
Exception Detail (ACT-0002) Definitions	3
Deposit Detail (ACT-0010)	4
Deposit Detail (ACT-0010) Definitions	5
Deposit Detail with Interchange (ACT-0010)	6
Deposit Detail (ACT-0010) Definitions	8
Submission Listing (ACT-0012)	10
Submission Listing (ACT-0012) Definitions	11
Authorization Detail (ACT-0036)	12
Authorization Analysis (ACT-0036) Definitions	14
Deposit Activity Summary (FIN-0010)	16
Deposit Activity Summary (FIN-0010) Definitions	20
Deposit Activity Summary Showing Hierarchy (FIN-0010)	22
Deposit Activity Summary (FIN-0010) Definitions	
Service Charge Detail (FIN-0011)	28
Service Charge Detail (FIN-0011) Definitions	31
Financial Activity Summary (FIN-0025) Daily Version	33
Financial Activity Summary (FIN-0025) Definitions	34
Chargeback Activity (PDE-0017)	35
Chargeback Activity (PDE-0017) Definitions	

### **Sample Reports Overview**

Paymentech	Online Reporting	
ACT0002	Exception Detail	Additional transaction-level detail for exceptions (Declined Deposits, Rejected Items, Cancelled/On-hold, etc.) summarized on the ACT0012. Grouped by Exception Type and PID. Key data elements include Record#, MO#, Account#, Amount, MOP, Auth, etc.
ACT0010	Deposit Detail	Deposit detail for the deposits listed on the FIN0010. Includes sale and refund transactions at the submission record level that have been successfully processed.
ACT0012	Submission Listing	Provides a transaction level summary for each accepted and successfully processed submission. The report is filtered by Submission #, Presenter ID (file transfer location) and Date/Time. Includes counts for total transactions with a breakdown of auth, non financial, declined deposit, rejected transactions, canceled/on hold and successful deposit counts. Also includes amounts for canceled / on hold deposits and successful net deposits.
ACT0036	Authorization Detail	Lists transaction level detail for each authorization processed by Chase Paymentech.
FIN0011	Service Charge Detail	Service change detail for service charges summarized on the FIN0010. Includes details Interchange & Assessment and Chase Paymentech Fees assessed during the specified reporting period. Links to HLP0005. Bundled no mnemonics pass-through mnemonics.
FIN0025	Financial Activity Summary	Summarizes net financial activity, balances and funds transfers for the specified reporting period listed by merchant day.
PDE0017	Chargeback Activity	Provides financial (daily report) and reason code summary (monthly report) information for Chargebacks for the specified reporting period. Also includes transaction detail if requested

#### **Exception Detail (ACT-0002)**



Exception Detail (ACT-0002)

ABC Company · CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars

Reporting Period: From 10/26/xxxx through 10/26/xxxx

Submission Exception		PID Short		Submission		Transaction				Expiration		Action			<u>Auth</u>	Consumer Bank Country		Paiart
Date/Time Type	PID#		Submission #		Record #	Division #	Merchant Order #	RDFI #	Account #	Date	Amount MOP	Code	Auth Date A	outh Code	<u>Code</u>		Trace Id	Reject Code
10/26/xxxx Declined 02:13:25 AMDeposits	######	abcco	########	Accepted	###	######	***************************************	ŧ	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0411	89.79 MC	DC	10/26/2009		302			
10/26/XXXX Declined 02:13:25 AMDeposits	######	abcco	#######	Accepted	###	######	**************************************	<b>!</b>	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0213	102,68 MC	DC	10/26/2009		302			
10/26/XXXX Declined 02:13:25 AMDeposits	######	abcco	########	Accepted	###	#######	***************************************		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	1111	54.75 MC	DC	10/26/2009		302			
10/26/XXXX Declined 02:13:25 AMDeposits	######	abcco	########	Accepted	###	#######	***************************************	:	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0909	156.17 MC	DC	10/26/2009		302			
10/26/xxxx Declined 02:13:25 AMDeposits	######	abcco	#########	Accepted	###	######	***************************************	ŧ	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0811	172.14 VI	DC	10/26/2009		302			
- And - Defendance	A <sub>UZ</sub> A	\	مريستلي سيلمر	, remarks, l	andia, <sub>and</sub> ani	, Almandaria	and section that we wish the second section with the second	None of the last o	A Commence of the		65	\DC.	JP/26/2009	Marine				Ammend
ر مرابر می مورد می مور 10/26/2009 Declined 02:13:25 AMDeposits	/^\_/ ########	abcco	~~. ###########	Accepted	#####	/*/ '**** ######	uninininininininininininininininininini	. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	xxxxxxxxxxxxxx	1210	56.55 MC	DC	10/26/2009	\	825 ~ -	ررية بمعتمر	/ · V	//\.
10/26/2009 Declined 02:13:25 AMDeposits	#######	abcco	########	Accepted .	#####	######	***************************************	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0510	116.02 MC	DC	10/26/2009		825			
10/26/2009 Declined 02:13:25 AMDeposits	#######	abcco	########	Accepted	#####	######	**************************************	ŧ	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0111	373,85 MC	DC	10/26/2009		825			
10/26/2009 Declined 02:13:25 AMDeposits	#######	abcco	########	Accepted	#####	######	***************************************	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0411	504.66 MC	DC	10/26/2009		825			
10/26/2009 Declined 02:13:25 AMDeposits	######	abcco	########	a Accepted	#####	######	***************************************	ŧ	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	0111	71.14 MC	DC	10/26/2009		825			
10/26/2009 Declined 02:13:25 AMDeposits	#######	abcco	########	a Accepted	#####	######	******************	‡	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	1011	140.30 MC	DC	10/26/2009		825			
Total # Exception Transactio Total Amount :	ons #	1 263,63	,257 8.21															

#### **Exception Detail (ACT-0002), Continued**

Submission Ex Date/Time Ty	Гуре	PID#		Submission #		Record #	Transaction Division #	Merchant Order #	RDFI #	Account#	Expiration Date Amount		<u>on</u> <u>e</u> Auth Date	e Auth Code	Auth Response Code	Consumer Bank Country Code Tra	ce Id	Reject Code
10/25/xxxx R 11:59:03 PMT		######	abcco	########	Accepted	######	######	*****************	#	XXXXXXXXXXXXXXX	223.00	?? A	J					201
10/25/ xxxx R 11:59:05 PMT		######	abcco	#########	Accepted	######	######	#######################################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	65.63	?? A	J					201
10/25/ XXXX R 11:59:06 PMT		######	aboco	#########	Accepted	######	######	#######################################	#	XXXXXXXXXXXXXXX	150.00	?? A	J					201
10/25/ xxxx R 11:59:06 PMT		######	abcco	#####.###2	Accepted	######	######	#######################################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	296.12	?? A	J					201
10/26/ XXXX R 01:59:04 AMT		######	aboco	########	Accepted	######	######	#######################################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	79.41	?? A	J					201
10/26/ XXXX R 01:59:04 AMT		######	abcco	#########	Accepted	######	######	#######################################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	410.40	?? A	J					201
10/26/xxxx R 01:59:04 AMT		######	abcco	#########	Accepted	######	######	#################	#	***************************************	278.90	?? A	J					201
10/26/XXXX R	Reje		w.V	Ashery C. ""	Anning of the state of		Mary Colors		<b>^</b>			الاستام	"\ <del>\</del>		Mary mar	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\\A\	N <sub>e</sub> der
10/26/ xxxx R 05:59:29 PMT	Rejected Transaction	(*\/\ <sub>@\\</sub> \\\\\\ ######	aboco	AHAN HAN	Accepted		#####	~	VV***	**************************************	0312 120,726.25	VI ÁÍ	/ <del>""</del> \/	parente de la constante de la c	- ر- این میل <sup>ان</sup>	/*/* /		275
Total # Excepti Total Amount :		ons #	251,832	91														

#### **Exception Detail (ACT-0002) Definitions**

Field	Definitions
Submission Date/Time	Date and time the submission containing the exception item was completely received by Chase Paymentech
Exception Type	Category of exception – Declined Deposit, Rejected Transaction or Canceled/On-hold item
PID # (Presenter ID)	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes
PID Short Name	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID # for identification purposes
Submission #	Unique number assigned to the submission when received by Chase Paymentech
Submission Status	Status of the submission – Accepted, Canceled or On-hold
Record #	Sequential number of the exception item in the submission file
Transaction Division #	Number of the transaction division the exception item was processed under
Merchant Order #	Number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
RDFI#	Identification number of the Receiving Depository Financial Institution
Account #	Unique number identifying the consumer's account, i.e., Credit Card #, Checking or Savings Account #
Expiration Date	Date submitted by the merchant as to when the credit card expires
Amount	Amount of the exception item
MOP	Method of payment associated with the transactions, i.e., Visa, MasterCard, Discover, ECP, etc. A hyperlink to a HELP guide listing the full names of all MOPS
Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D=Deposit, R=Refund, H=Validate and Deposit (ECP), etc.
Auth Date	Date the exception transaction was authorized
Auth Code	6-character Authorization code associated with the transaction
Auth Response Code	3-digit code indicating the reason for the declined authorization
Consumer Bank Country Code	Identifies the country in which the consumer's bank is located
Trace ID	6-digit number with a range of 000001 thru 999999 assigned on a rolling basis to identify a debit transaction
Reject Code	3-digit code assigned to rejected transactions that do not pass Chase Paymentech's front end edit routines

#### **Deposit Detail (ACT-0010)**



Deposit Detail (ACT-0010)

ABC Company - CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 10/26/XXXX through 10/26/XXXX

Submission		PID Short							Expire		Action		Auth	Auth Response	Consumer Bank Country	
Date	PID#	Name	Submission #	Record #	TD#	Merchant Order #	RDFI #	Account #	Date	Amount MOP	Code	Auth Date	Code	Code	Code	Trace #
10/26/XXXX	######	abcco	########	2	######	#######################################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	05/XX	23.85 VI	DC	10/26/ XXXX	#####A	100		
10/26/XXXX	######	abcco	########	3	######	######################	#	XXXXXXXXXXXXXXXXX	07/xx	61.26 AX	DC	10/26/XXXX	#####A	100		
10/26/XXXX	######	abcco	########	4	#######	########################	#	XXXXXXXXXXXXXXXX	06/xx	57.34 MC	DC	10/26/ XXXX	#####A	100		
10/26/XXXX	######	abcco	########	5	######	#######################################	#	XXXXXXXXXXXXXXXX	07/xx	80.92 VI	DC	10/26/ XXXX	#####A	100		
10/26/XXXX	######	abcco	#########	6	######	#########################	#	XXXXXXXXXXXXXXXX	04/XX	87.36 VI	DC	10/26/ XXXX	######A	100		
10/26/XXXX	######	abcco	#########	7	######	######################	#	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	01/XX	72.70 AX	DC	10/26/XXXX	#####A	100		
10/26/XXXX	######	abcco	#########	8	#######	#######################################	##	XXXXXXXXXXXXXXXXX	03/XX	61.27 MC	DC	10/26/XXXX	#####A	100		
10/26/XXXX	######	abcco	#########	9	#######	#######################################	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	01/XX	48.38 MC	DC	10/26/XXXX	######A	100		
10224mm	·-#!!###.	abcco.	## <b>######</b> ##	10	*******		#	*xxxxxxxxxxxx	XX	169.96 MC	-A.P.E.	~10\3e( XXXX	.#######	100		يمعنصم
10/26/xxxx	AMAHA	¥ábccor+	oraniind.udusel	· 173737	√ <i>न्यात्तं सीस</i> क्षे	~~ <del>duilillammililla</del> ina	##************************************	**************************************	107xx		``^^DP~~	″16/25/≅xxx	<del>-######</del> #	160	rand Modern	المردين ويا
10/26/XXXX	######	abcco	#####.###a	173738	######	***************************************	<b>##</b>	XXXXXXXXXXXXXXXXX	11/XX	179.88 VI	DP	10/25/:XXXX	######	100		
10/26/XXXX	#######	abcco	######.###a	173739	######	***************************************	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	03/xx	126.89 MC	DP	10/25/XXXX	######	100		
10/26/XXXX	######	abcco	#########	173740	######	***************************************	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	12/XX	159.21 VI	DP	10/25/ XXXX	######	100		
10/26/XXXX	######	abcco	##########	173741	#######	***************************************	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	05/xx	162.01 VI	DP	10/25/XXXX	######	100		
10/26/xxxx	######	abcco	#########	173742	######	***************************************	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	03/XX	217.56 VI	DP	10/25/XXXX	######	100		
10/26/xxxx	######	abcco	#########	173743	#######	***************************************	<del>***</del>	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	11/XX	152.69 MC	DP	10/25/xxxx	######	100		
10/26/ XXXX	######	abcco	#########	173744	######	#######################################	##	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	1 1/ XX	79.89 VI	DP	10/25/ XXXX	######	100		
Submission Su Submission Su		-	100, 12,399,06													

### **Deposit Detail (ACT-0010) Definitions**

Field	Definitions
Submission Date	Date the submission file was fully received by Chase Paymentech
PID # (Presenter ID)	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes
PID Short Name	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID# for identification purposes
Submission #	Unique identification number assigned to the submission when received by Chase Paymentech
Record #	Sequential number of the transaction in the submission file
TD#	Transaction division number under which the transaction was processed
Merchant Order #	Number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
RDFI#	Identification number of the Receiving Depository Financial Institution
Account #	Unique number identifying the consumer's account, i.e. Credit or Debit Card #, Checking or Savings Account #
Expire Date	Date submitted by the merchant indicating the expiration date of the consumer's card
Amount	Amount of the transaction
MOP	Method of payment associated with the transaction, i.e. Visa, MasterCard, Discover, ECP A hyperlink to a HELP guide listing the full names of all MOPS
Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D= Deposit, R= Refund, H=Validate and Deposit (ECP), etc.  A hyperlink to a HELP guide defining all Action Codes
Auth Date	Date the transaction was authorized
Auth Code	6-character Authorization Code associated with the transaction
Auth Response Code	3-digit code indicating approval or the reason for a decline. A hyperlink to a HELP guide defining all Auth Response Codes
Consumer Bank Country Code	Identifies the country in which the consumer's bank is located
Trace #	6-digit number with a range of 000001 thru 999999 assigned on a rolling basis to identify a debit transaction
Line Heading	Description
Total Count	Reflects the total number of transactions detailed in the report
Total Net Amount	Reflects the total net amount of all transactions detailed in the report

#### **Deposit Detail with Interchange (ACT-0010)**



4 Northeastern Boulevard, Salem, NH 03079-195

Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

#### Deposit Detail (ACT-0010)

ABC Company, Inc. - CO #123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars

Reporting Period: From 03/15/xxxx through 03/15/xxxx

# Left Side of Report

Submission Date	PID#	PID Short Name	Submission #	Record # TD #	Merchant Order #	RDFI #	Account #	Expire Date	Amount M	OP C		Auth Date	Auth Code	Auth Response Code	Consumer Bank Country Code
03/15/ XXXX	#####	abcco	10315.0126g	1003 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	05/ xx	200.00	√I I	DP :	3/14/ XXXX	#####	100	
1031	5.0126g Sul	bmission	1 Amount:	200.00											
Submission Date	PID#	PID Short Name	Submission #	Record # TD #	Merchant Order #	RDFI #	Account #	Expire Date	Amount M		ction ode	Auth Date	Auth Code	Auth Response Code	Consumer Bank Country Code
03/15/ xxxx	#####	abcco	10315.05C8i	2 ####	#####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	02/ xx	(50.00)	VΙ	R				
03/15/ xxxx	#####	abcco	10315.05C8i	3 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	05/xx	(50.00)	VΙ	R				
03/15/xxxx	#####	abcco	10315.05C8i	4 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	07/xx	(50.00)	VΙ	R				
03/15/ XXXX	#####	abcco	10315.05C8i	5 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	02/ xx	(50.00)		R				
03/15/ XXXX	#####	abcco	10315.05C8i	6 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	02/ <b>xx</b>	(50.00) N	1C	R				
03/15/ XXXX	#####	abcco	10315.05C8i	7 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	09/xx	(50.00)		R				
03/15/XXXX	#####	abcco	10315.05C8i	8 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	06/ <b>xx</b>	(50.00)		R				
03/15/xxxx	#####	abcco	10315.05C8i	9 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	08/ xx			R				
03/15/xxxx	#####	abcco	10315.05C8i	10 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	04/ xx	(50.00) N		R				
03/15/ XXXX	#####	abcco	10315.05C8i	11 ####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	03/xx	(50.00) N		R				
03/15/ xxxx	#####	abcco	10315.05C8i	12 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	08/xx	(50.00)		R				
03/15/ XXXX	#####	abcco	10315.05C8i	13 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	04/ xx	20.95			3/11/ XXXX	#####	100	
03/15/ XXXX	#####	abcco	10315.05C8i	14 ##### 15 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	03/xx	21.50			3/11/XXXX	#####	100	
03/15/ xxxx	#####	abcco	10315.05C8i	15 #####	#####		XXXXXXXXXXXXXXXXXX	03/ xx				3/11/XXXX	#####	100	
03/15/:xxxx 03/15/:xxxx	#####	abcco abcco	10315.05C8i 10315.05C8i	15 #####	#####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	12/ XX 11/ XX	(50.00)		R R				
03/15/ XXXX	#####	abcco	10315.05C8i	18 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	11/ XX 11/ XX	(50.00)		R				
03/15/ XXXX	#####	abcco	10315.05C8i	19 #####	#####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	09/ xx	19.95			3/11/XXXX	#####	100	
03/15/XXXX	#####	abcco	10315.05C8i	20 #####	#####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	07/ XX	(50.00)		R .	3/11/ AAAA	#####	100	
03/15/XXXX	#####	abcco	10315.05C8i	21 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	11/ XX			D :	3/10/xxxx	#####	100	
03/15/XXXX	4####	abcco	10315.05C8i	22 #####	####		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	03/ xx	21.5F%-A		D :		#####	100	al de
03/15/2007	###.# <u></u>		250	27 14#		\	20000000	No.	150/	M				**************************************	

#### Deposit Detail with Interchange (ACT-0010), Continued

Right Side of Report

<u> </u>	Trace #	Interchange Qualification Code	Interchange Unit Fee	Interchange Face Value % Fee	Total Interchange Amount	Total Assessment Amount	Other Debit Passthrough Fees	
		VR2D	0.25	.80%	(1.85)	(0.22)	0	USD
}	Trace #	Interchange Qualification Code	Interchange Unit Fee	Interchange Face Value % Fee	Total Interchange Amount	Total Assessment Amount	Other Debit Passthrough Fees	
		VRND	0	-1.87%	0.94	0	0	USD
		VRCN	0	-2.05%	1.03	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
1		MRD1	0	-1.72%	0.86	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
		MRD1	0	-1.72%	0.86	0	0	USD
		MRD1	0	-1.72%	0.86	0	0	USD
		MRD1	0	-1.72%	0.86	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
		VCR2	0.05	1.43%	(0.35)	(0.02)	0	USD
		VCR2	0.05	1.43%	(0.36)	(0.02)	0	USD
		MEMD	0.25	.80%	(0.42)	(0.02)	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
>		VRND	0	-1.87%	0.94	0	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
		VR2D	0.25	.80%	(0.41)	(0.02)	0	USD
		VRND	0	-1.87%	0.94	0	0	USD
>		VR2D	0.25	.80%	(0.42)	(0.02)	0	USD
		MM1	0.1	1.89%	(0.51)	(0.02)	0	USD
_	أكسيمهم	MRD1	المتكامي بالمتحارج	7.28*	Name of the Owner, or the Owne	Part Marie	المستحرك	U^0

### **Deposit Detail (ACT-0010) Definitions**

Field	Definitions
Submission Date	Date the submission file was fully received by Chase Paymentech
PID # (Presenter ID)	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes
PID Short Name	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID# for identification purposes
Submission #	Unique identification number assigned to the submission when received by Chase Paymentech
Record #	Sequential number of the transaction in the submission file
TD#	Transaction division number under which the transaction was processed
Merchant Order #	Number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
RDFI#	Identification number of the Receiving Depository Financial Institution
Account #	Unique number identifying the consumer's account, i.e. Credit or Debit Card #, Checking or Savings Account #
Expire Date	Date submitted by the merchant indicating the expiration date of the consumer's card
Amount	Amount of the transaction
MOP	Method of payment associated with the transaction, i.e. Visa, MasterCard, Discover, ECP A hyperlink to a HELP guide listing the full names of all MOPS
Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D= Deposit, R= Refund, H=Validate and Deposit (ECP), etc. A hyperlink to a HELP guide defining all Action Codes
Auth Date	Date the transaction was authorized
Auth Code	6-character Authorization Code associated with the transaction
Auth Response Code	3-digit code indicating approval or the reason for a decline. A hyperlink to a HELP guide defining all Auth Response Codes

#### Deposit Detail (ACT-0010) Definitions, Continued

Field	Definitions
Consumer Bank Country Code	Identifies the country in which the consumer's bank is located
Trace #	6-digit number with a range of 000001 thru 999999 assigned on a rolling basis to identify a debit transaction
Interchange Qualification Code	Identifies the rate at which Chase Paymentech qualified the transaction
Interchange Unit Fee	The interchange fee per item as assessed by the card associations
Interchange Face Value % Fee	The interchange percentage rate fee applied to the face value of the transaction
Total Interchange Amount	The total Interchange fee assessed by the card associations for the transaction
Total Assessment Amount	The total assessment fee assessed by the card associations for this transaction
Other Debit Passthrough Fees	Fee per item identified in the merchant's fee schedule for each line item. The unit fee is applied to the unit quantity
Settlement Currency	Three character abbreviation for the currency in which the merchant is being funded.
Line Heading	Description
Total Count	Reflects the total number of transactions detailed in the report
Total Net Amount	Reflects the total net amount of all transactions detailed in the report

#### **Submission Listing (ACT-0012)**



Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

Submission Listing (ACT-0012)

ABC Company - CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 10/26/xxxx through 10/26/xxxx

PID Short Submission# PID# Name	Submission Date/Time	Transaction Count	Authorization Count	Non-Financial Transaction Count	Declined Deposit Count	Rejected Transaction Count	Cancelled/ On-Hold Deposit Count	Cancelled/ On-Hold Net Deposit Amount	Successful Deposit Count	Successful Net Deposit Amount	Status
######### abcco	10/26/xxxx02:13:25 AM	101,657	0	0	1,257	2	0	0	100,398	12,399,065.07	Accepted
######## #### abcco	10/26/XXXX04:12:24 AM	4	0	0	0	0	0	0	4		Accepted
######### abcco	10/26/XXXX04:21:09 AM	804	0	0	0	0	0	0	804	3,141.52	Accepted
######### #### abcco	10/26/ XXXX07:48:51 AM	270	11	0	0	0	0	0	259	30,347.26	
######### #### abcco	10/26/ XXXX07:49:54 AM	132	13	0	0	0	0	0	119	14,866.60	Accepted
########## #### abcco	10/26/xxxx07:58:50 AM	4	0	0	0	0	0	0	4		Accepted
######## abcco	10/26/ XXXX07:30:39 AM	1,013	34	0	0	0	0	0	979	109,209.23	Accepted
########### #### abcco	10/26/XXXX07:21:45 AM	412	12	0	0	0	0	0	400	48,134.20	Accepted
#################### abcco	10/26/XXXX07:52:58 AM	101	3	0	0	0	0	0	98	12,774.35	Accepted
######### abcco	10/26/ XXXX07:22:28 AM	2,902	100	0	0	0	0	0	2,802	355,322.42	Accepted
########### abcco	10/26/XXXX07:22:30 AM	4,283	141	0	0	0	0	0	4,142	517,608.42	Accepted
######### abcco	10/26/XXXX07:57:17 AM	2,188	53	0	0	0	0	0	2,135	291,000.67	Accepted
######### #### abcco	10/26/XXXX12:50:00 PM	7	0	0	0	0	0	0	7	0.75	Accepted
########## abcco	10/26/XXXX11:59:13 AM	10	0	0	0	0	0	0	10	(2,608.53)	Accepted
########### abcco	10/26/ xxxx03:00:36 PM	479	0	0	0	0	0	0	479	20,238.63	Accepted
##################### abcco	10/26/XXXX06:09:51 PM	51	51	0	0	0	0	0	0	0	Accepted
######### #### abcco	10/26/ XXXX06:50:01 PM	1	0	0	0	0	0	0	1	0.75	Accepted
##################### abcco	10/26/ xxxx08:36:48 PM	61	0	0	0	0	0	0	61	131,218.37	Accepted
Totals		114,379	418	0	1,257	2	0	0	112,702	13,930,834.59	

Total Submissions: 18 18 Total Accepted:

### **Submission Listing (ACT-0012) Definitions**

Field	Definitions
Submission #	Unique identification number assigned to the submission by Chase Paymentech. A hyperlink to the Single Submission Summary (FIN–0053) which provides details on the contents of the submitted file
PID # (Presenter ID #)	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes
PID Short Name	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID # for identification purposes
Submission Date/Time	Date and time the submission file was fully received by Chase Paymentech
Transaction Count	Total number of transactions in a submission
Authorization Count	Number of transactions within a submission sent with an Auth Only Action Code. This includes ECP Verification/Validation/Prenote
Non-Financial Transaction Count	FPO Start and modification orders, Stored Value (Gift Card) transactions
Declined Deposit Count	Deposits declined for settlement based on a negative authorization response
Rejected Transaction Count	Transactions that do not pass Chase Paymentech's front-end edit checks
Cancelled/On-Hold Deposit Count	Number of transactions included in Cancelled or On-Hold submissions reported
Cancelled/On-Hold Net Deposit Amount	Net amount of the Cancelled or On-Hold transactions reported
Successful Deposit Count	Deposit, refund and reversals successfully deposited during the reporting period
Successful Net Deposit Amount	Net amount represented by the number of successful deposits
Status	Status of the submission, i.e. Accepted, Cancelled or On-Hold
Total Submissions	Total number of submissions received by Chase Paymentech for the entity (CO, BU, TD) during the reporting period
Total Accepted	Total number of accepted submissions received by Chase Paymentech during the reporting period for the entity (CO, BU, TD)

#### **Authorization Detail (ACT-0036)**



Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

#### Authorization Detail (ACT-0036)

ABC Company, Inc. - CO #123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars

Reporting Period: From 08/05/xxxx through 08/05/xxxx

MOP: AE									
Submission Date	PID#	PID Short Name	Submission#	Record #	TD#	Merchant Order #	RDFI #	Acct #	Expiration Date
8/5/XXX	***************************************	abco	######################################	*********	*********	000001		200000000000000000000000000000000000000	01/XX
8/5/XXXX	***************************************	abcoo	##############Aa	*********	**********	000004		200000000000000000000000000000000000000	08/ XX
8/5/XXX	***************************************	abcoo	#############Aa	<del>***********</del>	*********	000005		200000000000000000000000000000000000000	03/XX
8/5/XXXX	***************************************	abcoo	##############Aa	********	*********	000005		200000000000000000000000000000000000000	04/ XX
8/5/XXXX	***************************************	abcoo	######################################	*******	**********	000034		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	01/XX
8/5/XXXX	***************************************	abco	######################################	*******	*********	000035		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	01/XX
8/5/XXXX	***************************************	abco	######################################	*********	*********	000092		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	12/XX
8/5/XXXX	***************************************	abcoo	##############Aa	*********	**********	000118		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	10/XX
8/5/XXXX	***************************************	abcoo	######################################	******	**********	000025		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	07/XX
8/5/XXXX	***************************************	abco	######################################	**********	***********	000013		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	08/ XX
8/5/XXXX	***************************************	abcoo	##############Aa	<del>***********</del>	*********	000011		200000000000000000000000000000000000000	03/XX
8/5/XXXX	#######################################	abco	######################################	*******	######	000013		200000000000000000000000000000000000000	03/XX
AE Sub Tota AE Sub Tota			548	12 .20					

#### Authorization Detail (ACT-0036), Continued

Amount	Currency	MOP	Action Code	Transaction Type	Auth Performed Date/Time	Auth Code	Auth Response Code	Vendor Auth Response	Auth Initiator	Auth Source
29.34	USD	AE	D	R	8/4/XXXX 12:10:51 PM	NONE	100	00	Merchant	В
11.75	USD	AE	D	R	8/4/XXXX 1:14:19 PM	NONE	100	00	Merchant	В
16.41	USD	AE	D	R	8/4/XXXX 1:58:32 PM	NONE	100	00	Merchant	В
26.09	USD	AE	D	R	8/4/XXXX 3:35:34 PM	NONE	100	00	Merchant	В
10.90	USD	AE	D	R	8/4/XXXX 5:11:01 PM	NONE	100	00	Merchant	В
241.43	USD	AE	D	R	8/4/XXXX 5:45:19 PM	NONE	100	00	Merchant	В
9.87	USD	AE	D	R	8/4/XXXX 6:47:23 PM	NONE	100	00	Merchant	В
76.48	USD	AE	D	R	8/4/XXXX 6:54:34 PM	NONE	100	00	Merchant	В
10.62	USD	AE	D	R	8/4/XXXX 7:21:32 PM	NONE	100	00	Merchant	В
32.60	USD	AE	D	R	8/4/XXXX 7:35:26 PM	NONE	100	00	Merchant	В
61.10	USD	AE	D	R	8/4/XXXX 8:01:34 PM	NONE	100	00	Merchant	В
21.61	USD	AE	D	R	8/4/XXXX 8:06:28 PM	NONE	100	00	Merchant	В

POS Auth Source	Voice Auth Indicator	Vendor Line	PTI AVS Vendor AVS Response Response	Card Security Value Response	Consumer Bank Country Code	Trace #	мсс
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				<del>*************************************</del>	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970
5	N	PNS				***************************************	5970

#### **Authorization Analysis (ACT-0036) Definitions**

NOTE: The data on the Authorization Analysis (ACT-0036) is sorted into section by MOP (Method of Payment).

Subtotals are provided for each MOP listed and a full total at them end of the report

Subtotals are provided for ea	Subtotals are provided for each MOP listed and a full total at them end of the report								
Field	<b>Definitions</b>								
Submission Date	Date the submission file was fully received by Chase Paymentech								
PID#	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes								
PID Short Name	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID# for identification purposes								
Submission #	Unique identification number assigned to the submission when received by Chase Paymentech								
Record #	Sequential number of the transaction in the submission file								
TD#	Transaction division number under which the transaction was processed								
Merchant Order #	Number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction								
RDFI#	Identification number of the Receiving Depository Financial Institution								
Acct #	Unique number identifying the consumer's account, i.e. Credit or Debit Card #, Checking or Savings Account #								
Expiration Date	Date submitted by the merchant indicating the expiration date of the consumer's card								
Amount	Amount of the transaction								
Currency	3-character prefix and name indicating type of currency in transaction								
MOP	Method of payment associated with the transaction, i.e. Visa, MasterCard, Discover, ECP A hyperlink to a HELP guide listing the full names of all MOPS								
Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D= Deposit, R= Refund, H=Validate and Deposit (ECP), etc.  A hyperlink to a HELP guide defining all Action Codes								
Transaction Type	Identifies the type of transaction submitted for authorization								
Auth Performed Date/Time	Date and time that the authorization was performed on								

#### Authorization Analysis (ACT-0036) Definitions, Continued

Field	Definitions			
Auth Code	-character Authorization Code associated with the transaction			
Auth Response Code	-digit code indicating approval or the reason for a decline. A hyperlink to a HELP guide defining all Auth Response Codes			
Vendor Auth Response	The actual response received from the end point			
Auth Initiator	This will show who initiated the authorizations, ECP Verification/Validations and Prenotes attempt			
Auth Source	Provider of the response. The vendor, the merchant, or Chase Paymentech			
POS Auth Source	Indicates the source of the authorization, Such as CNP or POS			
Voice Auth Indicator	This column indicates if a voice authorization was used and if so, which kind (3 <sup>rd</sup> party, agent, etc)			
Vendor Line	Which communications line PTI used when performing the authorizations, ECP Verification/Validations and Prenotes.			
PTI AVS Response	This code describes the address verification service response			
Vendor AVS Response	The endpoint code describing the address verification service response			
Card Security Value Response	The response from the endpoint pertaining to the code			
Consumer Bank Country Code	Identifies the country in which the consumer's bank is located			
Trace #	6-digit number with a range of 000001 thru 999999 assigned on a rolling basis to identify a debit transaction			
MCC	Merchant Category Code			

#### **Deposit Activity Summary (FIN-0010)**



4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

Deposit Activity Summary (FIN-0010) ABC Company - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 10/26/xxxx through 10/26/xxxx

	Activity Summary			
		Submitted Transactions	Count	Amount
Submissions Received = 18		Credit Card Auth ONLY	123,072	18,436,505.40
Submissions Accepted = 18		Credit Card Deposits	94,255	11,654,870.04
Submissions Cancelled = 0	1	Debit Authorizations	39,013	5,228,888.73
		Debit Deposits	18,447	2,275,964.55
		Declined Deposits	1,257	263,638.21
		Rejected Items	91	251,832.41
		Successful Deposits	112,702	13,930,834.59

Financial Summary Total						
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Deposit	Total Net Deposit
Total Successful Deposits	112,141	13,988,704.14	561	(57,869.55)	112,702	13,930,834.59
Settled Deposits						
VISA	60,328	7,339,155.18	352	(32,098.53)	60,680	7,307,056.65
MasterCard	19,976	2,477,287.33	136	(15,538.09)	20,112	2,461,749.24
PINLESS DEBIT NYCE	5,744	704,911.47	3	(736.95)	5,747	704,174.52
PINLESS DEBIT STAR	7,374	899,426.96	0	0	7,374	899,426.96
PINLESS DEBIT PULSI 2	5,323	672,906.57	3	(543.50)	5,326	672,363.07
Settled Deposits	98,745	12,093,687.51	494	(48,917.07)	99,239	12,044,770.44
Conveyed Deposits						
American Express	9,989	1,523,197.08	49	(6,605.96)	10,038	1,516,591.12
Discover	3,407	371,819.55	18	(2,346.52)	3,425	369,473.03

#### Deposit Activity Summary (FIN-0010), Continued

Sales Amount Refund Co	Total unt Refund Amount Deposit	Total Net Deposit
1,895,016.63	67 (8,952.48) 13,463	1,886,064.15
Summary		
	12,	044,770.44
	(1	99,269.27)
		(7,448.22)
3		(4,913.28)
3		(5,322.37)
	(2	16,953.14)
	11,	827,817.30
ary		
te Range	Effective Date Tran	sfer Amount
		79.37
ru 10/23/XXXX	10/27/XXXX 13,	803,688.44
ru 10/24/XXXX	10/28/xxxx 22,	391,840.32
ru 10/25/XXXX	10/28/XXXX 9,	538,286.30
ru 10/26/XXXX	10/28/XXXX 8,	223,739.24
ru 10/24/XXXX	10/28/XXXX	(0.14)
ru 10/26/XXXX	10/28/xxxx	0.76
	10/28/XXXX	(2.50)
ru 10/23/XXXX	10/27/xxxx 5,	375,883.48
ru 10/24/XXXX	10/28/xxxx 7,	788,621.56
ru	10/24/xxxx	10/24/xxxx 10/28/xxxx 7,

#### Deposit Activity Summary (FIN-0010), Continued

		Т	ransfer Summary		
	FΠ #	FT#	Net Activity Date Range	Effective Date	Transfer Amount
	#######	#######################################	10/24/XXXX thru 10/24/XXXX	10/28/xxxx	1,126.57
	######	########	10/25/XXXX thru 10/25/XXXX	10/28/XXXX	382.24
Effective Transfers	#######	***********	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	14,129,527.76
	#######	**********	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	4,773,344.16
	######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	433,505.88
	######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	20,950.63
	#######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	142,321.96
	#######	***********	10/22/ XXXX thru 10/22/ XXXX	10/26/XXXX	255,232.31
	#######	**********	10/22/ XXXX thru 10/22/ XXXX	10/26/xxxx	26,068.78
	#######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	173,478.41
	######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	1,285.61
	######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	11,320.64
	######	*** **** **** ***	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	605,935.20
	######	########	10/22/XXXX thru 10/22/XXXX	10/26/ XXXX	41,890.20
	######	########	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	4,500.52
	#######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	5,819.00
	######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	5,435.76
	#######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	10,178.60
	#######	#######################################	10/22/ XXXX thru 10/22/XXXX	10/26/xxxx	60,650.13
	######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	13,988.63
	######	#######################################	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	29,644.98
	######	#######################################	10/22/xxxx thru 10/22/xxxx	10/26/xxxx	24,200.08

#### Deposit Activity Summary (FIN-0010), Continued

	7	ransfer Summary		
FΠ #	FT#	Net Activity Date Range	Effective Date	Transfer Amount
######################################	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	1,218.92
#######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	1,856.31
#######	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	187.69
######	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	346.60
######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	1,165.33
######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	1,003.21
*******	########	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	673.03
######	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	654.29
#######	########	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	300.40
######	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	1,772.66
######	########	10/22/XXXX thru 10/22/XXXX	10/26/ xxxx	1,784.50
######################################	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	(162.12)
******	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	169.55
######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	14,956.05
######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	53,752.59
######	########	10/22/XXXX thru 10/22/XXXX	10/26/xxxx	(1,482.42)
#######	########	10/22/XXXX thru 10/22/XXXX	10/26/XXXX	492.94
Total Effective Transfer				20,873,015.24

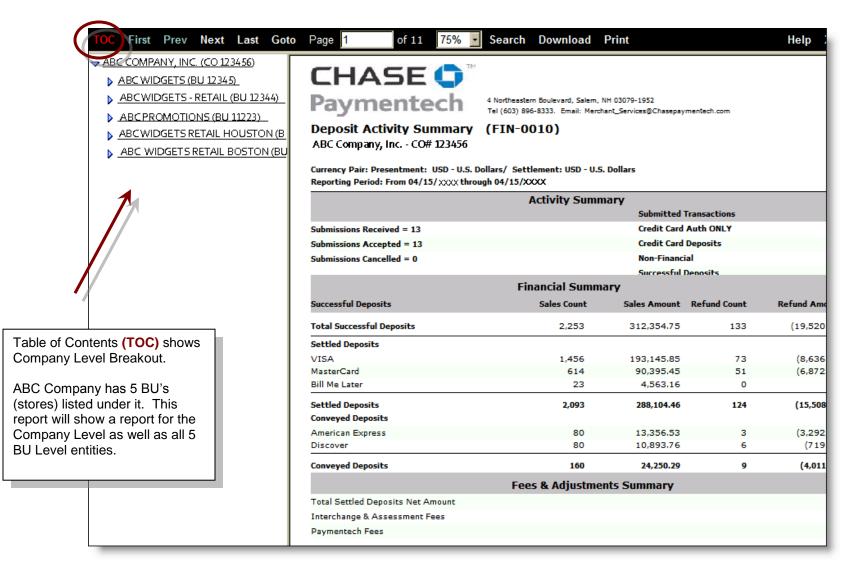
## **Deposit Activity Summary (FIN-0010) Definitions**

Section	Field	Definitions
1. Activity Summary – summary information on	Submissions Received = x	Total number of submissions received by Chase Paymentech on behalf of the merchant
submissions received and submitted transactions	Submissions Accepted = x	Total number of submissions received by Chase Paymentech that were accepted
	Submissions Cancelled = x	Total number of submissions received by Chase Paymentech that were cancelled
	Submitted Transactions	Total count and amount of transactions in the submissions received by Chase Paymentech broken into the following categories:
Note: The Activity Summary section will not be		Credit Card Auth ONLY- transactions received via batch or online with an Action Code of A (Authorize Only) Credit Card Deposits
included when the report is run at the FTI		Debit Authorizations – transactions submitted for debit MOPs with an Action Code of A (Authorize Only)  Debit Deposits
level		Declined Deposits – transactions that received a negative authorization response from the card issuer
		ECP/Ver/Val/Prenote – transactions that are verified, validated and/or prenoted as part of eCheck processing (NOT SHOWN)
		Non-Financial – transactions, such as Stored Value (Gift Card), that have no financial impact (NOT SHOWN)
		Rejected Items – transactions that failed to pass Chase Paymentech's front-end edit checks
		Successful Deposits – Net amount of successfully deposited sale and refund transactions
2. Financial Summary – summary information on transactions received and processed successfully by Chase Paymentech during the reporting period	Total Successful Deposits	Summary totals of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all transactions successfully deposited with Chase Paymentech
	Settled Deposits	Summary totals by MOP (Method of Payment) of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all payment types settled by Chase Paymentech, e.g. Visa/Delta, MasterCard, Diners, JCB, Bill Me Later, Debit Cards and ECP
	Conveyed Deposits	Summary totals by MOP of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all conveyed transactions, e.g. AMEX, Discover/Novus, Diner's/Carte Blanche

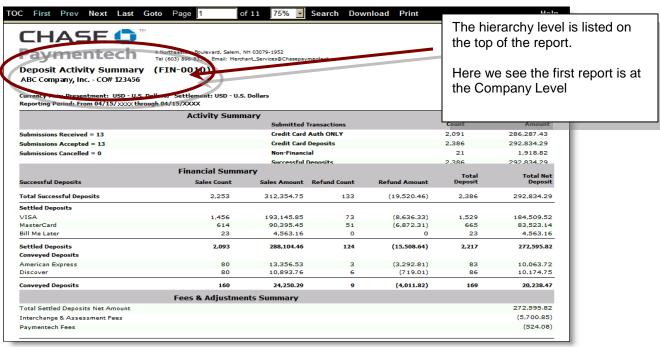
## Deposit Activity Summary (FIN-0010) Definitions, Continued

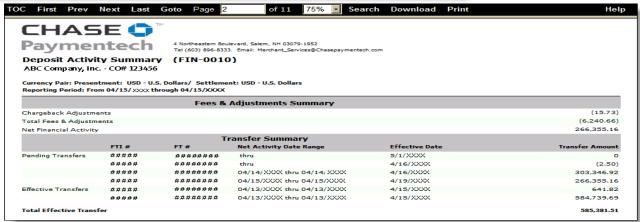
Section Field		Definitions
3. Summary of Fees & Adjustments – includes totals of all fees and	Total Settled Deposits Net Amount	Value of this field is same as that appearing on the Total Net Deposit Amount in the Activity Summary section of the report. This value is used in the calculation of the Net Financial Activity for the reporting period
adjustments posted during the reporting period; the net financial activity for the reporting period	Interchange & Assessment Fees	Pass-through fees assessed by the card associations
	Chase Paymentech Fees	Fees assessed by Chase Paymentech for the processing of your transactions
	Chargeback Adjustments	Total of adjustments (both credit and debit) resulting from chargeback activity
	ECP Return Adjustments	Total of adjustments (both credit and debit) resulting from ECP (eCheck) return activity (NOT SHOWN)
	Debit Adjustments	Total of adjustments (both credit and debit) resulting from Debit return activity
	Other Adjustments	Total of other adjustments not related to chargebacks, ECP (eCheck) returns, or debit returns (NOT SHOWN)
	Total Fees & Adjustments	Total of all fees assessed and adjustments processed
	Net Financial Activity	Total Settled Deposits Net amount minus total Fees and Adjustments for the reporting period
4. Transfer Summary for	FTI#	Funds Transfer Instruction ID # - number for each transfer line item
the following categories:  Transfers on Hold	FT#	Funds Transfer # – unique funds transfer number assigned to each separate transfer
Pending Transfers Effective Transfers	Net Activity Date Range	Merchant activity date range for the financial events included in the transfer
Total Effective Transfers	Effective Date	Date the transfer will reach the merchant's bank account
	Transfer Amount	Amount transferred to merchant's bank account on the effective date

## **Deposit Activity Summary Showing Hierarchy (FIN-0010)**

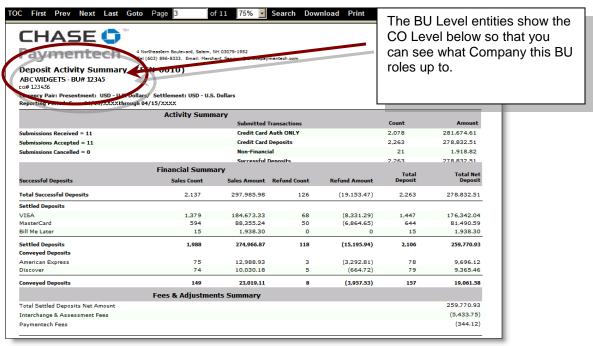


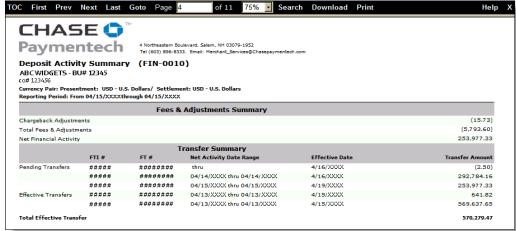
## Deposit Activity Summary Showing Hierarchy (FIN-0010), Continued



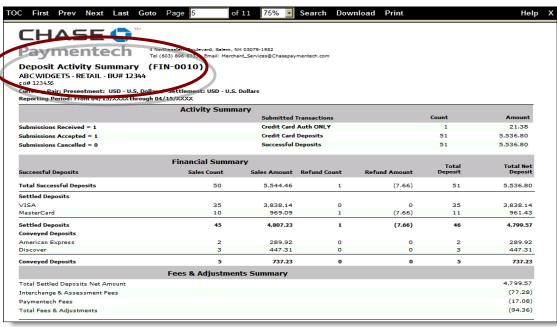


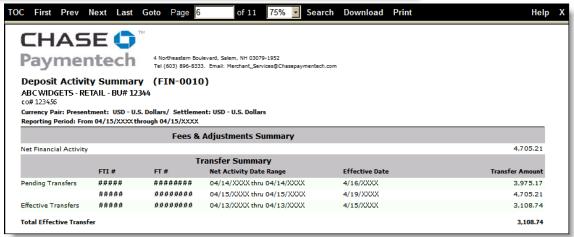
## Deposit Activity Summary Showing Hierarchy (FIN-0010), Continued





## Deposit Activity Summary Showing Hierarchy (FIN-0010), Continued





# **Deposit Activity Summary (FIN-0010) Definitions**

	Section	Field	Definitions				
	1. Activity Summary – summary	Submissions Received = x	Total number of submissions received by Chase Paymentech on behalf of the merchant				
	information on submissions received and submitted	Submissions Accepted = x	Total number of submissions received by Chase Paymentech that were accepted				
	transactions	Submissions Cancelled = x	Total number of submissions received by Chase Paymentech that were cancelled				
		Submitted Transactions	Total count and amount of transactions in the submissions received by Chase Paymentech broken into the following categories:				
Note:			Credit Card Auth ONLY- transactions received via batch or online with an Action Code of A (Authorize Only)				
The A	ativity Common and		Credit Card Deposits				
	ctivity Summary n will not be		Debit Authorizations – transactions submitted for debit MOPs with an Action Code of A (Authorize Only) (NOT SHOWN)				
	ed when the		Debit Deposits (NOT SHOWN)				
report level	is run at the FTI		Declined Deposits – transactions that received a negative authorization response from the card issuer <i>(NOT SHOWN)</i>				
			ECP/Ver/Val/Prenote – transactions that are verified, validated and/or prenoted as part of eCheck processing (NOT SHOWN)				
			Non-Financial – transactions, such as Stored Value (Gift Card), that have no financial impact				
			Rejected Items – transactions that failed to pass Chase Paymentech's front-end edit checks (NOT SHOWN)				
			Successful Deposits – Net amount of successfully deposited sale and refund transactions				

**Deposit Activity Summary (FIN-0010) Definitions, Continued** 

Section	Field	Definitions
2. Financial Summary – summary information on transactions received and	Total Successful Deposits	Summary totals of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all transactions successfully deposited with Chase Paymentech
processed successfully by Chase Paymentech during the reporting period	Settled Deposits	Summary totals by MOP (Method of Payment) of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all payment types settled by Chase Paymentech, e.g. Visa/Delta, MasterCard, Diners, JCB, Bill Me Later, Debit Cards and ECP
	Conveyed Deposits	Summary totals by MOP of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all conveyed transactions, e.g. AMEX, Discover/Novus, Diner's/Carte Blanche
3. Summary of Fees & Adjustments – includes totals of all fees and adjustments	Total Settled Deposits Net Amount	Value of this field is same as that appearing on the Total Net Deposit Amount in the Activity Summary section of the report. This value is used in the calculation of the Net Financial Activity for the reporting period
posted during the reporting period; the net financial activity for the reporting period	Interchange & Assessment Fees	Pass-through fees assessed by the card associations
activity for the reporting position	Chase Paymentech Fees	Fees assessed by Chase Paymentech for the processing of your transactions
	Chargeback Adjustments	Total of adjustments (both credit and debit) resulting from chargeback activity
	ECP Return Adjustments	Total of adjustments (both credit and debit) resulting from ECP (eCheck) return activity (NOT SHOWN)
	Debit Adjustments	Total of adjustments (both credit and debit) resulting from Debit return activity (NOT SHOWN)
Summary of Fees & Adjustments, continued	Other Adjustments	Total of other adjustments not related to chargebacks, ECP (eCheck) returns, or debit returns (NOT SHOWN)
	Total Fees & Adjustments	Total of all fees assessed and adjustments processed
	Net Financial Activity	Total Settled Deposits Net amount minus total Fees and Adjustments for the reporting period
4. Transfer Summary for the	FTI#	Funds Transfer Instruction ID # – number for each transfer line item
following categories: Transfers on Hold	FT#	Funds Transfer # – unique funds transfer number assigned to each separate transfer
Pending Transfers	Net Activity Date Range	Merchant activity date range for the financial events included in the transfer
Effective Transfers	Effective Date	Date the transfer will reach the merchant's bank account
Total Effective Transfers	Transfer Amount	Amount transferred to merchant's bank account on the effective date

## **Service Charge Detail (FIN-0011)**



4 Northeastern Boulevard, Salem, NH 03079-1952

Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

Service Charge Detail (FIN-0011) ABC Company · CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 10/26/XXXX through 10/26/XXXX

	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Category/Description									
Interchange & Assessment Fe	ees								
Interchange	Sale	VISA	V231	#######	1,031	0.100000000	183,582.41	0.022500000	(4,233.71)
Interchange	Sale	VISA	V232	#######	419	0.100000000	68,214.67	0.022000000	(1,542.63)
Interchange	Sale	VISA	V234	#######	34	0.100000000	3,355.17	0.022000000	(77.21)
Interchange	Sale	VISA	V235	#######	9	0.100000000	888.37	0.021000000	(19.56)
Interchange	Sale	VISA	V237	#######	37	0.100000000	77,806.42	0.025500000	(1,987.76)
Interchange 1	Sale	VISA	V238	#######	8	0.100000000	604.49	0.023000000	(14.70)
Interchange	Sale	VISA	V242	#######	616	0.100000000	94,536.40	0.024000000	(2,330.48)
Interchange	Sale	VISA	V243	#######	38	0.100000000	8,383.94	0.021000000	(179.87)
Interchange	Sale	VISA	V901	#######	207	0.000000000	23,773.94	0.016000000	(380.38)
Interchange	Sale	VISA	V901	#######	1	0.000000000	59.53	0.016000000	(0.95)
Interchange	Sale	VISA	V903	#######	6	0.000000000	974.58	0.011000000	(10.71)
Interchange	Sale	VISA	V904	#######	7	0.000000000	647.67	0.018000000	(11.66)
Interchange	Sale	VISA	V905.	#######	6	0.000000000	1,822.19	.Q.018000000	(32.80)
The state of the state of	and and the contract of the co	.00	Aller March Control Control	-46 All A	mandada, phase		Maria Santana	Section of State	and the said of the said

## Service Charge Detail (FIN-0011), Continued

	Action Type	MOP	<u>Interchange</u> Oualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Category/Description	- 71-	_	***************************************		,				_
Interchange & Assessment Fees									
Total Interchange & Assessment Fees									(199,269.27
Paymentech Fees									
Authorization Fees		_							
CPU Authorization	Sale	VISA		#######	14,136	0.012500000	1,566,469,71	0.000000000	(176.71
Online Authorization	Sale	VISA 2		########	89,082	0.012500000	12,433,485,35	0.000000000	(1,115.91
PNS Authorization TCP/IP	Sale	VISA		########	7,278	0.012500000	997,847.01	0.000000000	(91.00
Purchasing Card Level III	Sale	VISA		########	497	0.030000000	103,090.44	0.000000000	(14.91)
CPU Authorization	Sale	MasterCard		#######	7,345	0.012500000	939,363.75	0.000000000	(91.86)
Online Authorization	Sale	MasterCard		#######	24,633	0.012500000	3,905,679.34	0.000000000	(309.51)
PNS Authorization TCP/IP	Sale	MasterCard		########	2,679	0.012500000	375,588.31	0.000000000	(32.14)
Purchasing Card Level III	Sale	MasterCard		#######	3,528	0.030000000	341,235.71	0.000000000	(105.84
Online Debit Authorization	Sale	PINLESS DEBIT NYCE		#######	11,812	0.020000000	1,581,735.22	0.000000000	(236.24)
Online Debit Authorization	Refund	PINLESS DEBIT NYCE		#######	4	0.020000000	(907.51)	0.000000000	(0.08)
Online Debit Authorization	Sale	PINLESS DEBIT NYCE		########	15,807	0.020000000	2,107,928.19	0.000000000	(316.14
Online Debit Authorization	Sale	PINLESS DEBIT STAK		########	11,377	0.020000000	1,534,238.16	0.000000000	(227.54
Online Debit Authorization	Refund	PINLESS DEBIT POLSE		########	6	0.020000000	(1,701.02)	0.000000000	(0.12
Online Debit Authorization	Sale	PINLESS DEBIT POLSE		########	7	0.000000000	2,378.63	0.000000000	(0.12,
CPU Authorization	Sale	American Express		########	6,763	0.017500000	1,068,558.13	0.000000000	(118.35
Online Authorization	Sale	American Express American Express		########	6,558	0.017500000	1,709,206.66	0.000000000	(116.92
PNS Authorization TCP/IP	Sale	· ·		########	584	0.017500000	93,912,96	0.000000000	(11.12
CPU Authorization		American Express				0.017500000	226,586,53		(40.32
Online Authorization	Sale	Discover		######### ###########	2,304 2		•	0.000000000	
Online Authorization	Sale	Discover Diners		###############		0.012500000	200.00	0.000000000	(0.02)
PNS Authorization TCP/IP	Sale	Discover		###############	2,430	0.017500000	315,813.55	0.000000000	(44.27)
Rejected Transact	Sale	Discover			220	0.017500000	39,647.13	0.000000000	(4.36
•	Sale			########	91		251,832.41		(1.81
Sub Total									(3,055.17)
Chargeback/ECP Return/Debit Adjustn	ient Fees								
Chargeback Fee	Sale	VISA		########	15	1.250000000	(3,997.88)	0.000000000	(18.75
Representment Fee	Sale	VISA		########	9	1.250000000	1,514.57	0.000000000	(11.25
Chargeback Fee	Sale	MasterCard		########	9	1.250000000	(3,143.87)	0.000000000	(11.25)
Representment Fee	Sale	MasterCard		########	2	1.250000000	713.90	0.000000000	(2.50
Debit Adjustment Fee	Refund	PINLESS DEBIT NYCE		########	14	2.500000000	(2,277.24)	0.000000000	(35.00
Debit Adjustment Fee	Refund	PINLESS DEBIT STAR		########	25	2.500000000	(6,380.71)	0.000000000	(62.50
Debit Adjustment Fee	Refund	PINLESS DEBIT PULSE		########	12	2.500000000	(1,726.34)	0.000000000	(30.00
Sub Total									(171.25)

## Service Charge Detail (FIN-0011), Continued

	Action	МОР	<u>Interchange</u>	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Category/Description	Туре	<u>MOP</u>	Qualification	ree schedule	Unit Quantity	Unit ree	Amount	Rate	rotal Charge
Paymentech Fees									
Deposit Fees									
Conveyed Dep. Fee	Sale	Discover		************	215	0.000000000	38,576.95	0.000000000	0
Conveyed Dep. Fee	Refund	Discover		******	18	0.000000000	(2,346.52)	0.000000000	0
POS Items Dep'd	Sale	Discover		########	215	0.007500000	38,576,95	0.000000000	(2.11)
POS Items Dep'd	Refund	Discover		***********	18	0.007500000	(2,346.52)	0.000000000	(0.17)
Sub Total		D1247441					(_, ,		(3,952.82)
Paymentech Non-Transaction Fees									<b>\</b> -,,
Account Updater Match		VISA		########	180	0.100000000		0.000000000	(18.00)
Account Updater Match		MasterCard		#########	73	0.100000000		0.000000000	(7.30)
Sub Total		Masterbara							(25.30)
Other Fees									<b>,</b> ,
Account Update Validation		VISA		#############	710	0.000000000		0.000000000	0
Gateway Transaction Fee	Sale	VISA		******	23	0.080000000	74,465,82	0.000000000	(1.84)
Gateway Transaction Fee	Refund	VISA		########	1	0.080000000	(313.65)	0.000000000	(0.08)
Gateway Transaction Fee	Sale	MasterCard		########	32	0.080000000	41,525.08	0.000000000	(2.56)
Gateway Transaction Fee	Refund	MasterCard		***********	3	0.080000000	(1,014.43)	0.000000000	(0.24)
Gateway Transaction Fee	Sale	American Express		########	486	0.080000000	35,437.98	0.000000000	(38.88)
Gateway Transaction Fee	Sale	Discover		########	1	0.080000000	66,34	0.000000000	(0.08)
Sub Total									(43.68)
Funds Transfer Fees									. ,
ACH Transfer Fee				########	80	(2.500000000)			(200.00)
Sub Total						,/			(200.00)
Total Paymentech Fees									(7,448.22)
Total All Fees									(206,717.49)
IOTAI AII FEES									(200,717.49)

# **Service Charge Detail (FIN-0011) Definitions**

Section	Field	Definitions				
1. Interchange &	Action Type	Type of transaction processed – a sale or a refund				
Assessment Fees – Fees assessed by the card associations and passed through to the merchant by	МОР	Method of payment associated with the transactions, i.e. Visa, MasterCard, Discover, ECP, PINIess debit, debit, etc. A hyperlink to a HELP guide listing full names of all MOPS				
Chase Paymentech	Interchange Qualification	Interchange rate at which the transaction was qualified or the rate assessed for back-end downgrades, i.e. VERF, VCS, VPDM, MM1, MUCS, etc. A hyperlink to a HELP guide listing all Interchange Qualifications				
	Fee Schedule	Identification number assigned to the particular schedule of fees associated with the items				
	Unit Quantity	Number of items processed during the reporting period that are being assessed the unit fee				
	Unit Fee	Fee per item (for the applicable Interchange rate) that is applied to the unit quantity in the calculation of the total charge for the line item				
	Amount	Monetary value of the transactions included in the line item				
	Rate	Percentage applied to the amount (if applicable)				
	Total Charge	Total of all Interchange & Assessment Fees assessed during the reporting period Total charge equals Unit Quantity x Unit Fee or Amount x % Rate or Unit Quantity x Unit Fee plus Amount x % Rate, if both are applicable				

## Service Charge Detail (FIN-0011) Definitions, Continued

Section	Field	Definitions			
2. Chase Paymentech	Action Type	Type of transaction processed – a sale or a refund			
Fees – Transaction and non-transaction fees assessed by Chase	MOP	Method of payment associated with the transactions, i.e. Visa, MasterCard, Discover, ECP, etc. A hyperlink to a HELP guide listing full names of all MOPS			
Paymentech. Individual fee	Fee Schedule	Identification number assigned to the particular schedule of fees associated with the items			
categories are subtotaled within their section. A grand total of all fees appears at the end of the report	Unit Quantity	Number of items processed during the reporting period that are being assessed the unit fee			
Fee Categories include, Unit Fee but are not limited to:		Fee per item (as indicated in the merchant's fee contracted fee schedule) that is applied to the unit quantity the calculation of the total charge for the line item			
<ul> <li>Authorization Fees</li> </ul>	Amount	Monetary value of the transactions included in the line item			
- Deposit Fees	Rate	Percentage applied to the amount (if applicable)			
<ul><li>– Chargeback/ECP Return</li><li>Fees Equipment Fees</li></ul>	Total Charge	Total of all Interchange & Assessment Fees assessed during the reporting period			
<ul> <li>Funds Transfer Fees</li> </ul>		Total charge equals Unit Quantity x Unit Fee or Amount x % Rate or Unit Quantity x Unit Fee plus Amount x % Rate, if both are applicable			
- Monthly Fees		reate, ii botil are applicable			
- PTI Non-Transaction Fees					
<ul><li>Other (Miscellaneous)</li><li>Fees</li></ul>					

## Financial Activity Summary (FIN-0025) Daily Version



4 Northeastern Boulevard, Salem, NH 03079-1952

Tel (603) 896-8333. Email: Merchant\_Services@Chasepaymentech.com

Financial Activity Summary (FIN-0025)

ABC Company · CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars

Reporting Period: From 10/26/xxxx through 10/26/xxxx

Merchant Activity Date	Net Conveyed Deposits	Net Settled Deposits	Chargeback/ECP Return/Debit Adjustments (Net)	Interchange & Assessment Fees	Paymentech Fees	Other Adjustments
10/26/XXXX	198,844.86	1,651,112.66	(133.93)	(26,755.66)	(1,818.00)	0
Totals	198,844.86	1,651,112.66	(133.93)	(26,755.66)	(1,818.00)	0

- }							
Ż	Reserve Adjustments	Net Financial Activity	Pajactad Transfors	Daily Ending Balance	Pending Transfer	Effective Transfer	Reserve Balance
	, Aujusulielius	•	Rejected Transfers		•	Citecase italister	Reserve Dalalice
,	0	1,622,405.07	0	3,377,159.49	4,999,564.56	0	0
Ź	0	1,622,405.07				0	
•	}						

# **Financial Activity Summary (FIN-0025) Definitions**

Field	Definitions
Merchant Activity Date	Date on which there was transaction activity or financial events for the entity being reported on
Net Conveyed Deposits	Total amount of sales less refund transactions for conveyed MOPs for the merchant activity date
Net Settled Deposits	Total amount of sales less refunds for settled MOPs for the merchant activity date
Chargeback/ECP Return/Debit Adjustments (Net)	Net amount of Post Deposit Event (PDE) activity such as chargebacks, ECP returns, or debit adjustments for the merchant activity date
Interchange & Assessment Fees	Total amount of Interchange & Assessment Fees assessed for transactions processed on the merchant activity date
Chase Paymentech Fees	Total of all fees assessed by Chase Paymentech on the merchant activity date
Other Adjustments	Sum of miscellaneous fees affecting merchant proceeds on the merchant activity date that are not related to normal processing, or to reserve or chargeback/return adjustments
Reserve Adjustments	Sum of reserve adjustments affecting merchant proceeds posted by Chase Paymentech on the merchant activity date
Net Financial Activity	Sum of the Net Settled Deposits, Net Chargeback/ECP Return/Debit adjustments, Interchange & Assessment Fees, Chase Paymentech Fees, Other Adjustments and Reserve Adjustments for the merchant activity date
Rejected Transfers	Total amount of rejected transfers outstanding on the merchant activity date
Daily Ending Balance	Net Financial Activity minus any Rejected Transfer amounts on the merchant activity date
Pending Transfer	Amount of a funds transfer that is in a sent or confirmed status but where the effective date has not yet been reached. Excludes rejected funds transfers
Effective Transfer	Total amount of the funds transfers that are anticipated to be posted to the merchant's bank account on the merchant activity date
Reserve Balance	Funds held by Chase Paymentech as insurance against exposure to liability from chargebacks or returns or other risk issues
Column Totals	Column totals for the reporting period for Net Conveyed Deposits, Net Settled, Chargeback/ECP Return/Debit Adjustments (Net), Interchange & Assessment Fees, Chase Paymentech Fees, Other Adjustments, Reserve Adjustments, Net Financial Activity and Effective Transfer

## **Chargeback Activity (PDE-0017)**



4 Northeastern Boulevard, Salem, NH 03079-1952
Tel (603) 896-8333. Email: Merchant\_Services@Paymentech.com

Chargeback Activity (PDE-0017) ABC Company · CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 10/26/xxxxx through 10/26/xxxxx

	F	FINANCIAL	SUMMARY		
				hargeback Count	Chargeback Amount
BEGINNING WORK IN PROCESS				692	154,230.10
	CH	hargeback Count	Chargeback Amount		
FINANCIAL ADJUSTMENTS					
Received	+	24	7,141.75		
Re-Presented	-	(11)	(2,228.47)		
Partial Representments	-	0	0.00		
Paymentech Adjustments		0	0.00		
Subtotal		13	4,913.28		
NON-FINANCIAL ADJUSTMENTS					
Returned to Merchant	-	(187)	(42,532.75)		
Partial Return to Merchant	-	0	0.00		
Recourse	+_	11	2,228.47		
Subtotal		(176)	(40,304.28)		
ADJUSTMENT TO CHARGEBACK COUNT FOR PARTIAL REPRESEN	+	0			
TOTAL WORK IN PROCESS ADJUSTMENT			_	(163)	(35,391.00)
ENDING WORK IN PROCESS				529	118,839.10

## Chargeback Activity (PDE-0017), Continued

			DETAIL - RECEIVED										
Sequence #	π#	Merchant Order #	Account #	MOP Code	Reason Code	Auth MCC Date	Original Transaction Date	Chargeback Received Date	Activity Date	Chargeback Due Date	Received Amount	Issuer Chargeback Amount	CB
181186098	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	63	4814 09/22/XX	09/23/xx	10/26/XX	10/25/XX	12/04/XX	243.17	243.17	1
181186184	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 09/04/XX	09/05/xx	10/26/XX	10/25/xx	12/04/XX	213.14	213.14	1
181186208	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 10/02/XX	10/03/XX	10/26/XX	10/25/XX	12/04/XX	200.00	200.00	1
181186345	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 08/06/XX	08/07/xx	10/26/XX	10/25/xx	12/04/XX	90.54	90.54	1
181186423	#######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 07/24/XX	07/25/XX	10/26/XX	10/25/xx	12/04/XX	129.66	129.66	1
181212660	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 08/05/xx	08/06/XX	10/25/XX	10/26/XX	12/03/XX	165.17	165.17	1
181212661	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 08/05/XX	08/06/xx	10/25/XX	10/26/XX	12/03/xx	97.23	97.23	1
181212836	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814 10/01/XX	10/02/XX	10/25/xx	10/26/XX	12/03/XX	392.12	392.12	1
181212945	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 07/07/xx	07/08/XX	10/25/xx	10/26/XX	12/03/xx	74.56	74.56	1
181213065	######	***************************************	XXXXXXXXXXXXXXXXXX	VI	83	4814 09/16/xx	09/17/XX	10/25/XX	10/26/XX	12/03/XX	399.63	399.63	1
181213306	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	82	4814 08/06/XX	08/07/XX	10/25/XX	10/26/XX	12/03/XX	120.32	120.32	1
181213336	######	******************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	86	4814 08/21/XX	08/22/xx	10/25/XX	10/26/XX	12/03/XX	194.89	194.89	1
181213356	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 08/30/xx	08/31/xx	10/25/XX	10/26/XX	12/03/XX	224.25	224.25	1
181213460	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814 09/23/XX	09/24/XX	10/25/xx	10/26/XX	12/03/XX	247.49	247.49	1
181213491	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	82	4814 09/28/XX	09/29/XX	10/25/XX	10/26/XX	12/03/XX	145.44	145.44	1
181213621	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	82	4814 10/17/XX	10/18/xx	10/25/XX	10/26/XX	12/03/XX	100.00	100.00	1
181213731	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 09/04/XX	09/05/XX	10/25/XX	10/26/XX	12/03/XX	200.00	200.00	1
181213767	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 09/15/XX	09/16/XX	10/25/XX	10/26/XX	12/03/XX	582.99	582.99	1
181213778	######	**************************************	XXXXXXXXXXXXXXXXXX	VI	75	4814 09/17/XX	09/18/XX	10/25/XX	10/26/XX	12/03/XX	733.12	733.12	1
181213984	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	85	4814 10/22/XX	10/23/XX	10/25/xx	10/26/XX	12/03/XX	320.67	320.67	1
181214143	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 09/04/XX	09/05/XX	10/26/XX	10/26/XX	12/04/XX	1,706.56	1,706.56	1
181214157	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 10/14/XX	10/15/XX	10/26/XX	10/26/XX	12/04/XX	350.00	350.00	1
181214179	######	***************************************	XXXXXXXXXXXXXXXXXXX	MC	37	4814 10/15/XX	10/15/XX	10/26/XX	10/26/XX	12/04/XX	155.80	155.80	1
181214180	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 10/07/XX	10/08/xx	10/26/XX	10/26/XX	12/04/XX	55.00	55.00	1
								RECEIVED TO	TALS:	24	7,141.75	7,141.75	

			DETAIL - RE-PRESENT												
Sequence #	TO #	Merchant Order #	Account #	MOP Code	Reason Code	MCC	Auth Date	Original Transaction Date	Chargeback Received Date	Activity Date	Chargeback Due Date	Represented Amount	Issuer Chargeback Amount (	CB pa	Previous artial Repr Y/N
179263451	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	85	4814	07/06/xx	07/07/xx	09/16/XX	10/26/xx	10/25/xx	340.31	340,31	1	N
179332332	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	82	4814	08/20/xx	08/21/XX	09/17/xx	10/26/XX	10/26/xx	100.00	100.00	1	N
179387448	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	07/15/xx	07/16/xx	09/21/XX	10/26/XX	10/30/xx	308.00	308.00	1	N
179387490	######	**** *** **** *** **** ***	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	08/26/xx	08/27/XX	09/21/XX	10/26/xx	10/30/xx	405.90	405.90	1	N
179415864	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814	08/30/xx	08/30/xx	09/20/XX	10/26/xx	10/29/XX	56,65	56.65	1	N
179415876	######	***************************************	XXXXXXXXXXXXXXXXX	VI	75	4814	09/01/xx	09/02/XX	09/20/xx	10/26/XX	10/29/xx	63.73	63.73	1	N
179415965	#######	**** *** **** *** **** ***	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814	09/15/xx	09/16/xx	09/20/xx	10/26/XX	10/29/xx	315.00	315.00	1	N
179416522	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	30	4814	08/20/xx	08/21/XX	09/20/xx	10/26/XX	10/29/xx	70.00	70.00	1	N
179487032	#######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814	07/27/XX	07/28/xx	09/21/xx	10/26/XX	10/30/XX	111.74	111.74	1	N
179487172	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814	09/06/XX	09/07/xx	09/21/xx	10/26/xx	10/30/XX	337.14	337.14	1	N
179487954	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814	08/14/xx	08/15/XX	09/21/XX	10/26/xx	10/30/xx	120.00	120.00	1	N
								RE-PR	RESENTED TO	DTALS:	11	2,228.47	2,228.47		

## Chargeback Activity (PDE-0017), Continued

		DE	TAIL - RETURNED TO MER	CHANT									
Sequence #	π #	Merchant Order #	Account #	MOP Code	Reason Code	Auth MCC Date	Original Transaction Date	Chargeback Received Date	Activity Date	Chargeback Due Date	RTM Amount	Issuer Chargeback Amount	
180384924	######	#######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	63	4814 06/13/XX	06/15/xx	10/09/xx	10/26/XX	11/17/XX	9,99	9,99	1
180385580	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 07/07/XX	07/08/xx	10/09/xx	10/26/XX	11/17/xx	217.56	217.56	1
180447265	######	##################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814 08/31/XX	09/01/XX	10/10/XX	10/26/XX	11/18/XX	281.13	281.13	1
180760659	######	###################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 08/24/XX	08/25/xx	10/15/xx	10/26/XX	11/23/XX	150.00	150.00	1
180763245	######	#######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 08/22/XX	08/23/xx	10/15/XX	10/26/XX	11/23/XX	304.71	304.71	1
180766629	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	41	4814 09/16/XX	09/16/xx	10/15/xx	10/26/XX	11/23/XX	54.93	54.93	1
180793926	######	##################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	60	4814 09/01/xx	09/02/xx	10/17/xx	10/26/XX	11/25/XX	150.00	150.00	1
180797719	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 09/22/XX	09/23/xx	10/16/XX	10/26/XX	11/24/XX	505.85	505.85	
180797927	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814 09/28/XX	09/29/XX	10/16/XX	10/26/XX	11/24/XX	195.18	195.18	
180799002	######	<i>#####################################</i>	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	86_	4814 08/1 <u>5/</u> XX	08/16/XX	10/16/XX	10/ <u>2</u> 6/XX	11/24/XX	100,00	100.00	. 1
A STATE OF THE PARTY OF THE PAR	1,0	Property of the Contract	apper and the second	all charles	4.4				المدا اللهد	Addition to the second	And the same of th		***
معادره استر <sub>ادی م</sub> رد کرریم	من رده ——۱۰۰۰ د.	ار ہے۔ اسام کر ہے۔ اگر ہیں۔ اس میں اس	15 1 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	,2-,7->	J~\~\	Control of the Control	""·L./""	ومستريب بالرجاعة يماريهم	المراجع والمتعارض	///-//	په ده محمد سرين په ري. په وه سم	وريبها والمتحاكم أبي المعمورة	20 10-0
181186098	######	##################	XXXXXXXXXXXXXXXXXXXXXX	MC	63	4814 09/22/XX	09/23/XX	10/26/XX	10/25/XX	12/04/XX	243.17	243.17	1
181212836	######	#######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814 10/01/XX	10/02/xx	10/25/xx	10/26/XX	12/03/XX	392.12	392.12	1
181213460	######	#######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814 09/23/XX	09/24/XX	10/25/XX	10/26/XX	12/03/XX	247.49	247.49	1
181213778	######	#######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	75	4814 09/17/XX	09/18/XX	10/25/XX	10/26/XX	12/03/XX	733.12	733.12	1
						RE <sup>-</sup>	URNED TO M	IERCHANT TO	OTALS:	187	42,532.75	42,532.75	

## Chargeback Activity (PDE-0017), Continued

			DETAIL - ENDING INVENTO	DRY										
Sequence #	TD #	Merchant Order #	Account#	MOP Code	Reason Code	MCC	Auth Date	Original Transaction Date	Chargeback Received Date	Activity Date	Chargeback Due Date	Ending Inventory Amount	Original Chargeback Amount	
180467967	######	********	xxxxxxxxxxxxxxxx	VI	83	4814	09/30/xx	10/01/XX	10/10/xx	10/11/xx	11/18/XX	219.25	219.25	1
180474132	######	*******	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83		08/24/XX	08/25/xx	10/10/xx		11/18/XX	432,39	432,39	1
180474133	######	***************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	83	4814	08/24/XX	08/25/xx	10/10/xx		11/18/xx	432.39	432,39	1
180478689	######	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	53		08/04/XX	08/05/xx	10/11/XX	10/12/XX	11/19/XX	195.01	195.01	1
180478999	######	*******	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	79	4814	08/26/XX	08/27/xx	10/11/XX	10/12/XX	11/19/XX	50.00	50.00	1
180548188	######	********	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	06/17/XX	06/18/xx	10/14/XX	10/13/XX	11/22/XX	130.84	130.84	1
180548189	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37				10/14/XX		11/22/XX	38.16	38.16	1
180553403	#######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	07/25/xx	07/26/XX	10/14/XX	10/13/xx	11/22/XX	225.00	225.00	1
180553404	<del>////</del> ////////////////////////////////	######################################	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	07/26/XX	07/27/xx	1 <u>0</u> /14/xx	10/13/XX	11/22/XX	238.69	238.69.	1 عد
			- Marine and A	. Samuel	in-adal	W	~~~	-	A. A.	****	****	Arrich and Arrival Control	A	V
N		Walley Company	magness of the	1. N. J.	المرابع	الروادية	A/\	and the second		and the second second	Comment of the second		~~~ <sub>V</sub>	//··-
181213984	######	*******	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	VI	85	4814	10/22/XX	10/23/XX	10/25/XX	10/26/XX	12/03/XX	320.67	320.67	1
181214143	######	**************************************	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37	4814	09/04/xx	09/05/xx	10/26/XX	10/26/xx	12/04/XX	1,706.56	1,706.56	1
181214157	#######	*******	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MC	37		10/14/xx		10/26/XX	10/26/XX	12/04/XX	350.00	350.00	1
181214179	######	***************************************	XXXXXXXXXXXXXXXXXX	MC	37		10/15/xx	10/15/xx	10/26/XX	10/26/xx	12/04/XX	155.80	155.80	1
181214180	######	#######################################	XXXXXXXXXXXXXXXXX	MC	37	4814	10/07/xx	10/08/XX	10/26/XX	10/26/XX	12/04/XX	55.00	55.00	1
								ENDING IN	IVENTORY TO	TALS:	529	118,839.10	118,839.10	l

# **Chargeback Activity (PDE-0017) Definitions**

Section	Field	Definitions
Financial Summary –     summarizes the financial	Beginning Work in Process	Lists the Chargeback Count and Chargeback Amount in Inventory at the beginning of the reporting period
impact to the Chargeback Inventory for the reporting	Financial	Provides summarized totals for these categories:
period	Adjustments	<b>Received</b> – Count and Amount of chargebacks received by Chase Paymentech from issuers and added to Inventory during the reporting period
		Represented – Count and amount of chargebacks represented to issuers by Chase Paymentech and deducted from Inventory during the reporting period
		Partial Representments – Count and amount of the portion of split chargebacks that were represented to issuers and deducted from Inventory during the reporting period
		<b>Chase Paymentech Adjustments</b> – Count and amount of adjustments made by Chase Paymentech during the reporting period
		<b>Subtotal</b> – Net financial impact to Inventory due to the previous four line items. The impact to Inventory can be either positive or negative. The amount of the subtotal with the reversed sign (positive or negative) is indicated on the Deposit Activity Summary (FIN-0010) in the Financial Activity Section, on the Net Chargebacks line, and impacts the Net Activity amount for the reporting period
	Non-Financial	Provides summarized totals for these activity categories:
	Adjustments	Returned to Merchant – Count and amount of Chargebacks returned to the merchant and deducted from Inventory, with no financial impact to the merchant's Net Activity amount for the reporting period
		Partial Return to Merchant – Count and amount of the portion of split chargebacks that were returned to the merchant and deducted from Inventory during the reporting period
		<b>Recourse</b> – Count and amount of previous Returned to Merchant items that the merchant is sending to Chase Paymentech for possible representment
		<b>Subtotal</b> – net impact to Inventory balance due to the previous three items. This amount does not impact the merchant's Net Activity amount for the reporting period
	Adjustment to Chargeback Counts for Partial Repre-sentments	Split chargebacks (those that are partial representments with the balance being partial returned to merchant items) are deducted from both the Financial Adjustments section and the Non-Financial Adjustment sections in the Summary report. This line item adjusts that condition, so that the split chargebacks are counted only once in the inventory

## Error! No text of specified style in document., Continued

Section	Field	Definitions
Financial Summary, continued	Total Work in Process Adjustments	Net amount of the Financial Adjustment Subtotal, the Non-Financial Adjustments Subtotal and the Adjustment to Chargeback Counts for Partial Representments. This net amount impacts the Inventory balance for the reporting period
	Ending Work in Process	Lists the count and amount of chargebacks in Inventory at the end of the processing day.  Ending Work in Process Count and Amount values are the sum total of the Beginning Work in Process and the Total Work in Process Adjustments line item amounts
2. Detail – provides	Sequence #	Number assigned by Chase Paymentech to the chargeback transaction
transaction-level	TD#	Transaction Division number
chargeback activity (Received, Re-	Merchant Order #	Order number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
presented, Partial Representment,	Account #	Credit card number associated with the chargeback
Returned to Merchant, Partial	MOP Code	Card association code representing the Method of Payment used for the transaction. A hyperlink to the MOP Help Guide that lists all MOP Codes and their descriptions
Returned to Merchant, Recourse and Ending Inventory) during the	Reason Code	Card association code representing the reason the transaction was charged back.  A hyperlink to the Chargeback reason Code Help Guide that lists all CB Reason Codes and their descriptions
reporting period	MCC	Merchant Category Code
	Auth Date	Date the original authorization for the transaction was received
	Original Transaction Date	Date the original sale transaction was deposited with Chase Paymentech
	Chargeback Received Date	Date the chargeback transaction was received electronically by Chase Paymentech from the issuer

## **Chargeback Activity (PDE-0017) Definitions, Continued**

Section	Field	De	Definitions							
Detail, continued	Activity Date	Da	te that action was taken on the	item						
	Chargeback Due Date	Da	te all information is due in orde	r to dispute Chargeback						
	RTM Amount	Amount of the transaction returned to the merchant								
	Issuer Chargeback Amount	Am	Amount of the chargeback requested by the issuer							
	CB Cycle	Code established by the card associations to identify the item as a first or second chargeback								
			Chargeback Cycle	Visa	MasterCard					
			First	1	1					
			Second	N/A	3					
Detail – Represent and Detail Recourse sections	Previous Partial Repr Y/N		indication for the transactions resentment processed	appearing in these sections	if there had been a previous partial					

## Sample project plan / implementation schedule

Phase	Milestone	Accountable owner(s)	Scheduled week of	Completed
	Pre-initiation			
	Verbal commitment to J.P. Morgan	The State		
	Legal review of Merchant Agreement	The State		
	Execution and delivery of Merchant Agreement	The State		
	Assignment of Implementation team	J.P. Morgan		
1	Initiation			
1.1	Boarding documentation complete	RBI and J.P. Morgan		
1.2	Implementation package reviewed and approved for boarding	J.P. Morgan		
1.3	Implementation project kickoff with client	J.P. Morgan		
2	Discovery			
2.1	Conduct discovery meeting(s)	J.P. Morgan		
2.2	Statement of Work drafted by J.P. Morgan and approved by client	The State and J.P. Morga	an	
3	Planning			
3.1	Schedule recurring internal/external sessions	J.P. Morgan		
3.2	Project plan finalized and published	J.P. Morgan		
4	Build			
4.1	Production account configuration/boarding	J.P. Morgan		
4.2	Submission of client documents to credit and underwriting	J.P. Morgan		
4.3	Connectivity setup and validation*	J.P. Morgan		
4.4	Certification review and certification letter issued*	J.P. Morgan		
4.5	Establish UAT requirements	J.P. Morgan		
4.6	Reporting credentials established	J.P. Morgan		

Phase	Milestone	Accountable owner(s)	Scheduled week of	Completed
4.7	Equipment orders processed and shipped	J.P. Morgan		
5	Production readiness			
5.1	Client training scheduled and completed	The State and J.P. Morga	an	
5.2	Account setup validation	J.P. Morgan		
5.3	Go/no-go decision confirmed	J.P. Morgan		
5.4	Service model provided to client	J.P. Morgan		
6	Go live			
6.1	Pilot and command center call	The State and J.P. Morga	an	
6.1.1	Monitor pilot site(s) activity	The State and J.P. Morga	an	
6.2	Full production rollout go/no-go meeting	The State and J.P. Morga	an	
6.2.1	Rollout initiation	The State and J.P. Morga	an	
6.3	Post-deployment validation and configuration updates	J.P. Morgan		
7	Transition			
7.1	Post-deployment review	J.P. Morgan		
7.2	Complete relationship manager transition checklist and transfer	J.P. Morgan		

<sup>\*</sup>Indicates milestones that may or may not be applicable to the scope of the overall implementation.

This is only an example; intended for illustrative purposes only.

Managing Director Global Chief Information Security Officer Head of Cybersecurity and Technology Controls

#### **Dear Valued Client:**

JPMorgan Chase & Co. ("JPMC" or "Firm") maintains a rigorous program to safeguard our clients' information in our care. Our Information & Cybersecurity Program ("Program") is designed to protect the Firm and our clients, support secure delivery of services to our clients, adjust to address the risks presented by an evolving threat landscape, and meet regulatory expectations in the places we operate.

#### **How Our Information & Cybersecurity Program is Designed**

Our Program encompasses the governance, policies, processes, assessments, controls, testing, and training efforts required by industry standards and the Firm's regulators. Based on the Financial Services Sector Cybersecurity Profile (FSP), our Risk and Security Policies and Standards provide the Program's foundation and establish the administrative, technical, and physical safeguards for protecting our technology environment, facilities, and client information. Using three lines of defense, the Firm maintains risk assessment and control testing processes to identify, control, measure, monitor, and report information and cybersecurity risks.

# First Line of Defense Lines of Business, Control Functions & Global Technology Manage Risks within the Firm Risk Management Framework





Independent Risk Management (i.e. first line of defense), internal auditors (i.e. third line of defense), and external auditors continually review our Program and its processes. Regulators in countries where the Firm operates continually evaluate our Program. As needed, the Firm adjusts the Program based on the following:

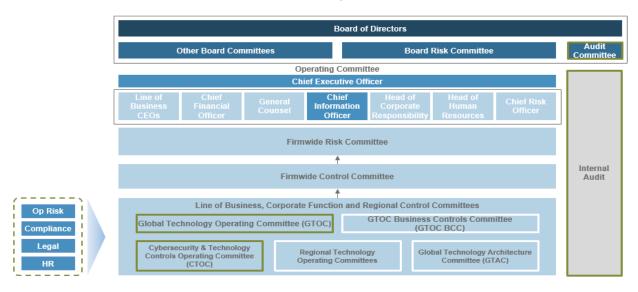
- ongoing monitoring of internal and external threats;
- changes in regulations and global standards;
- changes in JPMC business arrangements, client information sensitivity, and information systems;
- results of risk assessments and tests of controls;
- lessons learned from internal and external security and privacy incidents; and,
- information exchange with peers and regulators.

As designed, the Program:

- provides for the security and confidentiality of client and employee information;
- protects against anticipated threats or risks to the availability or integrity of that information;
- safeguards information from unauthorized access;
- supports secure storage, transport, and disposal of client and employee information;
- informs employees about their responsibilities to protect client information and the security of our systems;
- requires our third party service providers adhere to our security policies and standards, as well as applicable regulatory obligations;
- adheres to all customer notification requirements for protecting information; and
- confirms the Firm's resiliency status through regular testing.

#### **How Our Information & Cybersecurity Program is Governed**

As illustrated below, JPMC's Board of Directors oversees the Program and leverages the Firm's governance structure to monitor, report, and escalate the status of information and cybersecurity risks. This structure uses key governance forums to disseminate information and monitor Program efforts regularly. Established at multiple levels throughout the Firm, these forums include representatives from each line of business and relevant corporate functions including independent risk management and internal audit. The Board of Directors' Audit Committee reviews and approves the Program semi-annually.



#### **How Our Information & Cybersecurity Program is Implemented**

With the accelerating change in technology and an increasingly sophisticated cyber threat landscape, the Program leverages JPMC's Risk Management Framework to systematically and consistently identify, control, assess, measure, treat, and govern information and cybersecurity-related risks. The Program manages existing and emerging risks in a manner consistent with the Firm's risk appetite and tolerance. The Firm implements the Program through the following capabilities, processes, and technology solutions that collectively build, enhance, and sustain strategic information and cybersecurity controls to detect and protect JPMC against information security threats, cyber attacks, and technology failures.

#### **Risk Identification**

JPMC maintains a continuous risk identification process to capture and understand significant information and cybersecurity risks and threats to the Firm, clients, and stakeholders through changing business, economic, and operating conditions. As required by Firm Policy, the Program adheres to the JPMC Risk Identification Framework to understand, document, prioritize, and communicate information and cybersecurity-related material risks and how they change over time. The Program's 1st Line of Defense uses business context, threat intelligence, and changes in regulatory requirements to identify risks. These risks are leveraged by Firmwide processes supporting strategic planning, risk appetite management, capital planning, and new business initiative approval.

#### Control

CADADILITY

DECEDIDATION

The Program leverages Firmwide capabilities to ensure the appropriate policies, standards and control procedures are established and maintained. Information and Cybersecurity Program controls and objectives are identified and defined in Firm Policy and its supporting Standards and Control Procedures. Collectively, these policies provide requirements for key elements of the design, build, and operations of the Program's capabilities. The Policy, Standards, and Procedures are informed by threat intelligence, regulatory requirements, industry frameworks, and lessons learned. Firm Policy and Standards are reviewed and approved annually. The following table summarizes Program capabilities:

CAPABILITY	DESCRIPTION
Physical Security	The Firm maintains physical security controls designed to protect employees, clients and our assets from external and internal threats. These include controls to restrict physical access and conduct surveillance monitoring at JPMC locations including data centers and computer facilities that contain critical systems and confidential information.
Asset Management	The Firm maintains an inventory of all assets that contain consumer and client non-public information, including policies to govern the inventory and classification of assets both at inception and throughout their life cycle, and wherever the assets store, transmit, or process data. Technical assets are reviewed as part of the Application Risk Classification process to classify the sensitivity and criticality of applications.
Security Configuration	Leveraging industry security standards, the Firm's Security Configuration capability establishes controls for securing technology assets by defining secure configurations, or baselines, and associated deployment patterns (e.g., segregation of systems, environments, network zones). This capability enables security controls to detect and prevent malware and malicious activity on endpoints within the JPMC network.
Vulnerability Management	JPMC Vulnerability Management capability establishes controls for the prevention, detection, and remediation of vulnerabilities through assessments and exercises. The Vulnerability Management and Assessments Team (VM&A) determines exposure to current cyber threats by identifying and providing remediation oversight of vulnerabilities found throughout JPMC's Technology estate. The goal for the VM&A Team is to ensure vulnerabilities are identified and addressed quickly and efficiently, using a risk-based approach, to help maintain the security of our network, applications, and data for the Firm and our clients.
Workforce Screening & Investigations	JPMC understands that threats can originate from inside the Firm too. To address insider threats, the Firm's employee and new hire screening process include fingerprinting and background checks on all U.S. based employees as well as those who are responsible for, or have access to, JPMC client information, premises, or systems. Additionally, the Firm's Global Security group examines internal and external fraud incidents that include employee wrongdoing, to identify not only root causes and impact but also corresponding remediation solutions.

CAPABILITY	DESCRIPTION
Identity & Access Management	The Global Identity & Access Management Program implements access standards and controls across our infrastructure and applications, including those that contain client information. These controls are designed to authenticate users, ensure authorized access, enforce consistent administration procedures, maintain segregation of duties, and ensure timely changes through on-boarding, transfer, and termination processes for Firmwide information systems. Controls include dual approvals for privileged access and separation of approval and fulfilment for the same access request.
Data Protection	The Data Protection Program establishes controls to protect firm data including client and employee personal information. The Program is responsible for designing and governing controls to ensure confidentiality, integrity, and availability of data throughout its lifecycle from collection to disposal. Through these efforts, the Program helps prevent the unauthorized disclosure or loss of this data and supports data integrity needs.
Security Operations	The JPMC Cybersecurity Operations function is a combined Intelligence, Operations, and Assessment organization. The team is dedicated to identifying and protecting against cyber-related threats as well as anticipating and responding to cybersecurity incidents, while complying with the Firm's information security requirements. The team provides follow-the-sun coverage with seamless integration across the New York, London and Singapore Cybersecurity Operations Centers, and various other locations globally.
Technology Development	The Technology Development capabilities establish controls for maintaining the technology architecture including the secure design, build, test, and deployment activities of the Software Development Lifecycle.
Technology Operations	Technology Operations establishes controls for technology change management, request fulfilment, capacity management, service level management, operational backup, standard operating procedures, and support of JPMC technology resources. This capability supports JPMC Data Center management requirements. It focuses on consistent, reliable technology quality of service while minimizing adverse impact to business operations and maximizing the productivity of JPMC resources.
Records Management & Disposal	The Firm's Centralized Records Management Program controls retention and destruction of the Firm's records and data based on regulatory and legal requirements. The Program governs adherence to these requirements by lines of business and corporate functions.
Business Resiliency	The Firmwide Business Resiliency Program supports an integrated, risk-based approach to safeguard delivery of services to clients and partners in line with their requirements and the Firm's business strategy and principles. Our resiliency capabilities incorporate crisis management processes to support responses to global, regional, and local crises across all hazards. In partnership with senior leaders and teams from the lines of business and corporate functions, the Technology Resiliency Program supports Firmwide resiliency efforts by providing governance and oversight of the Firm's application and data center resiliency status that is confirmed through a test strategy that includes scenario-based testing. In all regions, JPMC participates in externally-led sector-wide cybersecurity exercises with other public and private sector entities. Lessons learned from test activities are provided to management with root cause analysis and recommendations to improve overall resiliency.
Incident Management	The Firm maintains a centralized Incident Management process for information and cybersecurity incidents that require external engagement. The process focuses on institutionalizing coordination, communication, and escalation activities for internal and external stakeholders to ensure effective and timely issue resolution. Our process covers internal and external engagements with our line of business partners including regulatory, compliance, privacy, and media communications.

CAPABILITY	DESCRIPTION
Third Party Oversight	The Firm's Corporate Third Party Oversight (CTPO) function identifies, controls, assesses, measures, treats, and governs risk from third-party suppliers. An Initial Supplier Control Assessment is required at onboarding for new critical, high, and medium risk engagements and aligned supplier-hosted applications. The resulting control effectiveness rating provides a view of the supplier's control environment to help make an informed decision regarding supplier selection and use of the standard Master Service Agreement. Subsequent periodic supplier control assessments, executed based on inherent risk rating, provide a view into instances where control effectiveness may have changed. The function leverages the Firm's Global Technology Standards for Technical Assessments and additional cybersecurity monitoring is executed in partnership with Security Operations where appropriate. The Firm's threat intelligence capabilities include continuous monitoring and intelligence collection for our most critical third parties in order to assess cyber threats posed to the Firm through these engagements.
Training &	The Firm maintains formal Training and Awareness Programs focused on privacy and information and

# Awareness

The Firm maintains formal Training and Awareness Programs focused on privacy and information and cybersecurity tenets of maintaining data confidentiality, integrity, and availability. These Programs include training that reinforces the Firm's Policies and Standards including responding to unauthorized access to or use of information. Additionally, they offer live, virtual, and computer-based training on how to identify potential information and cybersecurity risks and protect the Firm's resources and information. This training is mandatory for all employees globally on a periodic basis, and it is supplemented by Firmwide testing initiatives, including regular phishing tests.

#### **Assess & Measure Risk**

The Firm assesses and evaluates the adequacy and effectiveness of Program controls via manual or automated processes. Processes, risk, and controls are defined in alignment with firm taxonomies and recorded in approved systems of record. Program control objectives are evaluated by the Firm's risk assessment processes and tests of controls in accordance with their risk-based methodologies and frequencies. Metrics are maintained to measure material risks and the effectiveness of key controls in accordance with Firm Standards for Operational Risk Metrics.

#### Risk Treatment

The Program monitors and manages risk exposure through prioritized remediation efforts. As required by Firm Policy, issues resulting from a control gap or weakness identified by the 1st Line of Defense, Independent Risk Management, Internal Audit, and Regulators are recorded in the Firm's approved system of record. Risk Treatment Plans to remediate or accept the risk are approved and monitored regularly for completion with significant delivery issues escalated for senior management attention.

#### **Our Evolving Technology Landscape**

JPMC employs approximately 50,000 technologists globally and invests more than \$12 billion annually in technology to better serve our clients. This investment reinforces our Firmwide strategy to leverage emerging technologies to drive innovation and accelerate time to market for new products and services while continually advancing our cyber defenses to remain ahead of the threat and support business resiliency needs. These emerging technologies include Artificial Intelligence, Machine Learning, Blockchain and Distributed Ledger Technology (DLT), Intelligent Automation, and Robotics.

At JPMC, we are executing a multi-cloud approach, working with Amazon, Google, and Microsoft in addition to running our private cloud. Security of the cloud and security in the cloud are foundational tenets for our Cloud Strategy. An application hosted in the cloud – whether public or private – needs to meet all the

security and regulatory standards required of an application hosted on premise in addition to controls required to manage the cloud. The Firm has implemented a comprehensive governance structure to manage the migration of applications to the public cloud. This includes rigorously building and testing our security and resiliency controls before migration.

#### We Are an Industry Leader

The Firm continues to devote significant resources to collaborate with peers and innovators, strengthen our partnerships with appropriate government and law enforcement agencies, and drive public-private initiatives in order to understand the full spectrum of cybersecurity risks in the operating environment, enhance defenses, and improve resiliency against cybersecurity threats. The Firm partners with law enforcement, government officials, and peer and industry groups to address cybersecurity risks. We are a leader in the Financial Services Information Sharing & Analysis Center (FS-ISAC), which is an intelligence-sharing cooperative for the financial services sector. Our firm also helped drive the creation of the Analysis and Resilience Center (ARC) for Systemic Risk. Formerly known as the Financial Systemic Analysis and Resilience Center (FSARC), ARC is an industry-funded nonprofit whose mission is to increase the resilience of the systems that underpin the U.S. financial services sector. JPMC is also a leader in the Cyber Risk Institute (CRI), which is non-profit industry coalition that promotes enhancing cybersecurity and resiliency through standardization. CRI maintains the Financial Services Sector Cybersecurity Profile (FSP) tool used by firms to benchmark their cybersecurity and resiliency capabilities. The FSP is curated from the intersection of global regulations and cyber standards, such as those maintained by the International Standards Organization (ISO) and the US National Institute of Standards & Technology (NIST).

#### Information and Cybersecurity is a Shared Responsibility

At JPMC, we take seriously our role in protecting our clients' data and implementing the Program's capabilities, processes, controls, and technology solutions to safeguard it. However, even the best security measures can only be effective to ensure data security if our clients are also vigilant about employing the necessary safeguards to protect their information – a shared responsibility we look forward to advancing together.

Thank you for your continued confidence in JPMorgan Chase & Co. We appreciate the partnership with you.

**Jason Witty** 

**Managing Director** 

Global Chief Information Security Officer

Head of Cybersecurity and Technology Controls

#### Dear Valued Customer:

JPMorgan Chase ("JPMC" or "the firm") is committed to providing high quality and operationally resilient services and supporting functions to best serve our customers, clients and communities. Business disruptions can occur due to forces beyond the firm's control such as severe weather, loss of utilities, third party failure to provide expected services, cyberattack or pandemics. The safety of the firm's employees and customers is of the highest priority.

Our **Firmwide Business Resiliency Program** is designed to work with our business and technology strategies, and the requirements of our customers, clients and communities globally. A full summary of how we have designed our program and the way that it is governed can be found on the next page.

There are a couple of additional key points that we want to highlight for you.

The firm maintains a **Cybersecurity Program**, which is supported by 24/7 coverage with global cyber operational centers, including dedicated cybersecurity staff, and partners with government agencies and organizations to strengthen our safeguards as well as proactively respond to cyber threats.

In response to the **COVID-19 pandemic**, the firm has implemented strategies and procedures designed to help it respond to ongoing impacts to consumers and businesses, while meeting regulatory and industry obligations. The firm remains focused on serving its customers, clients and communities, as well as the well-being of its employees during the COVID-19 pandemic. The firm continues to actively monitor the dynamic health and safety situations at local and regional levels, and plans remain flexible to adapt as these situations evolve.

We sincerely hope that this letter answers your questions about our program to safeguard our operations and services. We value the relationships we have built with our customers and strive to maintain and enhance them every day. Should you have any questions regarding this letter or our resiliency program in general, please contact your JPMC representative.

Thank you for your continued confidence in JPMorgan Chase.

Dan Castle Managing Director

Firmwide Business Resiliency

Prateek Agrawal Managing Director

Prateck

Global Technology Resiliency

# JPMorgan Chase's Program to Achieve Business Resiliency

#### Our Firmwide Business Resiliency Program is

designed to work with our business and technology strategies, and the requirements of our customers, clients and communities globally. We do this by:

- Engaging management on the firm's appetite for resiliency risk as well as program strategy, leadership and oversight
- Establishing policy and standards, which set the requirements for resiliency planning, testing, response and recovery across the firm
- Proactively managing resiliency risks and incorporating appropriate procedures and controls
- Developing and maintaining operationally resilient plans
- Training our workforce on their role in recovery scenarios and conducting exercises across critical functions and locations

## Firmwide Resiliency Program Governance

Subject to regular inspection by regulatory authorities around the globe

Subject to independent oversight from the firm's Risk Management, Compliance and Internal Audit

Reviewed by the **Risk or Audit Committee** of the Board of
Directors on a regular basis

Managed by resiliency leaders from each Line of Business and Corporate area

## The following are the three core pillars of how our firm has built and maintained a resilient posture

## **Resiliency Planning**

#### The firm maintains impact analyses to determine and confirm the relative criticality of our processes

- ✓ Lines of Business and Corporate areas maintain resiliency plans (based on risk assessments and analysis of business impact) that address business, staff, operations and technology, and critical services provided by third parties
- Quality reviews and audit assessments are completed and, where necessary, plans are refined
- ✓ Management reviews and approves the plans, at a minimum, annually

#### **Resiliency Testing and Exercises**

The firm regularly tests the effectiveness of the resiliency program by:

- Conducting simulation exercises and physical tests of recovery strategies, to validate that resiliency plans are executable and appropriate for a range of relevant disruption scenarios
- Executing enhanced resiliency testing for essential services and assets (e.g., people, technology, third party providers) on a risk-based approach
- Exercising communication to the firm's senior management across business and technology functions, as appropriate
- Participating in relevant market-wide and industry-sponsored exercises

## Crisis and Incident Management Processes

- Processes exist to enable efficient, effective, and timely response to incidents of varying severity and types
- Resilient firmwide notification tools are used internally to communicate in crises
- Escalation processes are in place and routinely tested in real world events
- Initiatives are developed to identify, assess, and manage business interruption and public safety risks
- ✓ After action reviews are undertaken to ensure procedures and resiliency capabilities are continually enhanced



Chase Paymentech PO Box 29534 Phoenix, AZ 85038

> MERCHANT NAME ATTN: JOHN DOE 123 MAIN STREET ANYWHERE, NY 12345

## **Statement Summary**

\$160.00
\$40.00
\$0.00
\$20.00
\$1.43

Statement Period: 01-Jan-20XX - 31-Jan-20XX

If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

There are no new messages.

# **Deposit Summary**

Post Date	Number of Items	Total Deposit Amount	Deposit Adjustments	Net Deposits	Funded	Totals By 0	Card Type	Totals By	Card Type	Totals	By Card Type	Totals By	Card Type
1/1	2	\$ 50.00	\$ 0.00	\$ 50.00	\$ 20.00	MC* AMEX	\$ 20.00 \$ 30.00	VISA* DSCV*	\$ 0.00 \$ 0.00	JCB	\$ 0.00	DEBIT*	\$ 0.00
1/7	2	\$ 40.00	\$ 0.00	\$ 40.00	\$ 40.00	MC* AMEX	\$ 0.00 \$ 0.00	VISA* DSCV*	\$ 20.00 \$ 0.00	JCB	\$ 0.00	DEBIT*	\$ 20.00
1/15	1	\$ 20.00	\$ 0.00	\$20.00	\$ 20.00	MC* AMEX	\$ 0.00 \$ 0.00	VISA* DSCV*	\$ 0.00 \$ 20.00	JCB	\$ 0.00	DEBIT*	\$ 0.00
1/21	1	\$ 50.00	\$ 0.00	\$ 50.00	\$ 0.00	MC* AMEX	\$ 0.00 \$ 0.00	VISA* DSCV*	\$ 0.00 \$ 0.00	JCB	\$ 50.00	DEBIT*	\$ 0.00
1/25	1	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	MC* AMEX	\$ 0.00 \$ 20.00	VISA* DSCV*	\$ 0.00 \$ 0.00	JCB	\$ (20.00)	DEBIT*	\$ 0.00
Totals	7	\$ 160.00	\$ 0.00	\$ 160.00	\$ 80.00	MC* AMEX	\$ 20.00 \$ 50.00	VISA* DSCV*	\$ 20.00 \$ 20.00	JCB	\$ 30.00	DEBIT*	\$ 20.00

<sup>\*</sup>Funded by Chase Paymentech †Bank account number \*\*\*\*\*0000

<sup>†</sup>Reflects most current bank account number

<sup>†</sup>All amounts in US Dollars
If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# **Funding Summary**

Date	Deposits	Chargebacks/ Reversals	Financial Adjustments	Charges/ Fees	Amount Transferred
1/1	\$ 20.00	\$ 0.00	\$ 0.00	\$ (20.00)	\$ 0.00
1/7	\$ 40.00	\$ 0.00	\$ (20.00)	\$ 0.00	\$ 20.00
1/15	\$ 20.00	\$ (20.00)	\$ 0.00	\$ 0.00	\$ 0.00
1/21	\$ 0.00	\$ 20.00	\$ 0.00	\$ 0.00	\$ 20.00
Totals	\$ 80.00	\$ 0.00	\$ (20.00)	\$ (20.00)	\$ 40.00

<sup>†</sup>Bank account number \*\*\*\*\*0000

<sup>†</sup>Reflects most current bank account number

<sup>†</sup>All amounts in US Dollars

If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# **Credit Card Summary**

Card	Number of Items	Sales	Number Of Items	Credits	Total Number Of Items	Net Sales	Average Ticket
MASTERCARD	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
VISA	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
DISCOVER	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
AMERICAN EXPRESS	2	\$ 50.00	0	\$ 0.00	2	\$ 50.00	\$ 25.00
JCB	1	\$ 50.00	1	\$ (20.00)	2	\$ 30.00	\$ 15.00
DEBIT	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
Totals	7	\$ 180.00	0	\$ (20.00)	7	\$ 160.00	

## Tax Information

The Tax ID Number we have on record currently matches IRS records. There is no action required on your part at this time. Please contact 866-814-2769 with any questions pertaining to the IRS mandate.

†All amounts in US Dollars

If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# **Chargebacks & Reversals**

Date		ACS Number	Chargeback/Reversal Reason	Items	Amount
1/15	Chargebacks	XXXXXXXXXX	CREDIT NOT PROCESSED		\$( 20.00)
1/21	Reversals	XXXXXXXXXX	CREDIT NOT PROCESSED		\$ 20.00
Total Chargebacks				1	\$ (20.00)
Total Re	eversals			1	\$ 20.00

<sup>†</sup>Bank account number \*\*\*\*\*0000

<sup>†</sup>Reflects most current bank account number

<sup>†</sup>All amounts in US Dollars

If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# **Financial Adjustments**

Date	Adjustment Description	Items	Amount
1/7	SUPPLIES / EQUIPMENT		\$20.00
Total Financial Adjustments		1	\$20.00

†Bank account number \*\*\*\*\*0000
†Reflects most current bank account number
†All amounts in US Dollars
If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# **Charges & Fees**

Description		Sales Amount	Items	Rate	Item Charge	Amount Charged*
Payment Brand	Charges					
•	QUALIFIED CREDIT RATE	\$ 20.00		1.92%		\$ 0.38
	NON-QUALIFIED CREDIT RATE	\$ 10.00		3.52%		\$ 0.35
Total	Payment Brand Discount Fees					\$ 0.73
Non-Bankcard						
	NETWORK PRE PAID RETAIL DEBIT NETWORK SWITCH F	EE	1		\$ 0.05	\$ 0.05
	NETWORK REGULATED FRAUD PER ITEM FEE		1		\$ 0.20	\$ 0.20
Total	Non-Bankcard Sales Fees					\$ 0.25
Auth Fees						
	PAYMENT BRAND INTERNET GATEWAY		1		\$ 0.25	\$ 0.25
	PAYMENT BRAND AVS FEE		1		\$ 0.05	\$ 0.05
	PAYMENT BRAND VERIFICATION		1		\$ 0.05	\$ 0.05
Total	Auth Fees					\$ 0.35
Other Fees						
	VISA ZERO FLOOR LIMIT		1		\$ 0.10	\$ 0.10
Total	Other Fees					\$ 0.10

Total Charges and Fees \$ 1.43

\* Calculated daily, rounding differences may occur

<sup>†</sup>Bank account number \*\*\*\*\*0000

<sup>†</sup>Reflects most current bank account number

<sup>†</sup>All amounts in US Dollars

If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

# J.P. Morgan Access®

# The Complete Guide to Payments

Find the information you need to efficiently create and manage Wires & Other Payments—and U.S. ACH—in one all-inclusive guide.

#### Last Modified: April 13, 2021

This guide is confidential and proprietary to J.P. Morgan and is provided for your general information only. It is subject to change without notice and is not intended to be legally binding. All services described in this guide are subject to applicable laws and regulations and service terms. Not all products and services are available in all locations. Eligibility for particular products and services will be determined by JPMorgan Chase Bank, N.A. or its affiliates.

J.P. Morgan makes no representation as to the legal, regulatory or tax implications of the matters referred to in this guide.

Any third party trademarks are the intellectual property of their respective owners and any mention herein is for referential purposes only.

J.P. Morgan is a marketing name for the Wholesale Payments businesses of JPMorgan Chase Bank, N.A., member FDIC, and its affiliates worldwide. JPMorgan Chase Bank, N.A., organized under the laws of U.S.A. with limited liability.

©2021 JPMorgan Chase & Co. All rights reserved.

## Contents

Wires and All Other Payments (Except U.S. ACH) Quick Start	6
Create a wire or other payment	6
Create a template for a wire and other payments	9
Create a wire or other payment from a template	13
Make quick entry payments	15
Create an enhanced template	17
Manage wires or other payments (except U.S. ACH)	19
Manage templates for wires and other payments (except U.S. ACH)	21
Import a file for wire payments	24
U.S. ACH Quick Start	26
Create a U.S. ACH template	30
Create a U.S. ACH payment from a template	34
Manage U.S. ACH payments	36
Manage U.S. ACH templates	38
Import a Nacha file	40
Payments Specialized Tasks	42
Get familiar with payments	42
Customize lists	43
J.P. Morgan originating branches (wires and all other payments except U.S. ACH)	45
View history	47
Track Payments	50
Payment and Template status descriptions	53
Daily activity and limits for wire and all other payments (except U.S. ACH)	55
Working with Wires and Book Transfers	57
Create a wire payment or book transfer	57
Create a template for wires or book transfers	66
Create a wire tax payment (U.S. only)	76
Additional beneficiary information for wires and book transfers	78
Working with drafts/check	
Create a free-form draft/check	
Create a draft/check template	
Additional beneficiary information for drafts/checks	
View and accept rates	94
Working with GIROs	98

Create a free-form GIRO	98
Create a GIRO template	
Working with advices to receive	109
Create a free-form advice to receive	109
Create an advice to receive template	113
Working with drawdowns	117
Create a free-form drawdown	
Create a U.S. drawdown template	121
Working with U.S. account transfers	126
Create a free-form U.S. account transfer	126
Create a U.S. account transfer template	129
Import Files for Wires and Other Payments	133
Copy active wire templates from one Access client profile to another	140
Working with U.S. ACH Payments	142
Create a U.S. ACH payment	144
Create a template for U.S. ACH payments	150
Modify a U.S. ACH template	158
Working with U.S. ACH Tax Payments	
Create a U.S. ACH tax payment	163
Create a template for U.S. ACH tax payments	169
Use a generic form to create a U.S. ACH tax payment	177
Use a generic form to create a template for U.S. ACH tax payments	
Working with U.S. Child Support ACH Payments	196
Create a U.S. ACH child support payment	196
Create a template for U.S. ACH child support payments	202
Use a generic form to create a U.S. ACH child support payment	209
Use a generic form to create a template for U.S. ACH child support payments	216
Working with International ACH Transactions	225
Overview	225
Create International ACH Transactions	225
Create an International ACH Transaction template	233
Import Nacha Files	243
Test first	243
Understand the ACH Imports list	243
View newly submitted Nacha Import files	245
View and manage submitted transactions	246

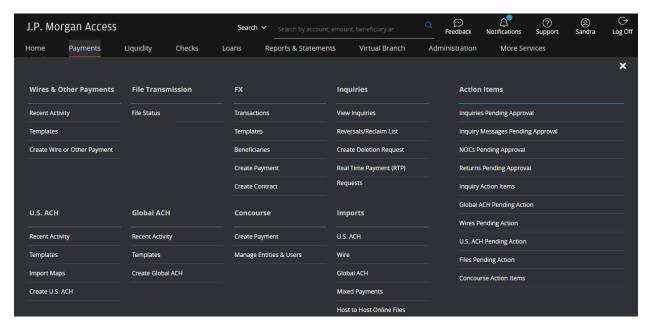
Submit imported batches	249
View and download an import report	251
Avoid Nacha Import errors	254
Nacha file record types	255
Reverse transactions initiated using Nacha Import	262
Schedule U.S. ACH Transactions	264
Formatting U.S. ACH addenda	269
Formatting U.S. ACH addenda	
	272
Working with U.S. ACH Import Maps	<b>272</b>
Working with U.S. ACH Import Maps  Create/modify an Import map	

# Wires and All Other Payments (Except U.S. ACH) Quick Start

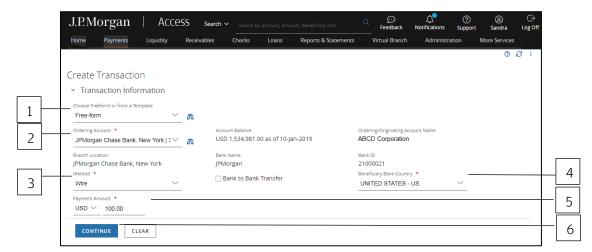
Learn how to create, modify and track wires and all other payments and templates (except U.S. ACH). The types of payments you're able to initiate depend on the payments you have entitlements to.

# Create a wire or other payment

Click **Create Wire or Other Payment** from the Wires & Other Payments subhead on the Payments menu—to initiate wires, book transfers, drafts/checks, GIROs, drawdowns, advices to receive and U.S. account transfers.



Then, follow the steps below to create a transaction.



#### 1. Select either Free-form or a template.

Use Free-form to a make a one-time payment—or when a template isn't available.

To create a payment from a template, select a template from the dropdown—then refer to **Create a** wire or other payment from a template for more details.

## 2. Select the Ordering/Originating Account.

#### 3. Select your Method.

Only the transaction methods you have entitlements to display.

#### 4. Select the Beneficiary Bank Country (if this field displays).

#### 5. Select a currency and enter a Payment Amount.

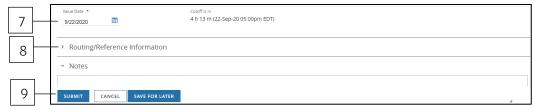
For a cross currency transaction, enter either a payment amount or a debit amount.

The amount field will be labeled Receipt Amount if you selected ACH Debit as the method.

#### 6. Click Continue.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information you've entered in other fields—as long as the change doesn't conflict with any new fields or validations.



#### 7. Select a Value Date or leave the default date in place.

#### 8. Complete the Routing/Reference Information.

The fields that appear will depend on the method you selected—and may include the following information:

- Beneficiary.
- Beneficiary Bank.

- Intermediate Bank.
- Additional Details.
- Transaction Details.
- Ordering Institution.
- Bank to Bank.

Be sure to enter a valid physical address (instead of a P.O. box) for either the beneficiary or order customer—to avoid delayed or returned wires and other payments.

Refer to Payments Specialized Tasks to learn about specific country requirements.

9. Click Submit to enter the transaction into the approval workflow—or click Save for Later.

\*Fields with an asterisk are mandatory.

# Create a template for a wire and other payments

Save time and improve efficiency by creating a template for recurring wires, book transfers, drafts/checks, GIROs, drawdowns and advices to receive.



To begin, click **Templates** from the Wires & Other Payments subhead on the Payments menu.

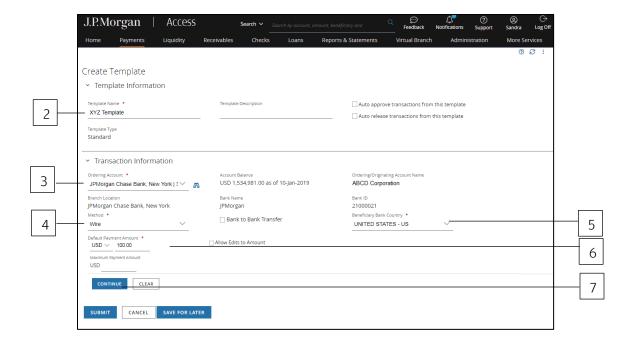
The Wire Templates page displays.

Then, follow the steps below to create a template.



## 1. Click Create Template.

The Create Template page displays.



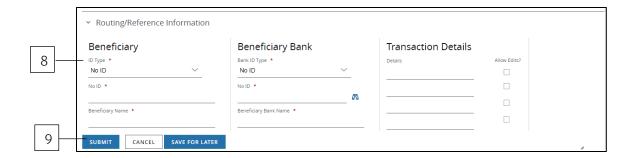
- 2. Enter a unique Template Name.
- 3. Select an Ordering/Originating Account from the dropdown.
- 4. Select your Method.

Only the payment methods you have entitlements to display.

- 5. Select the Beneficiary Bank Country.
- 6. For Payment Amount, select the currency and enter an amount.
- 7. Click Continue.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



## 8. Complete Routing/Reference Information.

The fields displayed will depend on the method you selected and may include the following information:

- Beneficiary.
- Beneficiary Bank.
- Intermediate Bank.
- Additional Details.
- Transaction Details.
- Ordering Institution.
- Bank to Bank.

Be sure to enter a valid physical address (instead of a P.O. box) for either the beneficiary or order customer—to avoid delayed or returned wire and other payments.

Refer to Payments Specialized Tasks to learn about specific country requirements.

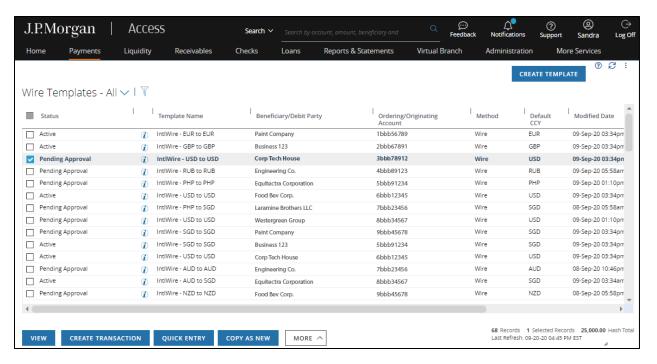
#### 9. Click Submit.

If there are no errors in the template, it will be reviewed for approval.

The template must be approved and activated before you can use it to make payments.

Need to modify a template?

Modify any existing template—if you have the entitlement—by selecting it from the Templates page.



Then, do one of the following:

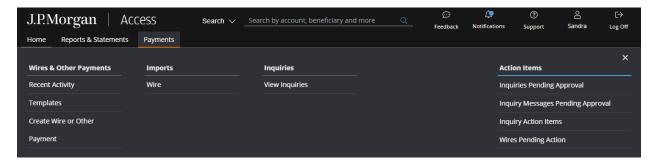
Click More—then select Modify from the menu to open the Template Details page.

or

Click **View** to open the Template Details page. Then, click **Modify**. Use this option for a template with a status other than Active.

# Create a wire or other payment from a template

Make a payment using an existing active template for wires, book transfers, drafts/checks, GIROs, drawdowns, advices to receive and U.S. account transfers.



To begin, select a template by doing one of the following.

Click **Templates** from the Wires & Other Payments subhead on the Payments menu.

The Wire Templates page displays.

Select a template—then click **Create Transaction**.

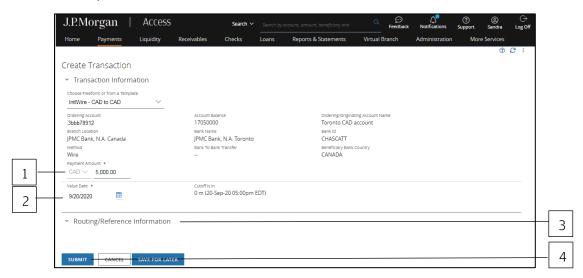
or

Click Create Wire or Other Payment on the Payments menu.

The Create Transaction page displays.

Select a template from the Transaction Information dropdown.

Then, follow the steps below.



1. Enter or edit the Payment Amount, if needed.

- 2. Review and adjust the Value Date, if needed.
- 3. Review and adjust other fields as needed.
- 4. Click Submit to enter the payment into the approval workflow—or click Save for Later.

If the entire submission is unsuccessful, you'll receive an error message listing the fields that failed validation.

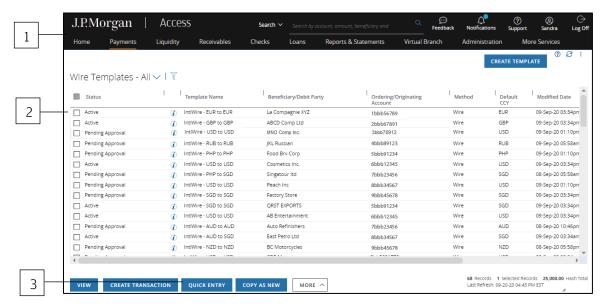
Correct any errors and resubmit before the payment can be processed.

Just need to enter amounts for wires and other payments? Refer to Make quick entry payments.

Refer to **Payments Specialized Tasks** to learn how to complete fields for the specific payment method.

# Make quick entry payments

Use Quick Entry to quickly create wires or other payments from a template.



1. Click Templates from the Wires & Other Payments subhead on the Payments menu.

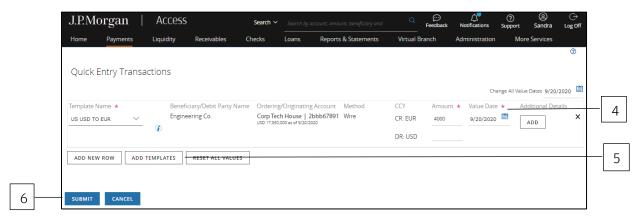
The Wire Templates page displays.

## 2. Select an active template.

#### 3. Click Quick Entry.

Depending on the template settings, only the data related to Value Date, Amount and Additional Details can be edited.

Click the info icon (  $\widehat{\boldsymbol{v}}$  ) for template details.



## 4. Adjust the Value Date and Amount as needed.

## 5. Select one of the options below if you're making payments from different templates.

Click Add New Row to select and enter the next template name from the dropdown.

or

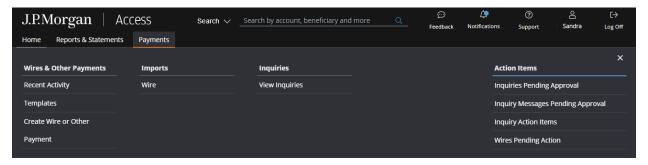
Click **Add Templates** to select a template from the Template Lookup page.

If all payments have the same value date—use the Change All Value Dates calendar to apply a single value date to all payments.

## 6. Click Submit.

# Create an enhanced template

Depending on your company's account settings and your entitlements, you may be able to create an enhanced template for wires or other payments (except U.S. ACH). Enhanced Templates allows J.P. Morgan to activate the template after verifying the routing information—specifically the Beneficiary Bank and Intermediary Bank information.



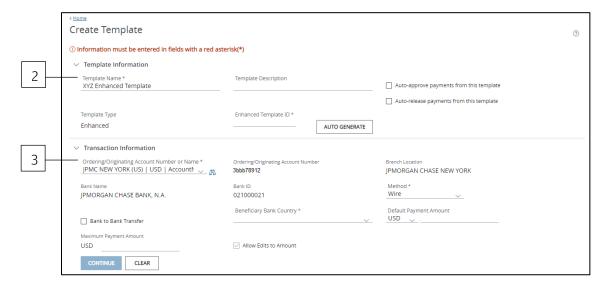
Start by clicking **Templates** from the Wires & Other Payments subhead on the Payments menu. The Wire Templates page displays.

Then, follow the steps below to create a transaction.



#### 1. Click Create Template from the Wire Templates page.

The Create Template page displays.



#### 2. Enter a unique Template Name.

## 3. Select an Ordering/Originating Account.

The default setting for the Template Type is Standard.

The Template Type will change from Standard to Enhanced if the account supports this function—and if your company's account settings recommend enhanced templates only.



For a U.S.-originating account, enter a five-digit Enhanced Template ID number. Or, click **Auto Generate** to generate a number.

For a non-U.S.-originating account, the Enhanced Template ID field will be disabled. Access will generate a template ID automatically when the template is submitted.

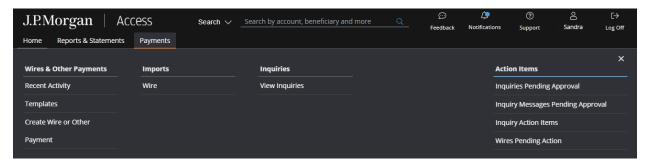
Refer to **Create a template for wires and other payments** to learn how to complete Transaction Information and Routing/Reference Information—and how to submit a template.

After the template is approved and successfully verified by J.P. Morgan, it displays on the Wires Template page as Active.

If the template fails verification, it displays on the page as Rejected.

# Manage wires or other payments (except U.S. ACH)

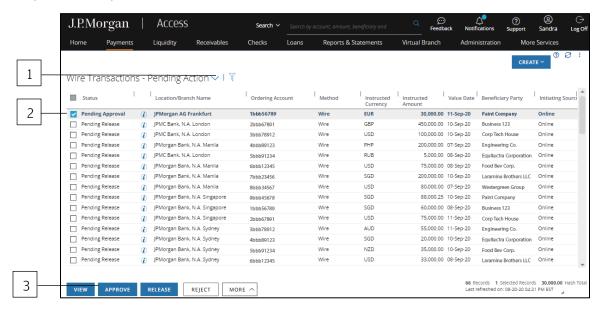
Approve, release or reject an individual payment or group of payments.



Start by clicking **Wires Pending Action** from the Action Items on the Payments menu.

Then, follow the steps below for the specific action you want to take.

Only the actions you're entitled to will be active on the screen.



#### Approve a payment

1. Click the Pending Action dropdown arrow, and then select Pending Approval.

The list displays only payments pending approval.

- 2. Select the payment(s) to approve.
- 3. Click Approve.
- 4. Click Confirm Approve on the Review Screen.

If a Digital Signature is required, you'll be prompted to enter your password and token code.

#### 5. Click Submit.

#### Release a payment

1. Click the Pending Action dropdown arrow—then select Pending Release.

The list displays only the payments pending release.

- 2. Select the payment(s) to release.
- 3. Click Release.
- 4. Click Confirm Release on the Review Screen.
- 5. Enter your password and token code.

A digital signature is required to release a transaction.

6. Click Submit.

## Reject a payment

- 1. Click the Pending Action dropdown arrow—then select Pending Approval or Pending Release.
- 2. Select the payment(s) you need to reject.
- 3. Click Reject.

The Review Screen displays.

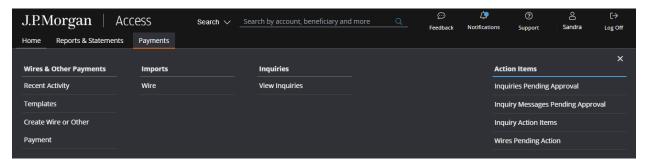
- 4. Click Confirm Reject.
- 5. Enter the reason for rejecting the payment(s).

Rejecting multiple payments? The reason you enter will apply to all payments selected.

6. Click Reject.

# Manage templates for wires and other payments (except U.S. ACH)

Approve, reject, activate or deactivate an individual template or group of templates.

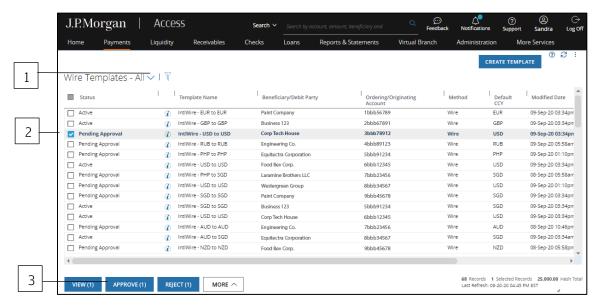


Start by clicking **Templates** from the Wires & Other Payments subhead on the Payments menu.

Then, follow the steps below for the specific action you want to take.

Only the actions you're entitled to will be active on the screen.

Then, follow the steps below for the specific action you want to take.



#### Approve a template

1. Click the Pending Action dropdown arrow—then select Pending Approval.

The list displays only the templates pending approval.

- 2. Choose the template(s) to approve.
- 3. Click Approve.

- 4. Click Confirm Approve on the Review Screen.
- 5. Enter your token code and password.
- 6. Click Submit.

#### Reject a template

- 1. Click the Pending Action dropdown arrow—then select Pending Activation or Pending Approval.
- 2. Choose the template(s) you need to reject.
- 3. Click Reject.

The Review Screen displays.

- 4. Click Confirm Reject.
- 5. Enter the reason for rejecting the template.

Rejecting multiple templates? The reason you enter will apply to all templates selected.

6. Click Reject.

#### Activate a standard template

- 1. Click the Pending Action dropdown arrow—then select Pending Activation.
- 2. Select the template(s) to activate.
- 3. Click Activate.
- 4. Click Confirm Activate on the Review Screen.

A digital signature is required. You'll be prompted to enter your token code and password.

5. Click Submit.

#### Deactivate a template

Follow the steps below to deactivate a previously activated standard template.

Deactivating a template changes the template status from Active to Pending Activation.

- 1. Click the Pending Action dropdown arrow—then select Active.
- 2. Select the active template(s) to be deactivated.
- 3. Click More—then select Deactivate.
- 4. Click Confirm Deactivate on the Review Screen.

#### **Approval Rules**

Wires may be subject to your company's customized approval rules for added control.

Approval Rules consist of different rules for various payment methods, ordering/originating accounts, payment amounts and/or specific beneficiaries. The rules also include a list of all approvers for a particular transaction—including the description of approvals and the group name for each approver.

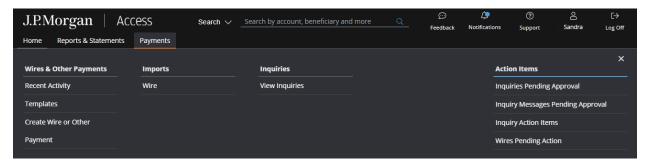
If Approval Rules are enabled, you may not be eligible to approve certain transactions.

#### Need more info on Approval Rules?

Refer to the **Access Help Center** for more info or contact your Security Administrator.

# Import a file for wire payments

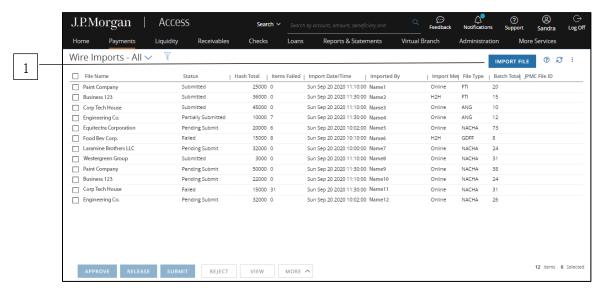
Import and validate wire payments.



Start by selecting **Wire** from the Imports subhead on the Payments menu.

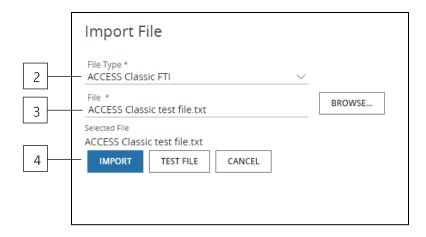
The Wire Imports page displays.

Then, follow the steps below for the specific action you want to take.



#### 1. Click Import File on the Imports page.

The Import File page displays.



- 2. Select the File Type from the dropdown.
- 3. Click Browse to locate and choose the file to import.
- 4. Click Import or Test File.

#### Why test a file before importing?

Testing a file helps you identify and correct errors before you import it.

This step is particularly important if you're importing a file for the first time.

Also test a file if you've added new records to it.

Once the test is successful, repeat steps 1-3—then click **Import**.

As the import or test file is processing, it will appear on the Imports page with a status of File Importing.

Refresh the page periodically. The status of the file will change once the import or test process is finished.

The file's status is based on all transactions within the file.

\*Fields with an asterisk are mandatory.

# **U.S. ACH Quick Start**

Learn how to create, view and modify U.S. ACH payments and templates—and track these payments through the approval process. The types of payments you're able to initiate depend on your entitlements.

Access supports the following ACH transaction categories:

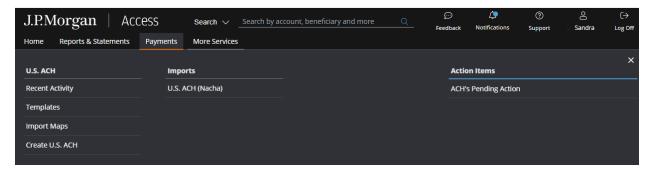
- Cash Disbursement.
- Cash Concentration.
- Corporate/Vendor Payments.
- Corporate/Vendor Collections.
- Tax Payments.
- Child Support.
- Consumer Payments.
- Consumer.
- Payroll.
- Nacha.

The IAT (International ACH Transaction) Standard Entry Class for U.S. ACH also can be enabled for clients.

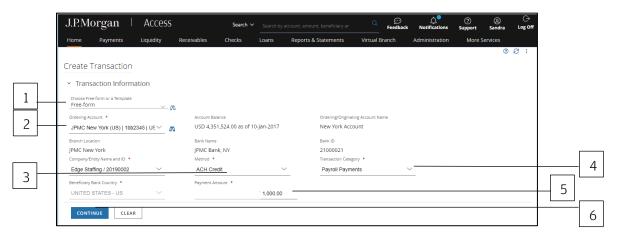
Refer to Payments Specialized Tasks—Working with U.S. ACH payments for more information.

# Create a U.S. ACH payment

Start by selecting Create U.S. ACH from the U.S. ACH subhead on the Payments header.



Then, follow the steps below.



#### 1. Select either Free-form or a template.

Use Free-form to a make a one-time payment—or when a template isn't available.

To create a U.S. ACH payment from a template, select a template from the dropdown—then refer to Create a U.S. ACH payment from a template for more details.

To create a U.S. ACH tax payment from a template, select a tax template from the dropdown—then refer to **Create a U.S. ACH tax payment from a template** for more details.

To create a U.S. ACH child support payment from a template, select a child support template from the dropdown—then refer to **Create a U.S. ACH child support payment from a template** for more details.

#### 2. Select the Ordering/Originating Account from the dropdown.

Do one of the following to quickly select an account.

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

#### 3. Select the Method.

Only the methods you have entitlements to display.

## 4. Select the Transaction Category.

Only the transaction categories you have entitlements to display.

Refer to **Payments Specialized Tasks—Working with U.S. ACH Payments** for the transaction categories Access supports.

Additional fields may display depending on the transaction category selected.

• For tax payments, select **Use Generic Form** if you prefer to enter all information per each tax authority's specifications.

Refer to Payments Specialized Tasks—Working with U.S. ACH Tax Payments for more info.

• For child support payments, select **Use Generic Child Support Form** if you prefer to enter all information manually per each agency's specifications.

Refer to Payments Specialized Tasks—Working with U.S. ACH child support payments for more info.

• For International ACH transactions, select the International ACH Transaction (IAT) checkbox.

Refer to Payments Specialized Tasks—Working with International ACH transactions for more info.

#### 5. Enter an amount.

#### 6. Click Continue.

#### 7. Select a Value Date or leave the default date in place.

## 8. Complete the Routing/Reference Information.

The fields that display will be different depending on the method and transaction category you selected—and may include the following information:

- Beneficiary or Debit Party.
- Beneficiary Bank or Debit Party Bank.
- Addenda Type and Addenda.
- Authority Name, Tax Type, Tax Details and Tax Amounts for tax payments.
- Agency Name and Child Support Details for child support payments.
- Batch Header (5-Record), Receiving Information (6-Record) and Receiving Information (7-Record) when using a generic form for tax payments or child support payments.
- Originator details, Originating Bank and Correspondent Bank for International ACH Transactions.

Click **Add Another** to add additional beneficiaries/debit parties, if needed.

Refer to the sections below in **Payments Specialized Tasks** for steps to completing the Routing/Reference Information section for the U.S. ACH payment type you're creating.

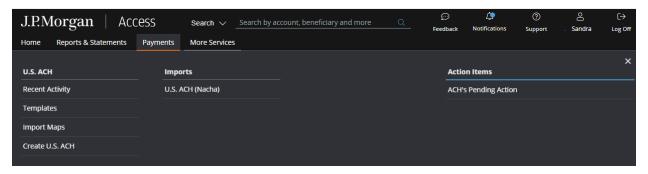
- Working with U.S. ACH payments.
- Working with U.S. ACH tax payments.
- Working with U.S. ACH child support payments.
- Working with International ACH transactions.

## 9. Click Submit to enter the transaction into the Approval workflow—or click Save for Later.

<sup>\*</sup>Fields with an asterisk are mandatory.

# Create a U.S. ACH template

Save time and improve efficiency by creating a template for recurring U.S. ACH payments.



Start by clicking **Templates** from the U.S. ACH subhead on the Payments menu.

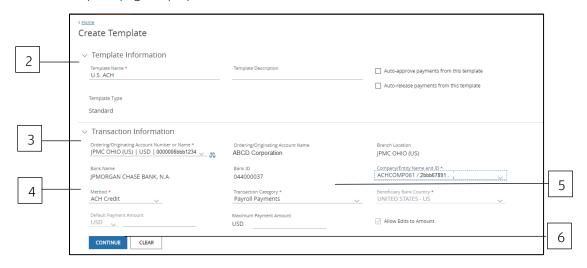
The ACH Templates page displays.

Then, follow the steps below.



## 1. Click Create Template.

The Create Template page displays.



## 2. Enter a unique Template Name.

## 3. Select an Ordering/Originating Account from the dropdown.

To quickly select an account, take one of these actions:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

#### 4. Select the Method.

Only the payment methods you have entitlements to display.

#### 5. Select the Transaction Category.

Only the transaction categories you have entitlements to display. Additional fields may display depending on the transaction category selected.

• For tax payments, select **Use Generic Form** if you prefer to enter all information per each tax authority's specifications.

Refer to Payments Specialized Tasks—Working with U.S. ACH Tax Payments for more info.

• For child support payments, select **Use Generic Child Support Form** if you prefer to enter all information manually per each agency's specifications.

Refer to Payments Specialized Tasks—Working with U.S. ACH Child Support Payments for more info.

• For International ACH transactions, select the International ACH Transaction (IAT) checkbox.

Refer to Payments Specialized Tasks—Working with International ACH Transactions for more info.

#### 6. Click Continue.

## 7. Complete the Routing/Reference Information.

The fields that display will be different depending on the method and transaction category you selected and may include the following information.

- Beneficiary or Debit Party.
- Beneficiary Bank or Debit Party Bank.
- Addenda Type and Addenda.
- Authority Name, Tax Type, Tax Details and Tax Amounts for tax payments.
- Agency Name and Child Support Details for child support payments.
- Batch Header (5-Record), Receiving Information (6-Record) and Receiving Information (7-Record) when using a generic form for tax payments or child support payments.
- Originator details, Originating Bank and Correspondent Bank for International ACH Transactions.

Click **Add Another** to add additional beneficiaries/debit parties, if needed.

Refer to the sections below in **Payments Specialized Tasks** for steps to completing the Routing/Reference Information section for the U.S. ACH payment type you're creating.

- Working with U.S. ACH payments.
- Working with U.S. ACH tax payments.
- Working with U.S. ACH child support payments.
- Working with International ACH transactions.

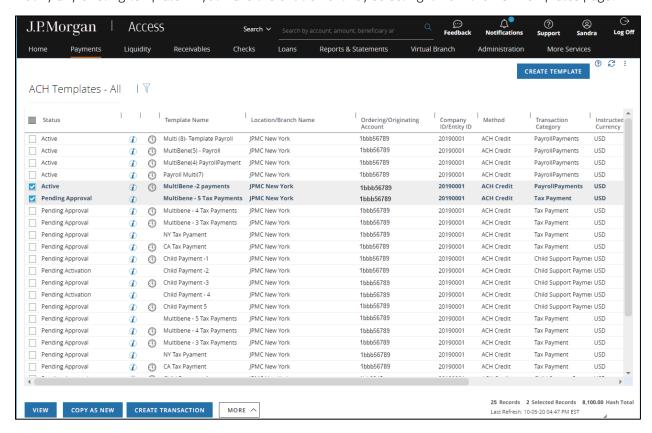
#### 8. Click Submit.

The template will be ready for approval If Access doesn't find any errors.

Once the template is approved and activated, you'll be able to start making payments from it.

#### Need to modify a template?

Modify any existing template—if you have the entitlement—by selecting it from the ACH Templates page.



Then, do one of the following:

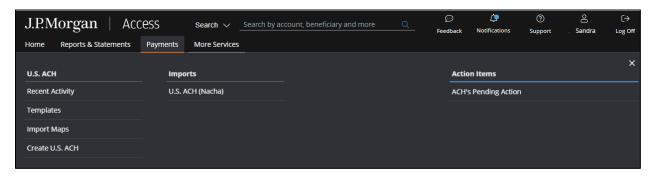
Click **More**—then select **Modify** from the menu to open the ACH Template Details page.

or

Click **View** to open the Template Details. Then, select **Modify**. Use this option for a template with a status other than Active.

# Create a U.S. ACH payment from a template

Make a U.S. ACH payment using an existing active template.



Start by selecting a template by doing one of the following.

Select **Templates** from the U.S. ACH subhead on the Payments menu.

The ACH Templates page displays.

Select a template—then click **Create Transaction**.

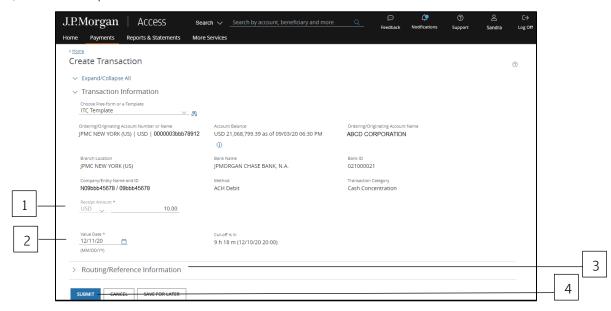
or

Select Create U.S. ACH from the U.S. ACH subhead in the Payments menu.

The Create Transaction page displays.

Select a template from the Transaction Information dropdown.

Then, follow the steps below.



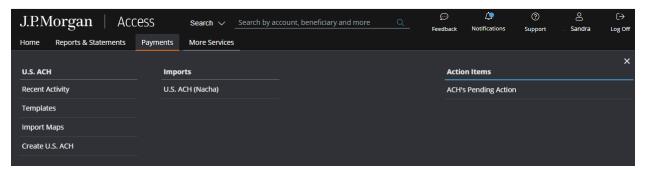
1. Enter or edit the Payment Amount, if needed.

- 2. Review and adjust the Value Date, if needed.
- 3. Review and adjust other fields as needed.
- 4. Click Submit to enter the payment into the approval workflow—or click Save for Later.

If the submission is unsuccessful, you'll receive an error message listing the fields that failed validation. Correct any errors and resubmit before the payment can be processed.

### Manage U.S. ACH payments

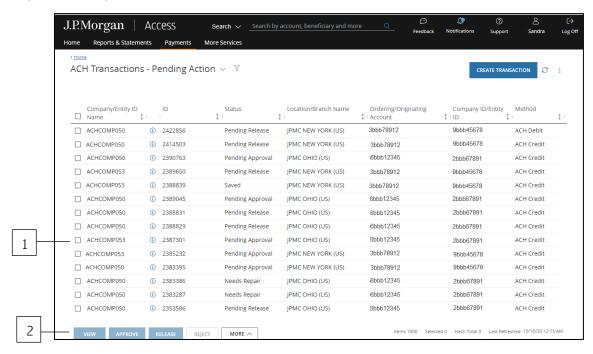
Approve, release or reject an individual payment or group of payments.



Start by clicking **ACH Pending Action** from the Action Items on the Payments menu.

Then, follow the steps below for the specific action you want to take.

Only the actions you're entitled to will be active on the screen.



#### Approve a payment

#### 1. Select the payment(s) to approve.

You'll only be able to select a single payment if your Security Administrator has assigned the "Require Approval at Detail" entitlement to you.

This entitlement requires you to review the transaction detail page for each transaction you want to approve.

- 2. Click Approve.
- 3. Click Confirm Approve on the Review Screen.

If a Digital Signature is required, you'll be prompted to enter your password and token code.

4. Click Submit.

#### Release a payment

- 1. Select the payment(s) to release.
- 2. Click Release.
- 3. Click Confirm Release on the Review Screen.
- 4. Enter your password and token code.

A digital signature is required to release a transaction.

5. Click Submit.

#### Reject a payment

- 1. Select the payment(s) to reject.
- 2. Click Reject.

The Review Screen displays.

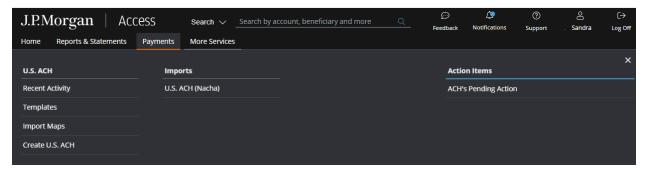
- 3. Click Confirm Reject.
- 4. Enter the reason for rejecting the payment(s).

Rejecting multiple payments? The reason you enter will apply to all payments selected.

5. Click Reject.

### Manage U.S. ACH templates

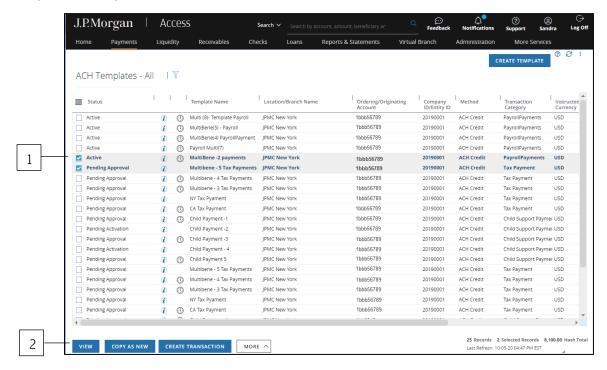
Approve, reject, activate or deactivate an individual template or group of templates.



Start by clicking **ACH Pending Action** from the Action Items on the Payments menu.

Then, follow the steps below for the specific action you want to take.

Only the actions you're entitled to will be active on the screen.



#### Approve a template

- 1. Choose the template(s) to approve.
- 2. Click Approve.
- 3. Click Confirm Approve on the Review Screen.

- 4. Enter your token code and password.
- 5. Click Submit.

#### Reject a template

- 1. Choose the template(s) to reject.
- 2. Click Reject.

The Review Screen displays.

- 3. Click Confirm Reject.
- 4. Enter the reason for rejecting the template.

Rejecting multiple templates? The reason you enter will apply to all templates selected.

5. Click Reject.

#### Activate a standard template

- 1. Select the template(s) to activate.
- 2. Click Activate.
- 3. Click Confirm Activate on the Review Screen.

A digital signature is required and you will be prompted to enter your token code and password.

4. Click Submit.

#### Deactivate a template

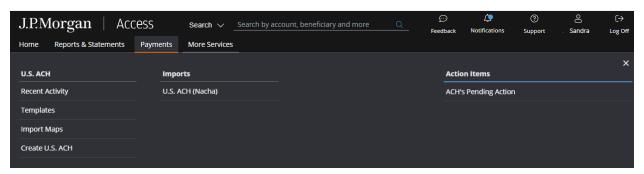
Follow the steps below to deactivate a previously activated standard template.

Deactivating a template changes the template status from Active to Pending Activation.

- 1. Select the template(s) to be deactivated.
- 2. Click More—then select Deactivate.
- 3. Click Confirm Deactivate on the Review Screen.

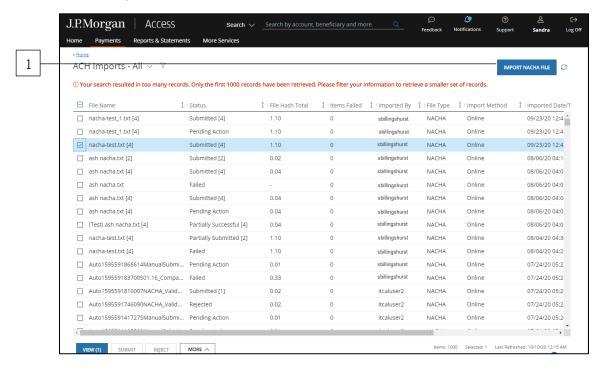
## Import a Nacha file

Import and validate Nacha files.



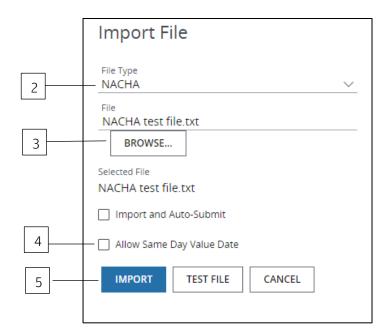
Start by selecting **U.S. ACH (Nacha)** from the Imports subhead on the Payments menu. The ACH Imports page displays.

Then, follow the steps below.



1. Click Import Nacha File on the ACH Imports page.

The Import File page displays.



#### 2. Select the File Type from the dropdown.

#### 3. Click Browse to locate and choose the file to import.

#### 4. Select Allow Same Day Value Date.

The file must have a Company ID that is configured to process same-day value date payments. If you attempt to import a file with a Company ID not configured for same-day ACH, you'll receive an error message.

Contact your Security Administrator for more info on ACH Company IDs configured for same-day ACH.

#### 5. Click Import or Test File.

#### Why test a file before importing?

Testing a file helps you identify and correct errors before you import it.

This step is particularly important if you're importing a file for the first time. Also test a file if you've added new records to it.

Once the test is successful, repeat steps 1-3—then click **Import**.

As the import or test file is processing, it will appear on the Imports page with a status of File Importing. Refresh the page periodically. The status of the file will change once the import or test process is finished. The file's status is based on all transactions within the file.

<sup>\*</sup>Fields with an asterisk are mandatory.

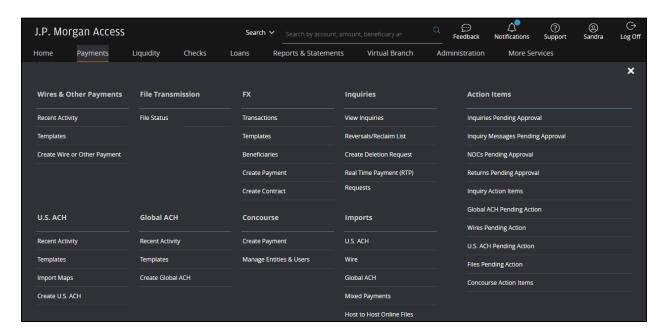
# **Payments Specialized Tasks**

Find the information you need to make and manage all features of U.S. ACH, wires and other payments.

## Get familiar with payments

Use shortcuts to common tasks on the Payments menu.

Only the options you're entitled to display on the menu.



Need to take action on pending payments? Select **Wires Pending Action** for wires and other payments—or **U.S. ACH Pending Action** for U.S. ACH.

Want to check the status of an imported file? Select the payment type under Imports.

Ready to create a transaction? Select **Create Wire or Other Payment**—or **Create U.S. ACH**—depending on your entitlements.

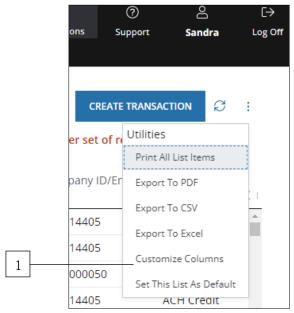
Use the Search bar in the header to find completed and pending payments, templates, accounts and support.

Need more tips on functionality and features? Refer to the Access Help Center.

#### **Customize lists**

Select the columns you want shown in lists—and specify their order. Plus, choose the fields to include in a summary-level report—and select the report's print format.

Start by selecting a list (such as Templates) from the Payments menu—then follow the steps below.

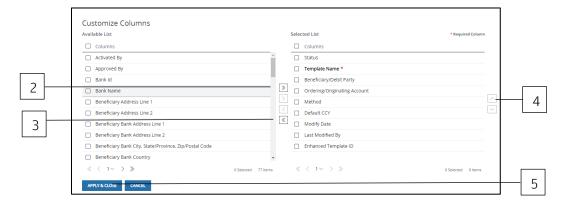


#### 1. Select Customize Columns from the Utilities menu.

The Customize Columns page displays.

Available List includes all possible columns to choose from.

Selected List includes the columns you've chosen to be included in a list.



2. Select columns to add from Available List—then click the right arrow.

Your selections will appear under Selected List.

#### 3. Choose columns to remove from Selected List—then click the left arrow.

Your selections will appear under Available List.

#### 4. Change the order of selected columns.

Choose a column name from Selected List—then click the up or down arrow to move the column into the preferred position.

# 5. Click Apply & Close to accept your changes—and return to your newly customized list view.

Your column preferences will be applied automatically to all Payments lists.

# J.P. Morgan originating branches (wires and all other payments except U.S. ACH)

Initiate wire and other payments from J.P. Morgan accounts in Asia-Pacific, Canada, Europe, Latin America, South Africa and the U.S.

The chart below shows J.P. Morgan originating branches by region.

APAC (Asia Pacific)	EMEA (Europe, the Middle East and Africa)	LATAM (Latin America)	WHEM (Western Hemisphere
Australia	Amsterdam	Mexico	Toronto
China (Beijing, Shanghai, Tianjin, Guangzhou, Chengdu, Harbin, Suzhou)	Brussels	Argentina	United States
Hong Kong	Dublin	Brazil	
India	Frankfurt	Chile	
Indonesia	London	Columbia	
Japan	Luxembourg		
Korea	Madrid		
Malaysia (KL - Labuan)	Milan		
New Zealand	Moscow		
Philippines	Oslo		
Singapore	Paris		
Taiwan	Riyadh		
Thailand	Johannesburg		
Vietnam	Zurich		

#### Wire and other payment types

Manage a variety of payment types in Payments.

Your entitlements determine which of the following types you can initiate:

- Same-currency and cross-currency payments.
- Domestic and cross-currency payments.
- Customer transfers.
- Bank-to-bank transfers.
- Drafts.
- Wire payments from multibank accounts (accounts held at banks other than J.P. Morgan).
- Local currency, same-country GIRO payments from J.P. Morgan accounts in Asia.
- Advice-to-receive transactions from J.P. Morgan accounts in Asia and Europe.
- Checks and drawdowns from J.P. Morgan accounts in the United States.
- Local wires and book transfers that can be designated as confidential and/or payroll transactions.

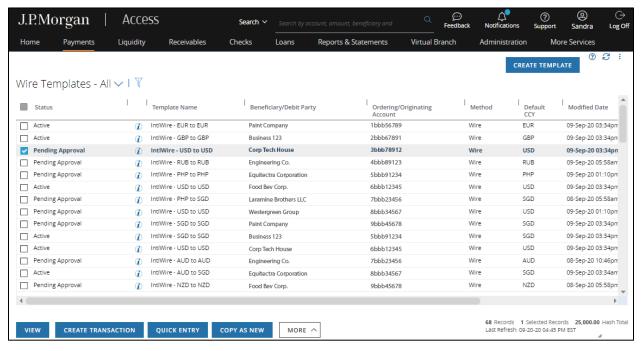
These transactions are based on your entitlements and branch support.

## **View history**

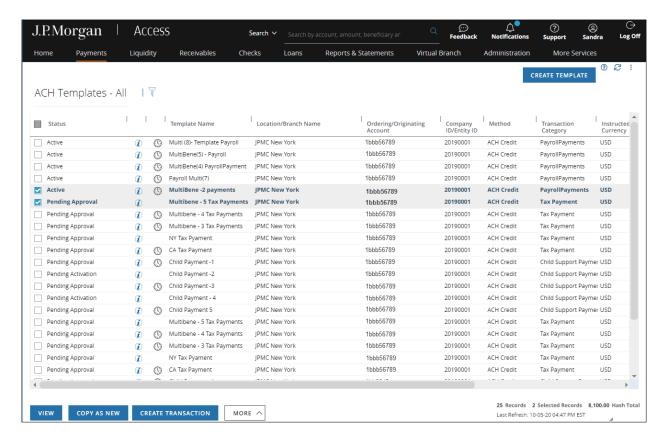
Review all details related to a particular payment or template for U.S. ACH, wires and other payments, depending on your entitlements.

View History tracks every action taken by any Access user or by J.P. Morgan.

The history shows the event, its date and time, user ID and name of the initiator—and other important details, such as which template was used to create a payment.



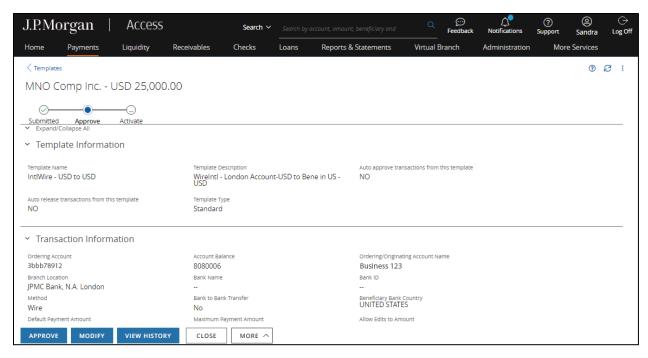
Sample Wire Templates page



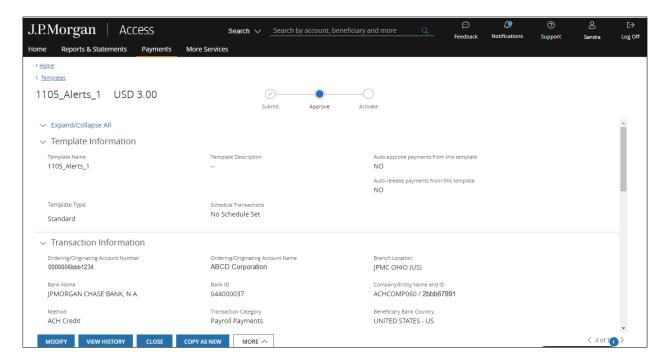
Sample ACH Templates page

Follow the steps below to view the history of a transaction or template.

- 1. Select a payment or template from a list (such as Recent Activity, Templates or a Pending Action list).
- 2. Click View to go to the detail page of the item selected.



Sample wire template detail page



Sample U.S. ACH template detail page

3. Click View History to display and review the details of the item's history.

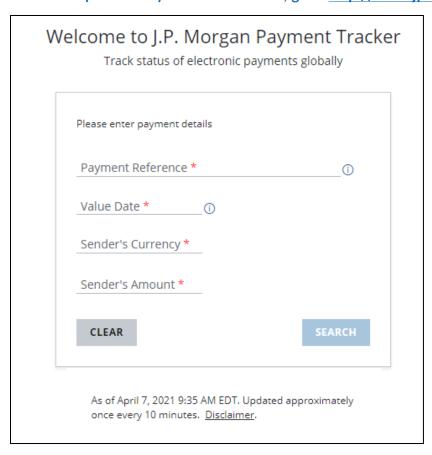
## **Track Payments**

Track payments in one of the following ways:

Payment Tracker.

Follow the steps below to track the status of global wire payments and U.S. ACH payments initiated within Access.

1. To open the Payment Tracker tool, go to <a href="http://www.jpmorgan.com/PaymentTracker">http://www.jpmorgan.com/PaymentTracker</a>.



The Payment Tracker doesn't require Access log-in credentials.

#### 2. Enter the following payment details.

- Payment reference number.
- Value date.
- Amount.
- Currency.

#### 3. Click Search.

#### Track another payment

#### 1 record found

Tracking Status	Payment delivered to beneficiary bank
J.P. Morgan Payment Status	Completed
JPM Reference Number	HK1T54CCBT144540
Payment Reference	T54ccBT144540
Value Date	31 Dec 2021
Sender's Currency	HKD
Sender's Amount	20

As of April 1, 2021 7:07 PM IST. Updated approximately once every 10 minutes. <u>Disclaimer</u>.

The latest status of the searched payment and the JPM Reference Number displays—with end-to-end SWIFT statuses for wire payments, when available.

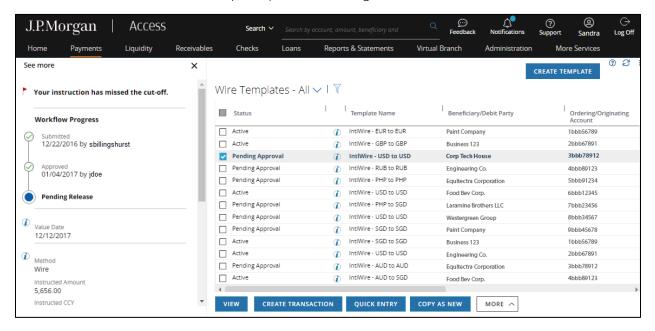
Refer to **Payment and template status descriptions** for more information about statuses and workflow progress.

• Workflow progress bar.

View the workflow progress of a payment or a template for U.S. ACH and Wires & Other Payments in one of the following ways:

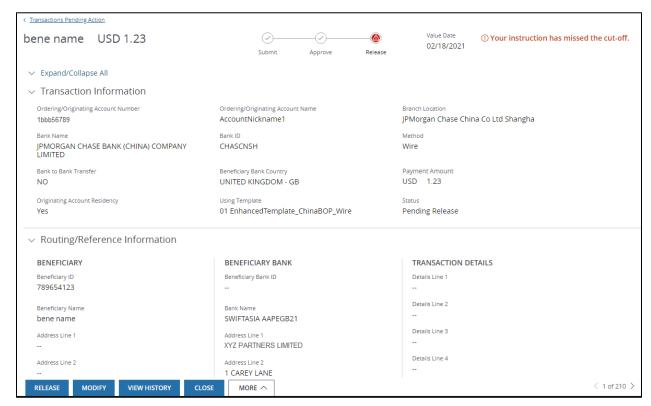
- Open the See More panel for a payment or template.

To open the panel, click the applicable information icon ( $^{\circ}$ ) for the payment or template you want from a list (such as Recent Activity, Templates or Pending Action).



View the transaction or template detail page.

To view the workflow progress bar from the detail page, select a payment or template from a list (such as Recent Activity, Templates or Pending Action)—then click **View**.



#### Payment and Template status descriptions

Detailed statuses help you track payments and templates for U.S. ACH and Wires & Other Payments throughout the workflow process—alerting you to any actions you need to take.

Wire and other payment status descriptions include:

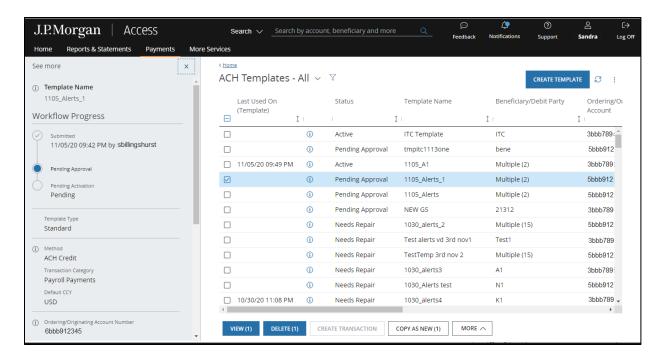
- Pending Approval: A user entitled to approve must approve the payment.
- Partially Approved: An initial approver has approved the payment—and additional approvers need to take action.
- Pending Release: A user entitled to release must release the approved payment.
- Released: A user entitled to release has released the payment.
- Processing by Bank: A user released the payment—and J.P. Morgan is processing it.
- Delivered: J.P. Morgan is processing released multibank wires.
- Rejected by Bank: J.P. Morgan has rejected the payment.

When J.P. Morgan rejects any of the transaction types listed below, the transaction's status will not change to Rejected by Bank. Instead, it will remain listed as Processing by Bank.

- Cross-currency wires.
- Book transfers from J.P. Morgan U.S., EMEA or APAC accounts.
- Drafts from J.P. Morgan U.S., EMEA or APAC accounts.
- Completed: J.P. Morgan has completed the payment processing—and has sent it to Clearing.
- Rejected: A user entitled to approve or activate has rejected the payment.
- Saved: The user creating the payment has saved it to complete and submit at a later date.

Wire and other payment template statuses include:

- Pending Approval: A user entitled to approve must approve the template.
- Pending Activation: A user entitled to activate entitlement must activate the approved template.
- Active: The appropriate users have approved and activated the template. You now can make payments using this template.
- Rejected: A user entitled to either approve or activate has rejected the template.
- Saved: The user creating the template has saved it to complete and submit at a later date.
- Inactive: A user has deactivated the active template.



#### U.S. ACH status descriptions include:

- Pending Approval: A user entitled to approve must approve the payment.
- Partially Approved: An initial approver has approved the payment—and additional approvers need to take action.
- Pending Release: A user entitled to release must release the approved payment.
- Released: A user entitled to release has released the payment.
- Delivered: J.P. Morgan is processing the released payment.
- Rejected by Bank: J.P. Morgan has rejected the payment.
- Saved: The user creating the payment saved it to complete and submit at a later date.

#### U.S. ACH template statuses include:

- Pending Approval: A user entitled to approve must approve the template.
- Pending Activation: A user entitled to activate must activate the approved template.
- Active: The appropriate users have approved and activated the template. You now can make payments
  using this template.
- Rejected: A user entitled to either approve or activate has rejected the template.
- Saved: The user creating the template has saved it to complete and submit at a later date.
- Inactive: A user has deactivated the active template

# Daily activity and limits for wire and all other payments (except U.S. ACH)

Monitor transaction activity and your daily limits.

Limits can be set for individual transaction amounts in the client's base currency—as well as for daily total amounts for each workflow stage (create/submit, approve and release.)

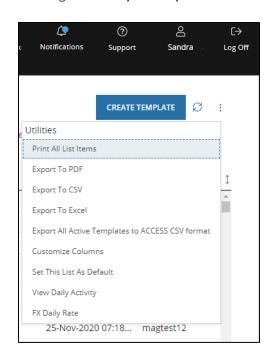
For example, you may have a daily amount limit of US \$100,000 to approve free-form wire payments.

If you approve a free-form wire for US \$25,000, that amount is deducted from the daily amount limit—leaving an available balance of US \$75,000.

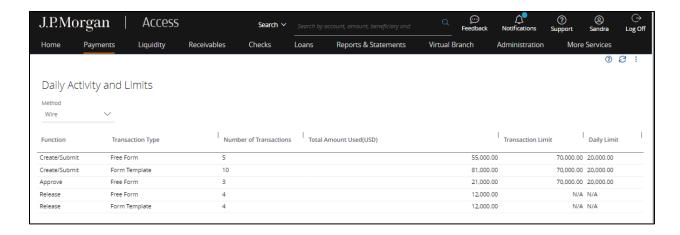
#### **Monitor Daily Activity**

The Daily Activity and Limits page displays the details of all your transactions for the day.

Check your daily activity by first selecting **View Daily Activity** from the Utilities menu (:).



Filter the items displayed by Method and Currency, if needed.



The following activity and limit information is provided.

- Function: Notes actions taken (e.g., create/submit, approve, release).
- Transaction Type: Shows a one-time free-form payment or receipt—or that the payment was created from a template.
- Number of Transactions: Shows the daily total number of transactions by function.
- Total Amount Used: Shows the daily total dollar amount of all transactions by function.
- Amount Remaining: Shows the amount left before you reach your daily limit.
- Transaction Limit: Shows your amount limit per transaction.
- Daily Limit: Shows your daily total amount limit for all transactions.

### **Working with Wires and Book Transfers**

Learn how to create wire and book transfer payments and templates.

A wire is a same-currency or cross-currency transfer of funds—made either domestically or globally.

A book transfer is a transfer of funds between parties—where the debit party and the first credit party maintain accounts at the same J.P. Morgan branch.

A book transfer can be cross-currency book if the debit account location supports more than one currency.

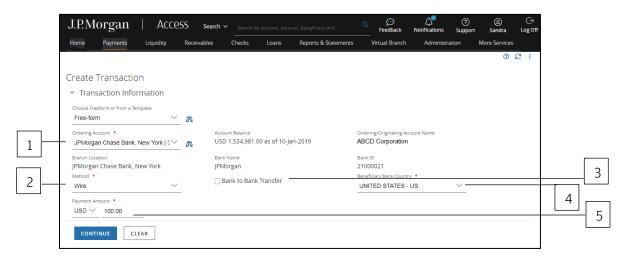
#### Create a wire payment or book transfer

Start by selecting **Create Wire or Other Payment** from the Payments menu in the header.

Use Free-form to make a one-time wire payment or book transfer—if a template isn't available.

If your company is a financial institution, use free-form to initiate a one-time, bank-to-bank wire or book transfer.

\*Fields with an asterisk are mandatory.



To complete the Transaction Information section, follow the steps below.

#### 1. Select the Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

To see a full list of your accounts, click the binocular icon.

Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields based on the account you selected.

#### 2. Select the Method.

#### 3. For wires and book transfers between financial institutions, click Bank to Bank Transfer.

#### 4. Select the Beneficiary Bank Country.

If you're not entitled to change the beneficiary bank country, the field will automatically default to the debit branch location.

#### 5. For Payment Amount, select the currency and enter an amount.

a. Select a currency for the payment or book transfer, indicating whether the payment is a single or cross-currency transaction.

If making a bank-to-bank book transfer from a U.S. account, U.S. dollars is the only currency option available.

#### b. Enter an amount.

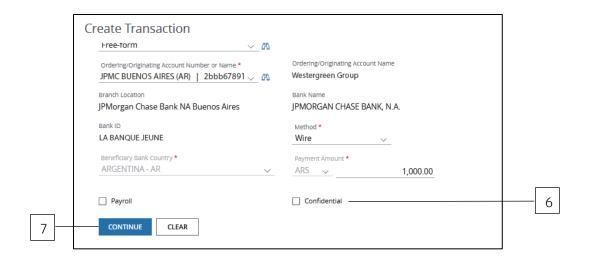
The Rate and Debit Amount fields may display if you're making a cross-currency wire payment, depending on your client set up.

Enter a Payment Amount or Debit Amount—but not both.

You'll be notified of the rate after the payment is processed.

If your company settings enable indicative rates—and the currency and originating branch support these rates—the rate displays after entering a debit amount.

Refer to View and accept rates for more info.



# 6. The Confidential and Payroll checkboxes may display for supported branches only, depending on your entitlements.

- a. If you want to mark a wire as a Confidential or Payroll payment, click the corresponding box.
- b. Click both boxes to mark the payment as both Confidential and Payroll.

To create a confidential or payroll transaction, you must be entitled to the Detail View of these payments.

Certain users, such as an approver/releaser, may be entitled to view only summary-level beneficiary information for payroll and confidential transactions.

#### 7. Click Continue to complete the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



#### 8. Select a Value Date or leave the default date in place.

The default setting for the value date is the earliest available business date.

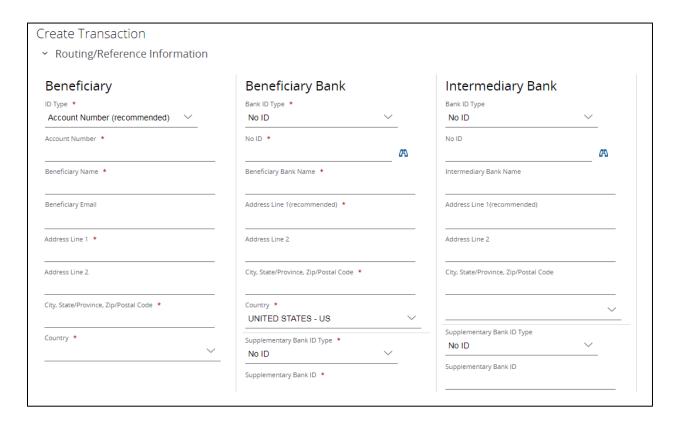
Value dates are based on business days, currency holidays and cut-off times for the transaction.

Set the value date up to 365 calendar days in the future for most transaction types.

The transaction must be released by the cut-off time to get the value on the selected date.

#### Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



#### 1. Select or enter Beneficiary information.

For bank-to-bank transactions, this section's title and field labels will change from Beneficiary to Beneficiary Institution.

(This section doesn't display when creating a book transfer bank-to-bank template from a U.S. account.)

- a. Select a Beneficiary ID Type.
- b. Enter a value in the field below the Beneficiary ID.The name of this field will change based on the ID Type selected.
- c. Enter the beneficiary's name.
- d. Enter the beneficiary's address, city, state/province and zip/postal code.

Enter a valid physical address (building number or name, street, city or town, state/province, country, postal or zip code) instead of a P.O. box to avoid delayed or returned payments.

There are a few country-specific requirements:

- Canada: Include the beneficiary's full physical address.

A P.O. box is not acceptable without a full physical address.

The remitter's information will fill in automatically.

 Indonesia: Provide full beneficiary information, including the city name for domestic IDR wire payments.

- Philippines: Include the beneficiary's full address when initiating a transaction for more than PHP 500,000 (or currency equivalent) from a J.P. Morgan branch in Manila.
- e. Select the beneficiary's country.

For wires initiated from an account held at a J.P Morgan branch in the European Economic Area, you must provide full and accurate beneficiary information on all EU Wire Regulation qualifying payments.

Financial institutions may reject or delay wires if you don't provide the required information.

#### 2. Select or enter Beneficiary Bank information.

- a. Select the Bank ID Type.
- b. Enter a value in the field below the ID Type.

The name of this field, such as Swift ID, Account Number or Australian Bank State Branch (BSB) Code), will change based on the ID Type you selected.

Access automatically fills in the Bank Name and Address fields when you enter a valid SWIFT Bank ID or Fed Wire ABA value.

The country name reflects the location of the beneficiary bank country you previously selected.

Not sure what Bank ID Type to enter? Follow the steps below to open Bank Look up and select an ID type.

- Click the binocular icon to open the Bank Lookup page.
- Select a bank—then click **Use Selected Bank**.

If the Bank ID is not available for your transaction, the Use Selected Bank button will not be enabled.

Go back and select a different Bank ID.

c. If you've been asked to use a Supplementary Bank ID Type, select an ID Type—then enter a Supplementary Bank ID.

In most cases, a Supplementary Bank ID is not necessary. It can be useful when the primary ID doesn't provide enough information to accurately identify the Beneficiary Bank.

#### 3. Take the following steps if Intermediary Bank information for wire payments is required.

An intermediary bank is required if the beneficiary bank does not maintain a direct account relationship with J.P. Morgan in the country of the originating/ordering account.

For a cross-currency transaction, the beneficiary bank may rely on an Intermediary bank to clear a payment.

This situation can occur when the beneficiary bank is not a direct clearing member.

- a. Select the Bank ID Type.
- b. Enter a value in the field below the ID Type.

The name of this field, such as Swift ID, Account Number or Australian Bank State Branch (BSB) Code, will change based on your selected Bank ID Type.

Access automatically fills in the Bank Name and Address fields when you enter a valid SWIFT Bank ID or Fed Wire ABA.

The country name reflects the location of the beneficiary bank country you previously selected.

When the beneficiary bank ID type is CHIPS UID (for cross-currency payments from a U.S. account), follow either one of the steps below.

Select a CHIPS Participant Number for the intermediary bank

or

Change the Bank ID Type to No ID if you don't have this information.

#### 4. Enter Additional Beneficiary Information (if fields display).

For certain currencies, the Additional Beneficiary Details section includes specific additional required fields for the payment and currency selected.

Refer to Additional beneficiary information for wires and book transfers for help completing the required fields.

Transaction Details	By Order Of Information  ID Type Account Number Value
	Name
Internal Reference	Address Line 1
	Address Line 2
	City, State/Province, Zip/Postal Code
	Country

#### 5. Enter Transaction Details.

- a. Enter the reason for the transaction in the Details fields if you'd like the beneficiary to see that information.
- b. For customers who are not financial institutions making a payment on behalf of another party, enter that party's name in the On Behalf Of field.
- c. Use the Internal Reference field to add details describing the transaction—for your internal use only.

This information isn't transmitted with the payment.

- d. Use the Reference Sent with Payment field to send a reference to the receiving party.
  - The reference information is transmitted with the payment.

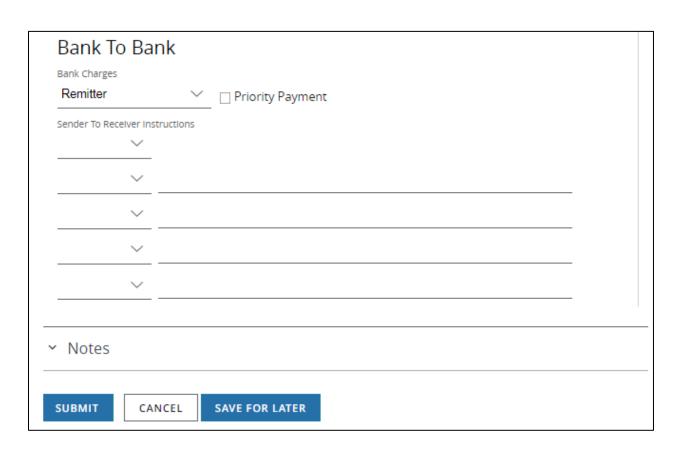
This field won't display for cross-currency payments.

If you enter information in certain fields, fewer lines may be available for other fields.

#### 6. Financial institutions should enter By Order of Information data.

The By Order of Information label will change to Ordering Institution Information if you're creating a bank-to-bank wire transfer.

- a. Enter an ID Value that corresponds to the ID Type.
- b. Enter a name.
- c. Enter a street address (not a P.O. box), city, state/province, and zip/postal code.
- d. Select a country.



#### 7. Enter Bank to Bank information.

a. Select an option from the Charges dropdown.

This selection indicates who the J.P. Morgan debit-processing bank should charge—Remitter, Beneficiary or Shared.

In some cases, only one option will be available.

For certain types of transactions, the Charges field has a mandatory setting. You won't be able to change a mandatory setting.

Due to local regulations, the Charges selection may be changed during processing.

For transactions initiated from U.S. accounts, the default setting for the Charges field is Remitter—and indicates your company will pay the J.P. Morgan debit-processing bank charges.

Any potential credit-processing charges for cross-border payments may be deducted from the amount credited to the beneficiary.

Select Beneficiary (BEN) if the ultimate beneficiary will pay the debit bank charges.

Debit processing charges may be deducted from the payment amount as well.

b. You may be able to mark some types of transactions as priority.Be aware that J.P. Morgan may charge an additional fee for priority status.

- c. Complete the steps below for Sender to Receiver instructions.
  - Select the appropriate codes from the dropdowns.
  - Enter instructions as advised by J.P. Morgan or your beneficiary.
     Instructions fields are enabled based on your selected code values.
- d. Complete the steps below for Instruction Code (if displayed).
  - Select the appropriate codes.
  - Enter instructions.

Instruction fields are enabled based on your selected code values.

#### 8. Select and enter Regulatory Reporting information (if fields display).

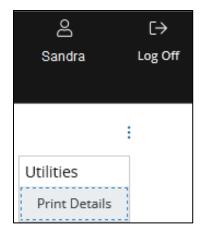
- a. Select a value for the code.
- b. Select a country.
- c. Enter any additional information associated with your selected code in the Instructions field.

#### 9. Enter any Notes.

Notes are for your internal use only. They are not transmitted with the transaction.

# 10. Click Submit to enter the transaction into the approval workflow—or Save for Later if you haven't finished entering all information.

A confirmation page displays if the transaction has been entered into the workflow successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.



#### **Related Articles**

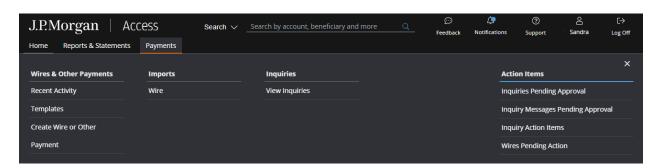
<u>View and accept rates</u>
<u>Additional beneficiary information for wires and book transfers</u>
<u>Manage wires or other payments (except U.S. ACH)</u>
<u>Workflow statuses and progress</u>

#### Create a template for wires or book transfers

Use templates for recurring wire payments or book transfers—or for bank-to-bank wire or book transfer payments if you have those entitlements.

You'll be creating a locked template. This means the user will not be able to change template values set unless you allow editing of specific fields.

Start by selecting **Templates** from the Payments menu.

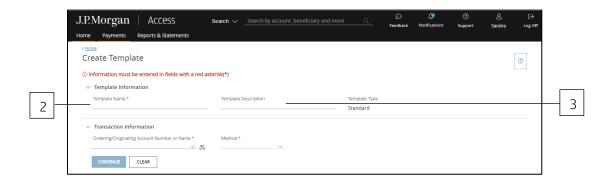


The Wire Templates page displays.

Follow the steps below to create a template.



#### 1. Click Create Template.



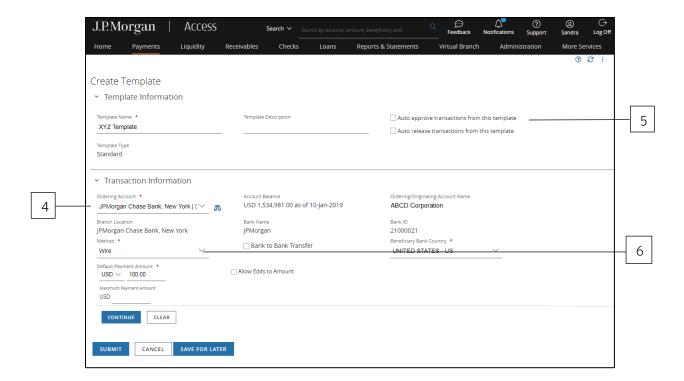
#### 2. Enter a unique Template Name.

### 3. Enter a Template Description.

Use the Template Description to provide more info about the template.

Group templates into custom lists for easy access by assigning the same description to each of the templates included in the group.

Don't know how to create custom lists? Refer to the Access Help Center for more info.



#### 4. Select the Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

Click the binocular icon to select from a full list of your accounts.

Access will fill in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields automatically once you select an account.

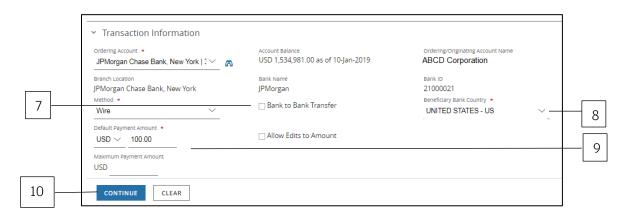
# 5. Select Auto-approve or Auto-release to automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—if your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact your Security Administrator if you have questions about automated functions.

#### 6. Select the Method.



# 7. If your company is a financial institution—and the beneficiary is a bank, click Bank to Bank Transfer.

#### 8. Select the Beneficiary Bank Country.

If you're not entitled to change the beneficiary bank country, the field will automatically default to the debit branch location.

# 9. If payments made using this template will always be in the same amount, complete the following steps.

a. Select a currency from the dropdown.

If payments are cross-currency, the Default Debit Amount field displays.

If making a bank-to-bank book transfer from a U.S. account, U.S. dollars is the only currency option available.

b. Enter the Default Payment Amount field, if needed.

Enter a Default Payment Amount or Default Debit Amount—but not both.

c. Enter a Maximum Payment Amount, if needed.

If payments are cross-currency, the Maximum Debit Amount field also displays.

Enter a Maximum Payment Amount or the Maximum Debit Amount—but not both.

d. Click Allow Edits to Amount, if displayed.

This allows users who are making payments from this template to edit Default Payment or Debit Amounts.

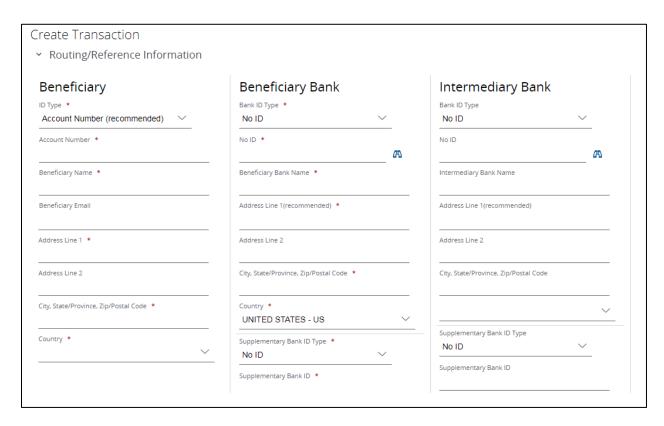
#### 10. Click Continue to complete the next set of screens.

#### Need to change an entry?

If you've already clicked Continue, you can go back and change an entry. You won't lose information you've already entered in other fields—as long as the change doesn't conflict with any other fields or data.

#### Routing/reference information

Complete the Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Select or enter Beneficiary information.

For bank-to-bank transactions, the section title and field labels will change from Beneficiary to Beneficiary Institution.

This section does not display when creating a book transfer bank-to-bank template from a U.S. account.

- a. Select a Beneficiary ID Type.Complete the remaining fields. The field labels will depend on your selection.
- b. Enter a value in the field below the ID Type.The field label may be Account Number, Swift ID or other label, depending on the ID Type selected.
- c. Enter the beneficiary's name.

d. Enter the beneficiary's address, city, state/province and zip/postal code.

Enter a valid physical address (building number or name, street, city or town, state/province, country, postal or zip code) instead of a P.O. box to avoid delayed or returned payments.

There are a few country-specific requirements:

- Canada: Include the beneficiary's full physical address.

A P.O. box is not acceptable without a full physical address.

The remitter's information will fill in automatically.

- Indonesia: Provide full beneficiary information including the city name for domestic IDR wire payments.
- Philippines: Include the beneficiary's full address when initiating a transaction for more than PHP 500,000 (or currency equivalent) from a J.P. Morgan branch in Manila.
- e. Select the beneficiary's country.

For transactions initiated from an account held at a J.P Morgan branch in the European Economic Area, you must provide full and accurate beneficiary information on all EU Wire Regulation qualifying payments.

Financial institutions may reject or delay wires if the required information is not provided.

#### 2. Select or enter Beneficiary Bank information.

- a. Select the Bank ID Type.
- b. Enter a value in the field below the ID Type.

The name of this field, such as Swift ID, Account Number or Australian Bank State Branch (BSB) Code, will change based on the ID Type selected.

Access automatically fills in the Bank Name and Address fields when you enter a valid SWIFT Bank ID or Fed Wire ABA.

The country name reflects the location of the beneficiary bank country.

#### Not sure what Bank ID Type to enter?

Use one of these two steps to confirm your Bank ID Type:

Click the binocular icon to open the Bank Lookup page.

or

Select a bank—then click **Use Selected Bank**.

If the bank ID is not available for your transaction, the Use Selected Bank button will not be enabled.

c. If you've been asked to use a Supplementary Bank ID Type for a wire payment, select an ID Type—then enter a Supplementary Bank ID.

In most cases, a supplementary bank ID is not necessary. It can expedite the transaction when the primary ID doesn't provide enough information to accurately identify the beneficiary bank.

#### 3. Enter Intermediary Bank information, if required.

An intermediary bank is required if the beneficiary bank does not maintain a direct account relationship with J.P. Morgan in the country of the originating/ordering account.

For a cross-currency transaction, the beneficiary bank may rely on an intermediary bank to clear a payment.

- a. Select the Bank ID Type.
- b. Enter a value in the field below ID Type.

The name of this field (e.g., Swift ID, Account Number, Australian Bank State Branch [BSB] Code) will change based on the selected ID Type.

Access automatically fills in the Bank Name and Address fields when you enter a valid SWIFT Bank ID or Fed Wire ABA. The country name reflects the location of the beneficiary bank country.

When the Beneficiary Bank ID Type is CHIPS UID (for cross-currency payments from a U.S. account), follow either one of these steps.

Select a CHIPS Participant Number from the dropdown.

or

Change the Bank ID Type to No ID if you don't have this information.

#### 4. Select or enter Additional Beneficiary Information (if fields display).

For certain currencies, the Additional Details section includes specific fields required for the selected payment method and currency.

Refer to **Additional beneficiary information for wires and book transfers** if you have questions about these fields.

Transaction Details		By Order Of Information
Details	Allow Edits?	ID Type
		Account Number
		Value
		Name
		Address Line 1
Internal Reference	Allow Edits?	
		Address Line 2
		City, State/Province, Zip/Postal Code
		Country
		~

#### 5. Enter Transaction Details.

Not all fields display for book transfer payments.

- a. Enter the reason for the payment in the Details fields, if needed.
- b. For customers who are not financial institutions making a payment on behalf of another party, enter that party's name in the On Behalf Of field.
- c. Use the Internal Reference field to add reference details describing the transaction.
- d. The Reference Sent with Payment field is not available for cross-currency payments.

# 6. Click the Allow Edits checkbox(es) (if enabled) to let users edit those fields when creating payments from the template.

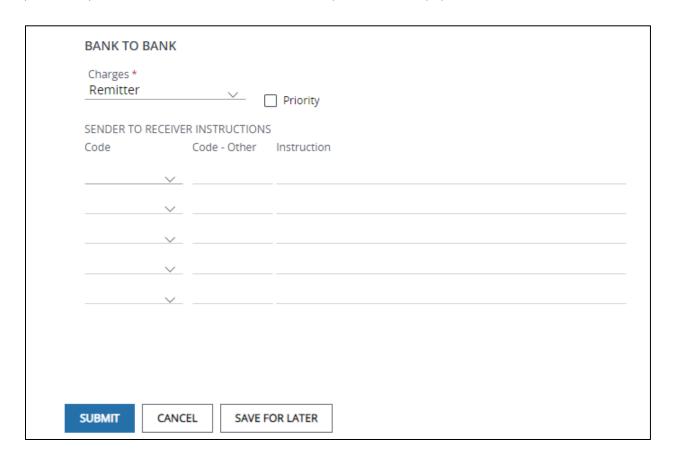
If you enter information in certain fields, fewer lines may be available for other fields.

## 7. Enter By Order of Information (for financial institutions only).

The By Order of Information label will change to Ordering Institution Information if you're creating a bank-to-bank wire transfer template.

- a. Enter an ID Value that corresponds to the ID Type.
- b. Enter a name.
- c. Enter a street address, city, state/province and zip/postal code.
- d. Select a country.

Enter a valid physical address (building number or name, street, city or town, state/province, country, postal or zip code) instead of a P.O. box to avoid delayed or returned payments.



# 8. Select or enter Bank to Bank information.

a. Select an option from the Charges dropdown.

This selection indicates who the J.P. Morgan debit-processing bank should charge—Remitter, Beneficiary or Shared.

In some cases, only one option will be available.

For some types of transactions, the Charges field has a mandatory setting, which means you cannot change it.

Due to local regulations, the Charges option you selected may be changed during processing. For transactions initiated from U.S. accounts, the default setting for the Charges field is Remitter—indicating your company will pay the J.P. Morgan debit-processing bank charges.

Any potential credit-processing charges for cross-border payments may be deducted from the amount credited to the beneficiary.

Select Beneficiary (BEN) if the ultimate beneficiary will pay the debit bank charges. Debit processing charges may be deducted from the payment amount.

- b. You may be able to mark some types of transactions as priority transactions.
  - J.P. Morgan may charge an additional fee for priority processing.
- c. Complete the steps below for Sender to Receiver instructions.
  - Select the appropriate codes from the dropdown.
  - Enter instructions as advised by J.P. Morgan or your beneficiary.
  - Instructions fields display based on your selected code values.
- d. Complete the steps below for Instruction Code (if displayed).
  - Select the appropriate codes.
  - Enter instructions.
  - Instructions fields appear based on your selected code values.

#### 9. Select and enter Regulatory Reporting information (if fields display).

- a. Select a value for the code.
- b. Select a country.
- c. In the Instructions field, enter any additional information associated with your selected code.

#### 10. Click Submit—or Save for Later if you haven't finished entering all information.

If Access doesn't find any errors in the template, it's sent to the approval workflow. The template must be approved and activated before using it to create transactions.

Once your template is active, start making wire payments and book transfers.

#### **Related Articles**

View and accept rates

Additional beneficiary information for wires and book transfers

Create a wire or other payment from a template

Manage templates for wires or other payments (except U.S. ACH)

Workflow statuses and progress

Create an enhanced template

#### Create a wire tax payment (U.S. only)

Make FED tax payments directly to the U.S. Treasury Department with Access.

Payments must be received by 3:00 p.m. EST to be credited that day. If received after the cut-off, payments are handled on a reasonable-effort basis.

\*Fields with an asterisk are mandatory.

To create a U.S. wire tax payment:

- 1. Select Create Wire or Other Payment from the Payments menu.
- 2. Follow the steps below to create a free-form payment.
  - a. Select or enter the following Beneficiary information.
    - Beneficiary Name: Enter "IRS"
    - Beneficiary ID Type: Select Account Number
    - Account Number: Enter "20092900"
    - City, State: Enter "MINNEAPOLIS, MN"
    - Country: Select **UNITED STATES OF AMERICA**
  - b. Select or enter the following Beneficiary Bank information.
    - Bank ID Type: Select **FED ABA**

If the payment is for a Single Business Taxpayer (SBT), enter the following information.

- FED ABA: Enter "091036164"
- Bank Name: Enter "US TREASURY SINGLE TAXPAYORS"

- City, State: MINNEAPOLIS, MN
- Country: Select UNITED STATES OF AMERICA

If the payment is for a Bulk Provider Taxpayer (BPT), enter the following information.

- FED ABA: Enter "091036177"
- Bank Name: Enter "FRBM/BK OF AMERICA"
- City, State: MINNEAPOLIS, MN
- Country: Select UNITED STATES OF AMERICA

Complete the Transaction Details, entering the items in order.

Begin entering information in the first line of payment details and continue using additional lines as needed.

Each piece of information must be separated by (and end) with a colon.

- Nine-digit taxpayer ID number.
- Taxpayer Name Control (4 letters).
- Taxpayer Name (up to 35 characters).
- Tax Type (5 digits).
- Tax Year (2 digits).
- Tax Month (2 digits—Use a leading zero for single-digit months).

The final entry should look like this:

1BBB56789:MANH:MANHATTAN COMPANYINC:72005:21:03:

Disclaimer: The information provided here, or by your client service representative or treasury management officer, is for your information only and should not be relied upon as legal, regulatory, tax or financial advice. For such advice, please consult your own professional adviser.

# Additional beneficiary information for wires and book transfers

The chart explains the different fields and provides instructions on how to enter the data.

The fields displayed in this section depend on your beneficiary bank country and currency selections.

Field Name	Description and Instructions
Account Type	This field displays if the currency is INR (Indian Rupee).  Here are definitions of the account type options for this field.
	N/A: Not Applicable.
	NRE: Non-Resident Emigrant.
	NRI: Non-Resident Indian.
	NRO: Non-Resident Ordinary Account.
Beneficiary CUIT	This is the Tax ID code for ARS (Argentine Peso) and USD (U.S. Dollar) payments initiated from the Argentina branch.
Beneficiary Email	This field displays for cross-currency payments for the following currencies.
	ARS (Argentine Peso).
	BRL (Brazilian Real).
	CLP (Chilean Peso).
	COP (Colombian Peso).
	Beneficiary Email is required to contact the beneficiary for mandatory supporting documents.
Beneficiary Phone	This field displays if the payment is cross-currency.
	Depending on the currency selected, you may need to fill in the field.
Budget Organization Code, Profit Type and Citation Number	These fields display if the currency is BAM (Bosnia and Herzegovina Convertible Marks)—and the beneficiary is a government budget organization.
Card ID	This field displays if the currency is GTQ (Guatemalan Quetzal).
	Select Corporate or Individual.
Central Bank Account Number	This field displays if the currency is RUB (Russian Ruble).
Clabe	This field displays If the currency is a Mexican currency.

Field Name	Description and Instructions
Contact Name	This field displays if the payment is cross-currency.
	Depending on the currency selected, the field may be required.
ID Card Type	This field displays if the currency is GTQ (Guatemalan Quetzal).
	Select <b>Corporate</b> or <b>Individual</b> .
Purpose of Payment	Enter a code for central bank processing in certain countries to indicate the reason for payment.
	This field is mandatory for:
	Central bank reporting in Malaysia.
	China-bound cross-currency CNY (Renminbi) payments.
	This field is required except when paying CNY from a non-CNY China account within China.
	Cross-border wire transfers from and into Korea
	The field is optional for Brazilian payments.
	If you don't enter a code, the default reason will be Account Credit.
Reason for	This field displays if the payment is cross-currency.
Payment (lines 1 and 2)	Depending on the currency selected, the field may be required.
Second Identification Number	Enter the number for the Second Identification Type selected for a Malaysia wire payment when the currency is MYR (Malaysian Ringgit).
Second Identification Type	This field is used for additional Beneficiary identification required by the Malaysia RTGS clearing system (RENTAS).
	It displays only for a Malaysia wire payment when the currency is MYR (Malaysian Ringgit).
Tax ID (RUT)	This field is mandatory for domestic payments within Chile when the currency is CLP (Chilean Peso).
	It is no longer required for domestic payments within Chile when the currency is USD (U.S. dollar).
Tax ID Code	This field displays if the payment is cross-currency.
	Depending on the currency selected, the field may be required.
	The name of this field may change depending on which currency is selected.

Field Name	Description and Instructions		
Tax ID Type and Tax	These fields are mandatory for the currencies below:		
ID	BRL (Brazilian Real).		
	DOP (Dominican Peso).		
	PEN (Peruvian Nuevo Sol).		
	Select the ID type from the dropdown—and then, enter the Tax ID.		
	For the CRC (Costa Rican Colon) and PYG (Paraguayan Guarani) currencies, you may be prompted to enter only the tax identifier—which may be translated into the local language.		
Urgent Payment	This field displays in only two cases:		
flag	For China domestic payments of less than 50,000 CNY (Renminbi).		
	For cross-currency payments.		
	The default setting for this field is <b>No</b> .		
	Select <b>Yes</b> if the payment should be processed as urgent.		
VO Code	This field is for the Russian Currency Operational code		
	It displays if the currency is RUB (Russian Ruble).		

For wires or book transfers in Brazil, Chile, Mexico and Norway, see this chart for details.

Field Name	Description and Instructions
Beneficiary Tax ID	This field may display for domestic transactions in Mexico and Brazil.
	Enter a unique code to identify an individual or corporation in those countries.
	For Mexico only—if you've entered a VAT Amount, the Beneficiary Tax ID field becomes mandatory.
Chile Local Code	This is a four-digit local bank clearing code for the beneficiary bank.
	For CLP (Chilean Peso) wires, the Chile local code is the default setting and is recommended.
	For (USD) U.S. dollar wires from Chile, the Chile local code displays.
Supplementary Bank ID	For Brazilian payments, if you've selected the Brazil Bank Code, enter the Bank Branch Code in this field.

Field Name	Description and Instructions
VAT Amount	The Value Added Tax amount field is optional for local payments in Mexico.  If you enter an amount in this field, the Beneficiary Tax ID field is required.
Description for VR	Enter a description of the payment, which is required by the Norwegian Customs Department.
VR Code	This code is required by the Norwegian Customs Department for cross- currency payments.
	Select the appropriate code from the dropdown.

The South African government requires several additional fields for wires and book transfers into and out of that country.

Field Name	Description and Instructions
Customs Client Number (CCN)	The CCN is the registration number issued by the South Africa Customs and Excise authority.
Exchange Control Authority Number	This number is the approval reference number for an Exchange Control request received from J.P. Morgan Chase Bank N.A., Johannesburg branch— or from the South African Reserve Bank.
MRN	The Movement Reference Number (MRN) is the reference number issued by South Africa Customs to importers relating to released goods.  It correlates the invoice, transport document and bill of lading.
SARB Approval No.	The South African Reserve Bank (SARB) Approval No. is the reference number that relates to a foreign loan transaction.
Tax Reference	This is the reference number received from South African Revenue Services (SARS) —or from the SARS eFiling system.  Tax reference number validation is required for payments submitted to SARS for settlement of tax liabilities.
UCR	The Unique Consignment Reference (UCR) is the reference number issued by South Africa Customs to exporters to control the receipt of export proceeds.
Utility Reference	Also known as a beneficiary reference, this is the transaction reference number the beneficiary will use to identify the payee of a South Africa utility payment.

# Working with drafts/check

Learn how to create draft/check payments and templates.

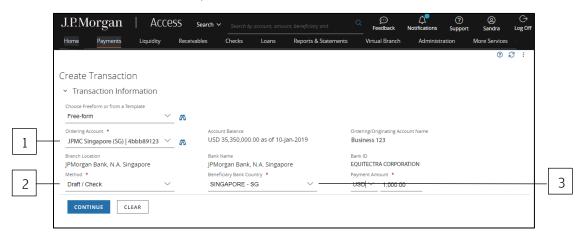
The draft/check method is for same-currency checks or cross-currency J.P. Morgan drafts that are initiated from U.S.-branch, Asia-branch and certain EMEA-branch debit accounts.

#### Create a free-form draft/check

Use free-form to make a one-time draft—if a template isn't available.

Start by selecting **Create Wire or Other Payment** from the Payments menu—then, complete the Transaction and Routing/Reference information sections below.

\*Fields with an asterisk are mandatory.



#### 1. Select the Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

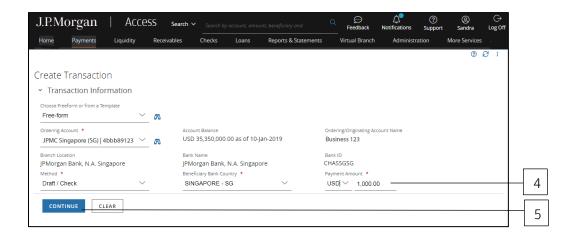
#### 2. Select Draft/Check for the Method.

#### 3. Select the Beneficiary Country.

If you're initiating a payment from a U.S. debit account—and the payment will be sent to an address other than the beneficiary's—click **Mail to Address Other Than Beneficiary.** 

Selecting this option changes the field label from Beneficiary Country to Mail To Country.

You'll be able to enter the beneficiary's and mail-to address information in the Routing/Reference Information field.



#### 4. Complete the Payment Amount fields.

a. Select a currency.

This defines the currency for the payment—and also determines whether the payment is a single or cross-currency transaction.

b. Enter an amount.

When making a cross-currency payment, the Rate and Debit Amount fields displays.

Enter either a Payment Amount or Debit Amount, but not both.

You'll be notified of the currency rate after the payment is processed.

If your company settings enable indicative rates—and the currency and originating branch support these rates—a rate displays after you enter a debit amount.

Refer to **View and accept rates** for more info.

#### 5. Click Continue to complete the next set of screens.

#### Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



## 6. Select a Value Date or leave the default date in place.

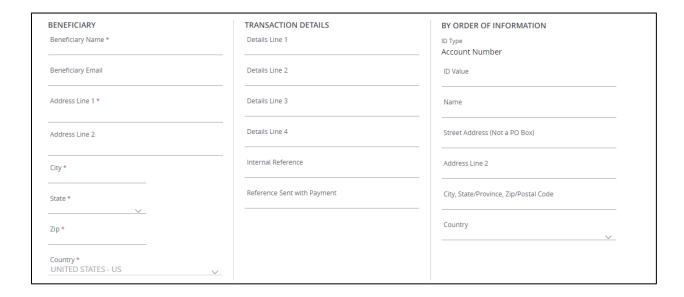
The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the transaction. Set the value date up to 365 calendar days in the future for most transactions.

The transaction must be released before the cut-off time to get the value on the selected date.

### Routing/reference information

Follow the steps below to complete Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Select or enter Beneficiary information.

a. Enter the beneficiary's name.

b. Enter the beneficiary's address, city, state/province and zip/postal code.

c. Select the beneficiary's country.

If the beneficiary's country is in Asia, select the Delivery Method.

d. If you are creating a draft/check from a U.S. account in U.S. dollars—and you selected Mail to Address Other than Beneficiary in the Transaction Information section—complete the Mail To Address section.

You may want to add "c/o" before the alternate address since it will be printed on the check under the Payee Name.

For U.S. account initiations not in U.S. dollars, the alternate address will print on the check.

# 2. Enter Additional Beneficiary Information (if fields display).

For certain payment currencies, the Additional Information section displays additional required fields.

Refer to **Additional beneficiary information for drafts/checks** for help completing the required fields.

#### 3. Enter Transaction Details.

- a. Enter the reason for the payment in the Details fields, if needed.
- b. For non-financial institution customers making a payment on behalf of another party, enter that party's name in the On Behalf Of field.
- c. Use the Internal Reference field to add reference details describing the transaction.

If any of the Reference fields are required to complete a payment, the appropriate section expands automatically, and an asterisk displays.

For U.S. FX drafts, Transaction Details fields do not display if you've added Mail To information.

# 4. Enter By Order of Information.

- a. Enter an ID Value that corresponds to the ID Type.
- b. Enter a name.
- c. Enter a street address (not a P.O. box), city, state/province, and zip/postal code.
- d. Select a country.



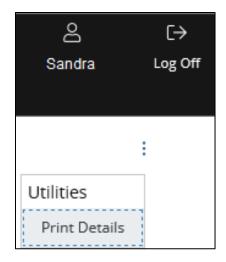
#### 5. Select and enter Bank to Bank information.

This section displays for U.S. same-currency draft/check payments only.

- a. Select an option from the Charges dropdown.
- b. This selection indicates who the J.P. Morgan debit-processing bank should charge.
- For Sender to Receiver instructions, select the appropriate codes.
   Enter instructions as advised by J.P. Morgan or your beneficiary.
   Instructions fields appear based on the selected code.

# 6. Click Submit to enter the transaction into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation page displays if the transaction has been entered into the workflow successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.



## **Related Articles**

<u>View and accept rates</u>
<u>Additional beneficiary information for drafts/checks</u>
<u>Manage wires or other payments (except U.S. ACH)</u>
Workflow statuses and progress

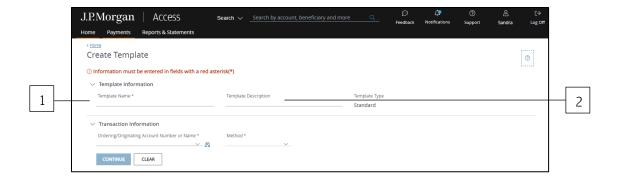
#### Create a draft/check template

Use templates for recurring draft/check payments to save time.

You'll be creating a locked template. This means a user will not be able to change set template values unless you allow editing of specific fields.

Start by selecting **Create Wire or Other Payment** from the Payments menu—then complete the Template, Transaction and Routing/Reference information sections below.

\*Fields with an asterisk are mandatory.

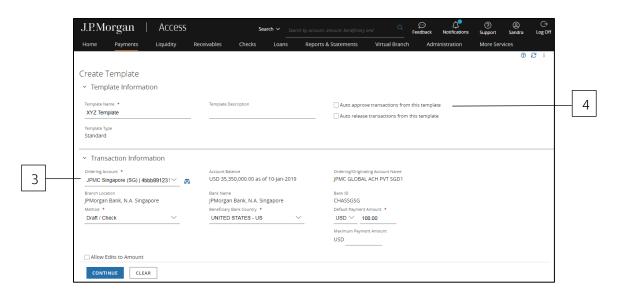


## 1. Enter a unique Template Name.

## 2. Enter a Template Description.

Use the Template Description to provide more info about the template. You can group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.



# 3. Select an Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

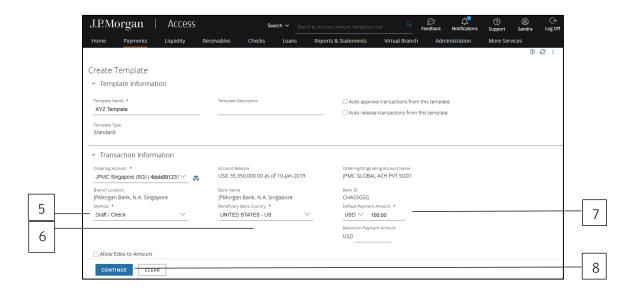
Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the selected account.

# 4. Select Auto-approve or Auto-release to automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—if your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact your Security Administrator if you have questions about automated functions.



#### 5. Select Draft/Check as the Method.

## 6. Select the Beneficiary Country.

If you're creating a draft/check from a U.S. debit account—and the payment will be sent to an address other than the beneficiary's—click **Mail to Address Other Than Beneficiary**.

Selecting this option will change the field label from Beneficiary Country to Mail To Country.

After you click Continue, enter the beneficiary and mail-to address information in Routing/Reference Information.

#### 7. Complete the steps below for Payment Amount.

a. Select a currency.

This step defines the payment currency—and also indicates whether it's a single or cross-currency transaction.

b. Enter an amount.

When making a cross-currency payment, the Rate and Debit Amount fields display.

Enter either a Default Payment Amount or Maximum Payment Amount—but not both.

You'll be notified of the rate after the payment is processed.

If your company settings enable indicative rates—and if the currency and originating branch support these rates—the rate displays after you enter a debit amount.

Refer to View and accept rates for more details.

# 8. Click Continue to complete the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.

#### Routing/reference information

The following steps involve identifying the Beneficiary, Beneficiary Bank and other required routing/reference information.

BENEFICIARY	TRANSACTION DETAILS	BY ORDER OF INFORMATION
Beneficiary Name *	Details Line 1	ID Type
		Account Number
Beneficiary Email	Details Line 2	ID Value
Address Line 1 *	Details Line 3	Name
Address Line 2	Details Line 4	Street Address (Not a PO Box)
Address Line 2		3,000,000,000,000,000,000,000,000,000,0
City *	Internal Reference	Address Line 2
Section &	Reference Sent with Payment	City, State/Province, Zip/Postal Code
State *		
Zip *		Country
Source		
Country *		
UNITED STATES - US		

# 1. Enter Beneficiary information.

- a. Enter the beneficiary's name.
- b. Enter the beneficiary's address, city, state/province and zip/postal code.

If you're creating a draft/check from a U.S. account in U.S. dollars—and you selected Mail to Address Other than Beneficiary in the Transaction Information section—complete the Mail To Address section.

You may want to add "c/o" before the alternate address since it will be printed on the check under the Payee Name.

For U.S. account initiations not in U.S. dollars, the alternate address will print on the check.

- c. Select the beneficiary's country.
- d. If the beneficiary's country is in Asia, select the Delivery Method.

### 2. Enter Additional Beneficiary Information.

For certain currencies, the Additional Beneficiary Information section includes required fields. Refer to **Additional beneficiary information for drafts/checks** for help completing the required fields.

#### 3. Enter Transaction Details.

- a. Enter the reason for the payment in the Details fields, if needed.
- b. For non-financial institution customers making the payment on behalf of another party, enter that party's name in the On Behalf Of field.
- c. Use the Internal Reference field to add reference details describing the transaction for internal use only.

If any of the Reference fields are required, the appropriate section automatically expands, and an asterisk displays.

For U.S. FX drafts, Transaction Details fields do not display if you've entered Mail To information.

## 4. Enter By Order of Information.

- a. Enter an ID Value that corresponds to the ID Type.
- b. Enter a name.
- c. Enter a street address (not a P.O. box), city, state/province, and zip/postal code.

#### d. Select a country.

Charges Remitter		<u> </u>				
SENDER TO R	ECEIVER INSTR	RUCTIONS	5			
Code	Code -	Other	Instruction			
	<u> </u>					
						_
	<u> </u>					_
	<u> </u>					
Notes						
					Remaining C	haracters 70
SUBMIT	CANCEL	SAVE F	OR LATER			

#### 5. Enter Bank to Bank information.

- a. Select a Charges option from the dropdown—remitter or receiver.
   This section displays only for U.S. same-currency draft/check payments.
   The Charges option selection indicates who pays for the transaction fee.
- For Sender to Receiver instructions, select the appropriate codes.
   Enter instructions as advised by J.P. Morgan or your beneficiary.
   Instructions fields display based on the selected code.

# 6. Click Submit—or Save for Later if you haven't finished entering all the data.

If Access doesn't find any errors in the template, it's sent to the approval workflow. The template must be approved and activated before you can use it to create payments. Once the template is active, you're able to start creating drafts/checks.

## **Related Articles**

<u>View and accept rates</u>
<u>Create a wire or other payment from a template</u>
<u>Manage templates for wires or other payments (except U.S. ACH)</u>
<u>Workflow statuses and progress</u>

## Additional beneficiary information for drafts/checks

The chart below explains the data needed to complete the Additional Beneficiary Information section when creating drafts/checks.

Depending on the beneficiary country and selected currency, the following fields display.

Field Name	Description and Instructions
Purpose of Payment	Enter a reason for the payment for the Philippines and U.S. cross-currency drafts.
Printing Location	Enter a location for India local check payments.
Vendor Code	Enter a code for Taiwan same-currency payments.
Clear Through Location	Enter a location for certain Asia branches.

# View and accept rates

Your company may use indicative rates—floating exchange rates that are not locked or fixed at the time of a transaction.

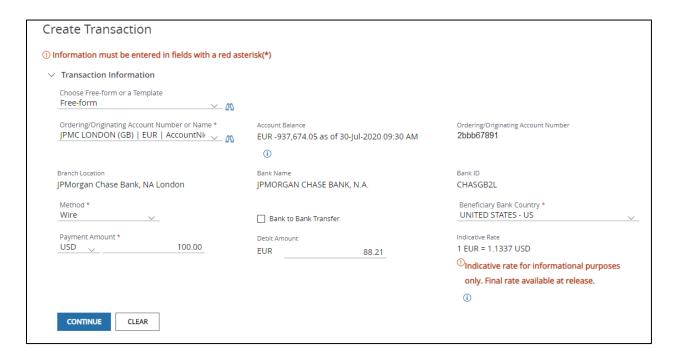
An indicative rate may be available for cross-currency wires, book transfers and drafts.

This rate is for informational purposes only—it's not an offer to enter into a cross-currency transaction at that rate.

To use indicative rates, your company settings must enable them, and the currency and originating branch must support them.

#### View indicative rates

Depending on your entitlements, an indicative rate displays after you've entered a debit amount for a cross-currency payment.

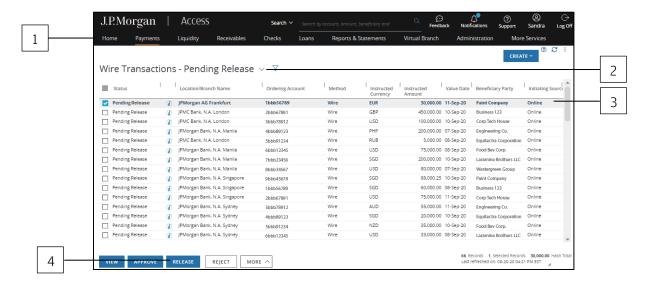


Before releasing a payment, confirm the applicable rate. This rate is final and will be used to execute the payment.

The final rate may differ from the indicative rate—if the rate has fluctuated between when a payment is created and when it's released.

#### Accept rates

Follow the steps below to accept a rate for a cross-currency payment.



1. Select Wires Pending Action from the Payments menu.

2. Click the Pending Action dropdown arrow—then select Pending Release.

The list displays only the payments pending release.

3. Select the payments for release.

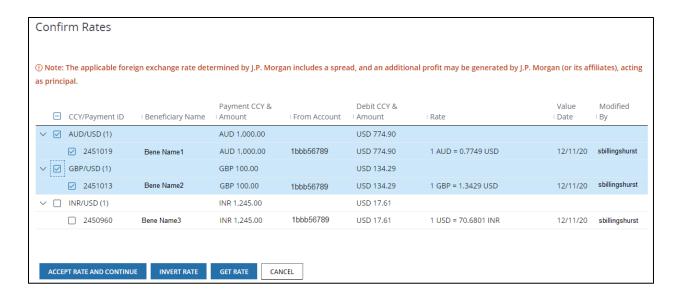
#### 4. Click Release.

The Review Screen displays.

5. Click Confirm Release for selected payments.

The Confirm Rate screen displays.

When your selections include same-currency plus cross-currency payments, the Confirm Rates page displays.



Only cross-currency payments will be included on the page.

The same-currency payments will be released with the cross-currency payments after you click **Accept**Rate and Continue.

Click **Invert Rate** to see the reciprocal rate for a selected currency pair.

Click Get Rate to refresh rates.

Rates displayed are only valid for one minute.

# 6. Click Accept Rate and Continue to release selected currency pairs—and same-currency payments.

The applicable foreign exchange rate determined by J.P. Morgan includes a surcharge to the bank (or its affiliates), plus an additional spread. There may also be other fees.

Access will automatically verify funds availability. Payments will not be released if funds are insufficient.

The final rate will be included on the confirmation and in Reports.

Just want to release same-currency payments?

Follow these steps to release the same-currency payments selected in step 3 above.

In this case, you will not be accepting rates or releasing cross-currency payment.

#### 1. Deselect all currency pairs on the Confirm Rates page.

All currency pairs are selected by default when the page loads. Same-currency payments selected in Step 3 (above) do not display on this page.

2. Click Accept Rate and Continue to release same-currency payments.

# **Working with GIROs**

Make single GIRO payments using the free-form method or set up a template for recurring transactions.

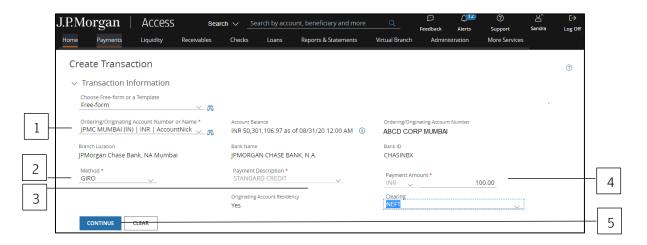
The GIRO method is available for local-currency, same-country payments in India and certain APAC countries, if you have the appropriate entitlements.

#### Create a free-form GIRO

Use Free-form to make a one-time GIRO payment—if a template isn't available.

Start by selecting **Create Wire or Other Payment** from the Payments menu—then complete the Transaction and Routing/Reference information sections below.

\*Fields with an asterisk are mandatory.



## 1. Select the Ordering/Originating Account from the dropdown.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

#### 2. Select GIRO as the Method.

## 3. Select a Payment Description.

Also select a Clearing method—for India debit accounts only.

#### 4. Complete the Payment Amount section.

- a. Select a currency.
- b. Enter an amount.

#### 5. Click Continue to enter information in the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



# 6. Select a Value Date or leave the default date in place.

The value date default setting is the earliest available business date.

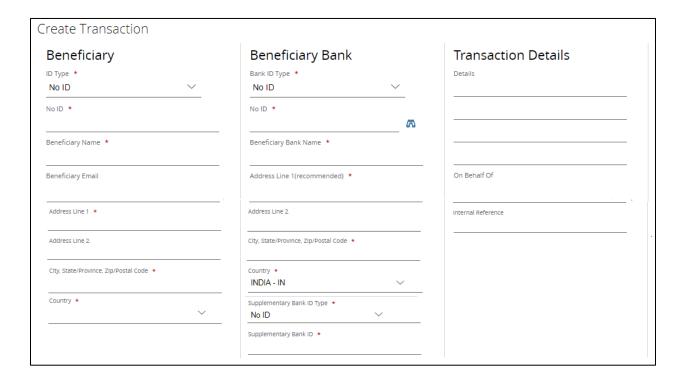
Value dates are based on business days, currency holidays and cut-off times for the transaction.

Set the value date up to 365 calendar days in the future for most transactions.

The transaction must be released before the cut-off time to get the value on the selected date.

#### Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and other required routing/reference information fields.



# 1. Select or enter Beneficiary information.

a. Select a Beneficiary ID Type.

Enter a value in the field below the ID Type.

The name of this field will change based on the ID Type you selected.

- b. Enter the beneficiary's name.
- c. Enter the beneficiary's address, city, state/province and zip/postal code.
- d. Select the beneficiary's country.

When initiating a transaction for more than PHP 500,000 (or currency equivalent) from a J.P. Morgan branch in Manila, you must include the beneficiary's full address.

Your payment may be rejected or delayed if you don't provide the required information.

#### 2. Select or enter Beneficiary Bank information.

a. Select the Bank ID Type—for Vietnam only.

The suggested selection shows as "recommended."

The default Bank ID type for all other countries is the bank branch code.

b. Enter the Bank Name and Address.

The beneficiary bank country is the same as the originating account's country.

## 3. Enter Additional Beneficiary Details.

The following fields appear in this section based on the applicable country:

- Enter the User Number and User Credit Reference—for India only.
- Enter the Vendor Code—for Taiwan only.

#### 4. Enter Transaction Details.

This section will appear for applicable countries only.

- a. Enter the reason for the payment in the Details fields, if needed.
- b. For customers who are not financial institutions (making a payment on behalf of another party), enter that party's name in the On Behalf Of field.
- c. Use the Internal Reference field to add reference details describing the transaction.

	Create Transaction By Order Of Information					
ID Type Account Nun	nber					
Value						
Name						
Address Line 1						
Address Line 2						
City, State/Provi	nce, Zip/Postal Co	de				
Country						
SUBMIT	CANCEL	SAVE FOR LATER				

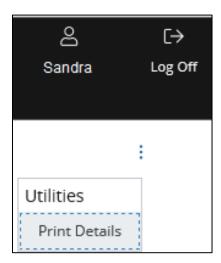
#### 5. Enter By Order of Information.

If you enter information in any one field, you must complete the rest of the fields.

- a. Select an ID Type from the dropdown.
- b. Enter an ID Value that corresponds to the ID Type.
- c. Enter a name.
- d. Enter a street address (not a P.O. box), city, state/province, and zip/postal code.
- e. Select a country.

# 6. Click Submit to enter the transaction into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation page displays if the transaction has been entered into the workflow successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.



#### **Related Articles**

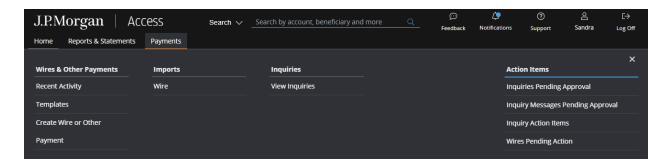
Manage wires or other payments (except U.S. ACH) Workflow statuses and progress

#### Create a GIRO template

Use templates for recurring GIRO payments.

You'll be creating a locked template. This means the user will not be able to change template values unless you allow editing of specific fields.

Start by selecting **Templates** from the Payments menu.

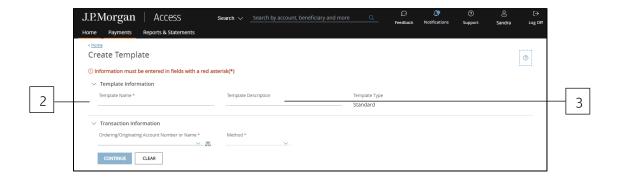


The Wire Templates page displays.

Then, follow the steps below to create a template.



## 1. Click Create Template.

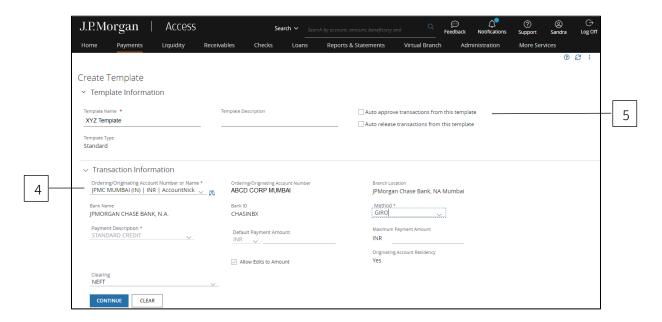


## 2. Enter a unique Template Name.

#### 3. Enter a Template Description.

Use the Template Description to provide more info about the template. This will make it simpler to group templates into custom lists for easy retrieval.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.



# 4. Select an Ordering/Originating Account.

The dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

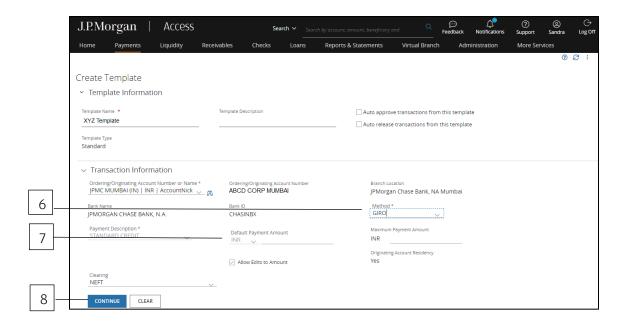
Access automatically fills in the Account Name, Branch Location, Bank Name and ID, and Payment Amount Currency fields for the selected account.

#### 5. Automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—provided your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact your Security Administrator if you have questions about automated functions.



#### 6. Select GIRO as the Method.

# 7. Enter the Default Payment Amount or Maximum Payment Amount.

- a. The currency defaults to the local currency of the debit account.
- b. Select the Clearing method—for India debit accounts only.

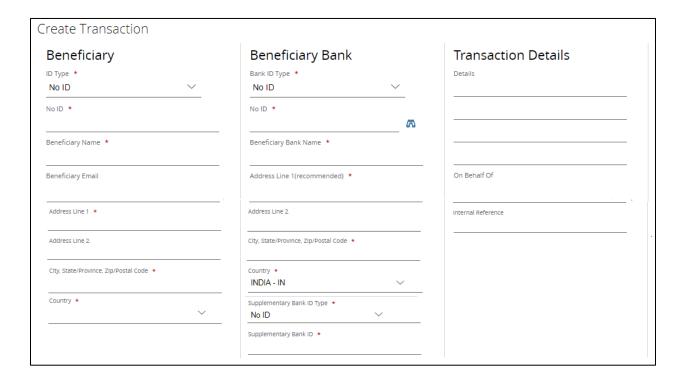
#### 8. Click Continue to enter information in the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.

#### Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and other required routing/reference information fields.



# 1. Select or enter Beneficiary information.

- a. Select a Beneficiary ID Type.
- b. Enter a value in the field below the ID Type.The field label might be Account Number, IBAN or other label depending on to the selected ID Type.
- c. Enter the beneficiary's name.
- d. Enter the beneficiary's address, city, state/province and ZIP/postal code.
- e. Select the beneficiary's country.

When initiating a transaction for more than PHP 500,000 (or currency equivalent) from a J.P. Morgan branch in Manila, you must include the beneficiary's full address.

Your payment may be rejected or delayed if the required beneficiary information is not provided.

#### 2. Enter Additional Beneficiary Details.

For India, enter the User Number and User Credit Reference.

For Taiwan, enter the Vendor Code.

#### 3. Enter Beneficiary Bank information.

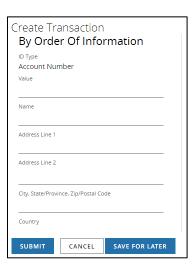
For Vietnam, enter the Bank ID Type.
 The default Bank ID type for all other countries is the bank branch code.

Enter the Bank Name and Address.
 The beneficiary bank country is the same as the originating account's country.

#### 4. Enter Transaction Details.

This section displays for applicable countries only.

- Enter the reason for the payment in the Details fields, if needed.
- Use the Internal Reference field for any details you'd like to include with the transaction.



#### 5. Enter By Order of Information.

If you enter information in one field, you must complete the rest of the fields:

- a. Select an ID Type.
- b. Enter an ID Value that corresponds to the ID Type.

- c. Enter a name.
- d. Enter a street address (not a P.O. box), city, state/province and zip/postal code.
- e. Select a country.

#### 6. Click Submit—or Save for Later if you haven't finished entering all information.

If Access doesn't find any errors in the template, it's sent to the approval workflow. The template must be approved and activated before using it to create transactions. Once the template is active, you're able to start making GIRO payments.

#### **Related Articles**

<u>Create a wire or other payment from a template</u>

<u>Manage templates for wires and other payments (except U.S. ACH)</u>

Workflow statuses and progress

### Working with advices to receive

Create advice-to-receive transactions and templates.

An advice to receive notifies a J.P. Morgan-entitled account that wire funds have been sent to that account.

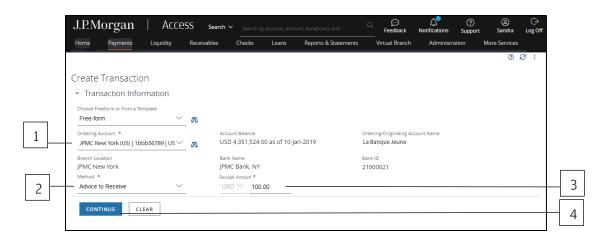
This method is available for London, Luxembourg and Asia accounts.

#### Create a free-form advice to receive

If a template isn't appropriate, use free-form to advise J.P. Morgan of an anticipated one-time receipt of wire funds.

Start by selecting **Create Wire or Other Payment** from the Payments menu—then complete the Transaction and Routing/Reference information sections below.

\*Fields with an asterisk are mandatory.



#### 1. Select the Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your most frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

#### 2. Select Advice to Receive as the Method.

#### 3. Enter the Receipt Amount.

#### 4. Click Continue to enter information in the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



#### 5. Select a Value Date or leave the default date in place.

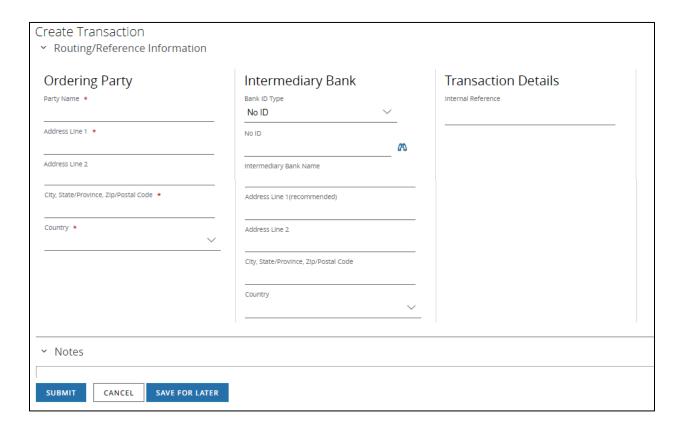
The value date default setting is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the transaction. Set the value date up to 365 calendar days in the future for most transactions.

The transaction must be released before the cut-off time to get the value on the selected date.

#### Routing/reference information

Follow the steps below to complete Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Enter Ordering Party Information.

- a. Enter the Party Name.
- b. Enter the ordering party's address, city, state/province and zip/postal code.
- c. Select the ordering party's country.

#### 2. Enter Intermediary Bank information.

An intermediary bank is the in-country correspondent of the beneficiary bank.

An intermediary bank is used if the beneficiary bank doesn't maintain a direct account relationship with J.P. Morgan in the country of the originating/ordering account.

Intermediary bank information is required for a domestic same-currency transaction.

• For a cross-currency transaction, the beneficiary bank may rely on an intermediary bank to clear a payment—in those cases where the beneficiary bank is not a direct clearing member.

- a. Select the Bank ID Type.
- b. Enter an Intermediary Bank ID for SWIFT Bank ID Types.
- c. Click the binocular icon to choose a bank.
- d. Enter a Bank Name and Address.

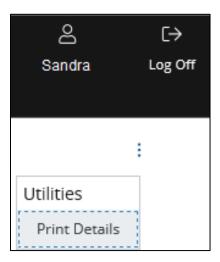
#### 3. Enter Transaction Details (if field display).

Use the Internal Reference field to add reference details describing the transaction.

Notes are for internal use only and are not sent with the transaction.

## 4. Click Submit to enter the transaction into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation page displays if the transaction has been entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.



#### **Related Articles**

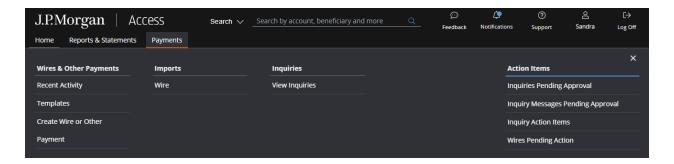
Manage wires or other payments (except U.S. ACH) Workflow statuses and progress

#### Create an advice to receive template

Use templates to store receipt instructions for recurring advice-to-receive notices.

You'll be creating a locked template. This means a user will not be able to change the set template values unless you allow editing of specific fields.

Start by selecting **Templates** from the Payments menu.

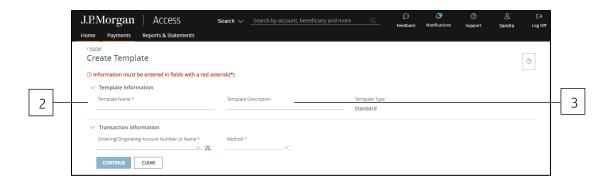


The Wire Templates page displays.

Then, follow the steps below to create a template.



#### 1. Click Create Template.

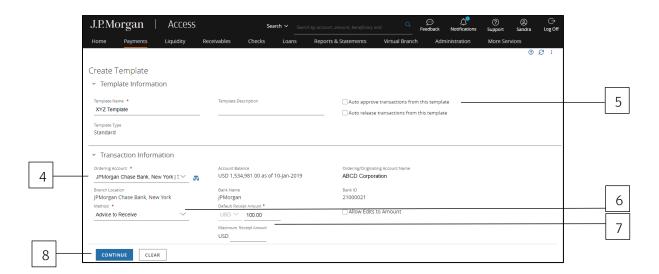


#### 2. Enter a unique Template Name.

#### 3. Enter a Template Description.

Use this field to provide more info about the template—and to group templates into custom lists for easy retrieval.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.



#### 4. Select an Ordering/Originating Account.

The dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

Access automatically fills in the Account Balance, Branch Location, Bank Name and ID, and Currency fields for the account selected.

## 5. Select Auto-approve or Auto-release to automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—provided your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact your Security Administrator if you have questions about automated functions.

#### 6. Select Advice to Receive as the Method.

#### 7. Enter a Default Receipt Amount or a Maximum Receipt Amount-but not both.

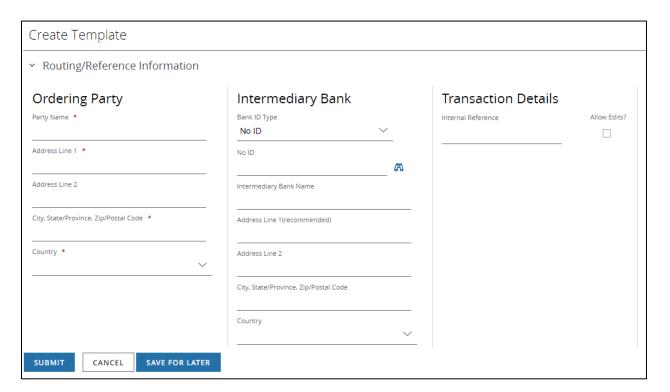
#### 8. Click Continue to enter information in the next set of screens.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.

#### Routing/reference information

Complete Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Enter Ordering Party Information.

- a. Enter the Party Name.
- b. Enter the debit party's address, city, state/province and zip/postal code.
- c. Select the ordering party's country.

#### 2. Enter Intermediary Bank information.

a. Select the Bank ID Type.

b. Enter an Intermediary Bank ID for SWIFT Bank ID Types.To select a bank—click the binocular icon.

c. Enter a Bank Name.

#### 3. Enter Transaction Details.

Use the Internal Reference field to add transaction details.

Notes are for internal use only and are not sent with the transaction.

#### 4. Click Submit—or Save for Later if you haven't finished entering all the information.

If Access doesn't find any errors in the template, it's sent to the approval workflow.

The template must be approved and activated before using it to create transactions.

Once the template is active, you're able to start making advice to receive transactions.

#### **Related Articles**

Create a wire or other payment from a template

Manage templates for wires and other payments (except U.S. ACH)

Workflow statuses and progress

### **Working with drawdowns**

Create one-time drawdowns and templates.

A drawdown is an instruction to credit funds to entitled J.P. Morgan accounts in the U.S. or London.

When creating a drawdown originating from a London account, use an existing enhanced template.

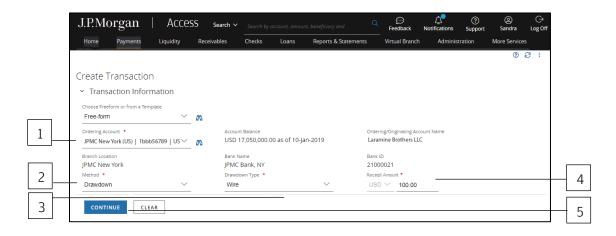
Refer to **Create an enhanced template** for more info on enhanced templates—and **Create a payment from a template** for details on creating a payment using a template.

#### Create a free-form drawdown

Use free-form method to make a one-time drawdown for U.S. accounts only—if a template isn't available.

Start by selecting **Create Wire or Other Payment** from the Payments menu. Then complete the Transaction and Routing/Reference information sections below.

\*Fields with an asterisk are mandatory.



#### 1. Select the Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

#### 2. Select Drawdown as the Method.

#### 3. Select the Drawdown Type.

- Choose **Wire** to debit an account held at another bank.
- Choose **Book** to debit an account held at the same J.P. Morgan location as the originating account.

#### 4. Enter a Receipt Amount.

#### 5. Click Continue.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.



#### 6. Select a Value Date or leave the default date in place.

The value date default setting is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the transaction.

Set the value date up to 365 calendar days in the future for most transactions.

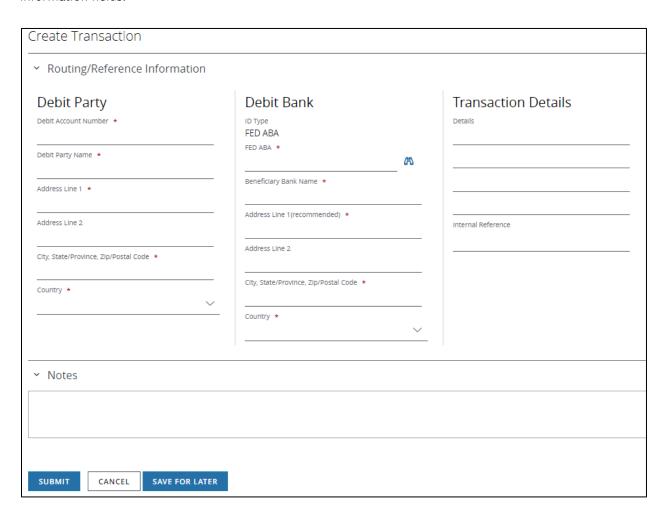
The cutoff displays after you enter a date.

Cutoff refers to the time when J.P. Morgan stops processing payments for the date selected.

If an entitled user approves or releases a payment after the cutoff, the user will be prompted to select the next valid value date for processing.

#### Routing/reference information

Follow the steps below to complete Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Enter Debit Party information.

- a. Enter the Debit Account Number.
- b. Enter the Debit Party Name.
- c. Enter the debit party's address, city, state/province and zip/postal code.
- d. Select the debit party's country.

#### 2. Enter Debit Bank information—for wire drawdowns only.

a. Enter a Fed ABA bank ID.Click the binocular icon to select a bank.

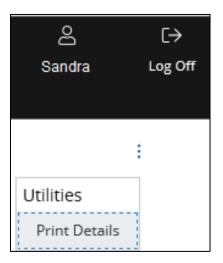
b. Enter a Bank Name and Address.

#### 3. Enter Transaction Details.

- a. Enter the reason for the receipt in the Details fields. The debit bank will see the explanation.
- b. Use the Internal Reference field to add reference details describing the transaction.

## 4. Click Submit to enter the transaction into the approval workflow—or Save for Later if you haven't finished entering all data.

A confirmation page displays if the transaction has been successfully entered. Select **Print Details** (from the Utilities menu) to print the confirmation.



#### **Related Articles**

Manage wires or other payments (except U.S. ACH)
Workflow statuses and progress
Create an enhanced template

#### Create a U.S. drawdown template

Use templates to store instructions for recurring drawdowns to save time and help improve efficiency.

You'll be creating a locked template. This means the user will not be able to change template values you've set unless you allow editing of specific fields.

Start by selecting **Templates** from the Payments menu.

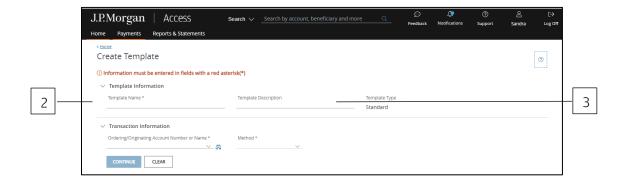


The Wire Templates page displays.

Then, follow the steps below to create a template.



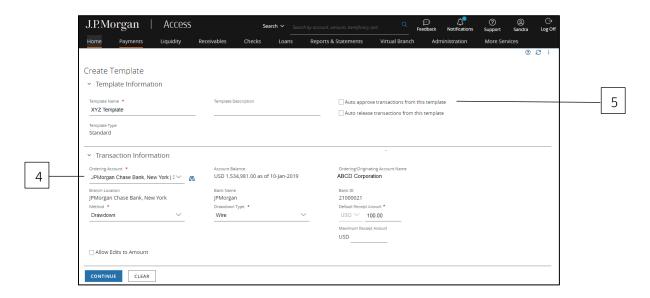
1. Click Create Template.



- 2. Enter a unique Template Name.
- 3. Enter a Template Description.

Use this field to provide more info about the template—and to group templates into custom lists for easy retrieval.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.



#### 4. Select an Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

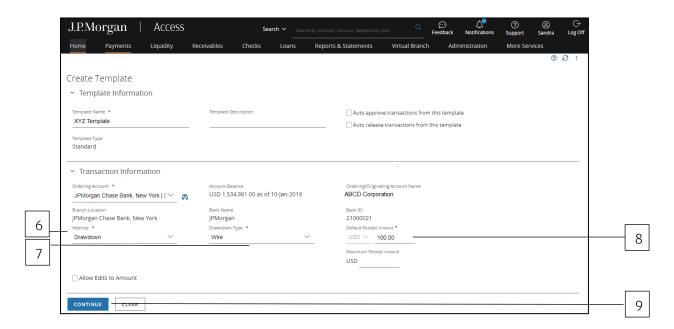
Access automatically fills in the Account Balance, Branch Location, Bank Name and ID, and Payment Amount Currency fields for the account you selected.

## 5. Select Auto-approve or Auto-release to automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—provided your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact a Security Administrator if you have questions about automated functions.



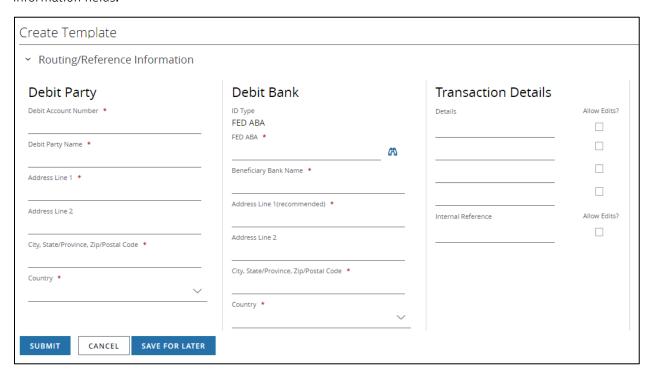
- 6. Select Drawdown as the Method.
- 7. Select the Drawdown Type.
- 8. Enter either the Default Receipt Amount or the Maximum Receipt Amount.
- 9. Click Continue.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.

#### Routing/reference information

Follow the steps below to complete Beneficiary, Beneficiary Bank and other required routing/reference information fields.



#### 1. Enter Debit Party Information.

- a. Enter the Debit Account Number.
- b. Enter the Debit Party Name.
- c. Enter the debit party's address, city, state/province and zip/postal code.
- d. Select the debit party's country dropdown.

#### 2. Enter Debit Bank information—for wire drawdowns only.

- a. Enter a Fed ABA bank ID—or click the binocular icon to select a bank.
- b. Enter a Bank Name.

#### 3. Enter Transaction Details.

- a. Use the Details fields to tell the debit bank the reason for the payment.
- b. Use the Internal Reference field to add details describing the transaction.

#### 4. Click Submit—or Save for Later if you haven't finished entering all information.

The template is sent to the approval workflow if Access doesn't find any errors.

Once the template is approved and activated, you're able to start making drawdowns.

#### **Related Articles**

<u>Create a wire or other payment from a template</u>

<u>Manage templates for wires and other payments (except U.S. ACH)</u>

<u>Workflow statuses and progress</u>

### Working with U.S. account transfers

Account transfers are used to transfer funds between a client's J.P. Morgan U.S. accounts.

Learn how to create account transfers and account transfer templates.

#### Create a free-form U.S. account transfer

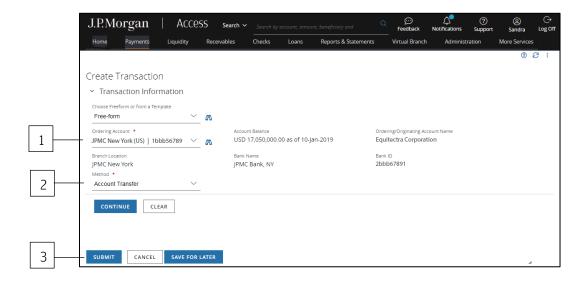
Use free-form to make a one-time transfer—if a template isn't available.

You have three options for free-form account transfers:

- Initiate a transfer from one account to another.
- Initiate a transfer from one account to multiple accounts.
- Initiate a transfer from multiple accounts to a single account.

Start by selecting **Create Wire or Other Payment** from the Payments menu—then complete the Transaction Information and Add Transfers sections below.

\*Fields with an asterisk are mandatory.



#### 1. Select a U.S. Ordering/Originating Account.

The Ordering/Originating Account dropdown lists up to 20 of your more frequently used accounts.

or

Click the binocular icon to select from a full list of your accounts.

Access automatically fills in the Branch Location, Bank Name and Bank ID fields for the account you selected.

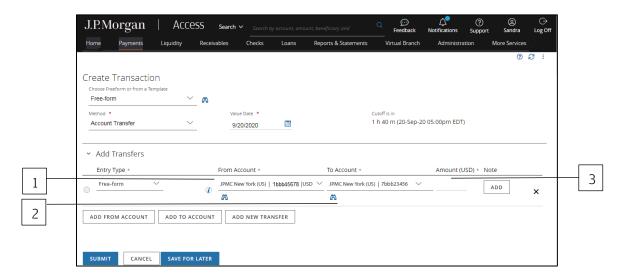
#### 2. Select Account Transfer as the Method.

#### 3. Click Continue.

Need to change an entry?

Even if you've already clicked Continue, you can go back and change an entry. You won't lose the information entered in other fields—as long as the change doesn't conflict with any new fields or validations.

#### Add transfers



### 1. Click the From Account dropdown arrow—then select an account or accounts to be debited.

To debit a transfer from multiple accounts, continue with the three steps below. Otherwise, continue with Step 2.

- a. Click Add From Account.
- b. Click the From Account dropdown arrow—then select the next account to be debited.

Repeat steps a and b for each additional account to be debited.

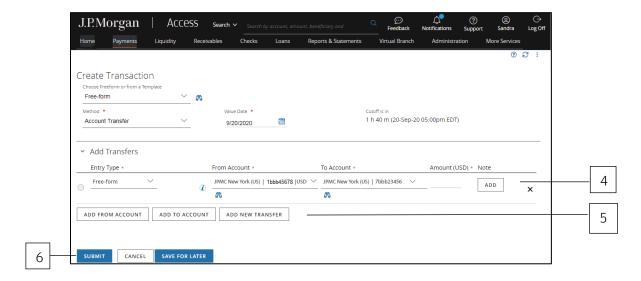
#### 2. Click the To Account dropdown arrow—then select an account to be credited.

To credit a transfer to multiple accounts from a single account, continue with these steps. Otherwise, continue with Step 3.

- a. Click Add To Account.
- b. Click the To Account dropdown arrow—then select the next account to be credited.

Repeat Steps a and b for each additional account to be credited.

3. Enter the amount(s) to be transferred.

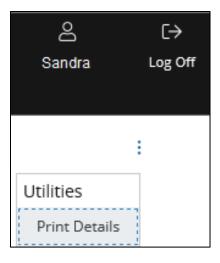


- 4. Click Add to include an optional note about the transfer.
- 5. Click Add New Transfer to add another transfer.

Repeat Steps 2 to 5 as needed.

6. Click Submit to enter the transfer in the approval workflow—or Save for Later if you haven't finished entering all information.

A confirmation page displays if the transaction has been entered into the workflow successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.



#### **Related Articles**

Manage wires or other payments (except U.S. ACH) Workflow statuses and progress

#### Create a U.S. account transfer template

Use templates for recurring account transfers to save time and help improve efficiency.

Create templates for transfers between one or more U.S. accounts.

You'll be creating a locked template. This means the user will not be able to change template values set unless you allow editing of specific fields.

Start by selecting **Templates** from the Payments menu.

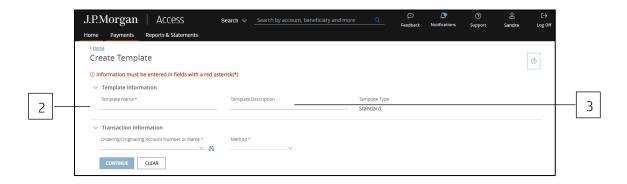


The Wire Templates page displays.

Then, follows the steps below to create a template.



#### 1. Click Create Template.

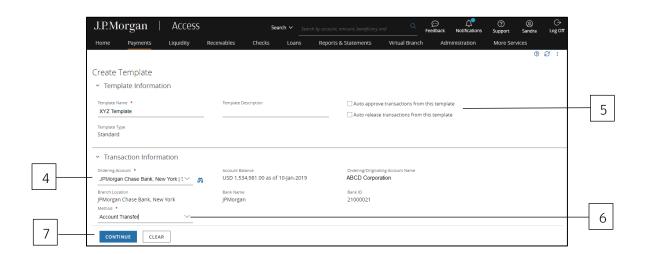


#### 2. Enter a unique Template Name.

#### 3. Enter a Template Description.

Use the Template Description to provide details about the template—and to make it simpler to group templates into custom lists for easy retrieval.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.



#### 4. Select a U.S. Ordering/Originating Account.

Click the binocular icon to select from a full list of your accounts.

Access automatically fills in the Account Name, Branch Location, Bank Name and Bank ID fields.

## 5. Select Auto-approve or Auto-release to automate some of the workflow steps for payments made from this template.

After you've selected an account, the auto-approve or auto-release functions will appear—provided your company allows automatic functions and you have the appropriate entitlements.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Contact your Security Administrator if you have questions about automated functions.

#### 6. Select Account Transfer as the Method.

#### 7. Click Continue.



8. Click the To Account dropdown—then select an account to be credited.

#### 9. Enter a Default Amount and/or a Maximum Amount to be transferred, if needed.

10. Click Add Multi Transfers to add a transfer to another account, if needed.



11. Click Add Row if there are multiple accounts to be credited.

Need to delete one or more transfers from the grid? Follow these steps:

- a. Select the transfer(s).
- b. Click Remove.
- c. Confirm the transfers you'd like removed.

#### 12. Click Submit—or Save for Later if you haven't finished entering all data.

A confirmation page displays if the template has been entered into the workflow successfully. Once the template is approved and activated, you're able to make U.S. account transfers.

#### **Related Articles**

Create a wire or other payment from a template

Manage wires or other payments (except U.S. ACH)

Workflow statuses and progress

### **Import Files for Wires and Other Payments**

Prepare to process transactions and templates by first importing a file. This step is useful if you need to submit and validate a large volume of transactions and templates.

Once the file's transactions and templates are validated, they'll be ready for approval and activation.

To learn how to format a file, refer to the Transactions Import Guide in the Access Help Center.

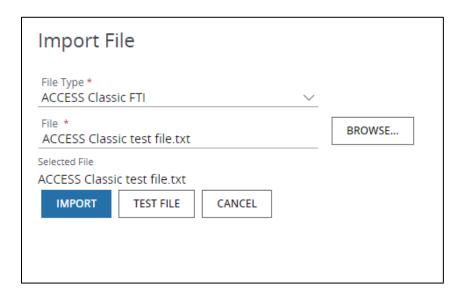
#### Test first

Be sure to test a sample file first if you're importing a file for the first time.

Once a file is imported you can view it—but you can't edit it.

By testing a sample file, you can correct any errors identified before you import the actual production file. Test file records are not submitted into the workflow.

#### Select a file



1. Click Browse to locate and select the file to import.

After selecting a file, only the name of the selected file displays.

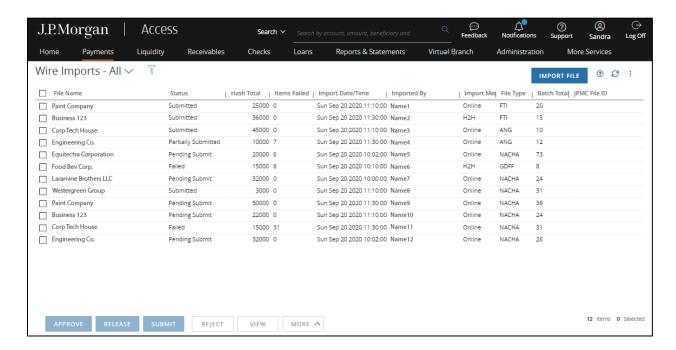
2. Click Browse again to return to the browse window to see the location of the selected file.

#### Understand the Wire Imports list

Learn about the Imports list and file statuses.

Start by selecting **Wire** from the Imports list on the Payments menu.

All files, whether test or actual imports, appear at the top of the Wire Imports page.



The following information appears:

• File Name/ID: Displays the file name and ID, indicating if any are test files.

The total number of transactions in the file displays in parentheses after the file name.

• Status: Displays the status of all transactions in the file.

The number of transactions submitted to the approval workflow displays in parentheses.

Hash Total: Displays the sum of all credit and debit transactions in the file.

For example, if the file shows 50 credits and 100 debits, the hash total is 150.

• Items Failed: Displays the number of transactions in the file that failed validation.

Select the file—then click **View Failed** for details on failed items.

- Import Date/Time: Displays the date and time the file was imported.
- Imported by: Displays the full name of the user who imported the file.
- Import Method: Displays the import method.
  - Online Import means a file was imported using Access.
  - Host-to-Host means a file was imported using File Services connectivity.
- File Type: Displays the format (such as Access CSV) of the imported file.
- JPMC File ID: Displays a unique ID assigned to the file.

#### File statuses

The status of an imported file is determined by the status of the transactions in the file.

File Importing: Means the file import is in progress.

If you're importing a large file and you don't yet see it in the Imports list, refresh the list periodically until the file displays.

Continue to refresh the list until the File Importing status changes to Submitted, Partially Submitted or Failed. These statuses indicate the import is complete.

 Submitted: Means all transactions in a file passed validation and have been submitted into the workflow.

Click the file's info icon to see file details and the number of transactions that were submitted.

• Failed: Means file-level errors have occurred—and a file cannot be imported successfully.

A failed status could result when a file is not properly formatted or when it's a duplicate file. It also may mean that one or more transactions have failed validation—and your user settings do not support partial files.

The number of failed transactions in the file displays in the Items Failed column.

• Partially Submitted: Means one or more production file transactions have failed validation.

This status displays only when your client setting supports partial submissions.

The number of transactions successfully submitted displays in parentheses after the file name.

The number of failed transactions in the file displays in the Items Failed column.

Partially Successful: Means one or more transaction in a test file have failed validation.

This status displays only when your client setting supports partial submission.

#### Why an imported file or record failed

Learn about file-level and transaction-level errors—and what to do about them.

#### What is a file-level error?

When an imported file has a *Failed* status, it may mean the file failed validation because of a file-level error.

Select the file. Then, click **View Failed** to view the reason the file failed and transaction-level error descriptions.

A file can fail at the file-level for various reasons—including but not limited to:

- The file format is invalid.
- The file failed integrity checks—due to one of the following reasons:

Transaction amount totals and counts don't match total record counts and hash totals.

or

The file contains invalid values or amounts are missing—and hash totals can't be verified.

- Some records can't be processed because of invalid indicators.
- The file is a duplicate file.
- Unexpected errors are preventing processing.

#### What is a transaction-level error?

Access performs various checks on each detail record in a file. These checks include entitlements, date range, field length and allowed characters.

After validation, Access assigns a status to a file based on the status of its transaction records. If your client setting doesn't support partial file imports—and one or more records fail validation—the file will have a Failed status.

The Items Failed column shows the number of records that have failed.

If your client setting supports partial file imports—and one or more records fail validation—the file will have a Partially Submitted status.

- The number of successfully submitted records is in parentheses after the status.
- The Items Failed column shows the number of records that failed.

#### View submitted transactions and templates

Follow these steps to view transaction and template records that were submitted successfully through file import.

- 1. Select an imported file from the Imports page.
- 2. Click View Submitted Transactions if transaction records were included in the file import.
- 3. Click View Submitted Templates if template records were included in the file import.

#### Manage transactions by file

Follow the steps below to manage transactions that were submitted successfully through file Import.

#### Approve transactions by file

- 1. Select Wires Pending Action from the Payments menu.
- 2. Click the Pending Action arrow—then select Pending Approval-Summarized by File from the dropdown.

Each file summary shows the number of transactions successfully submitted from the file—plus the hash total of transactions.



#### 3. Select one or more files from the list.

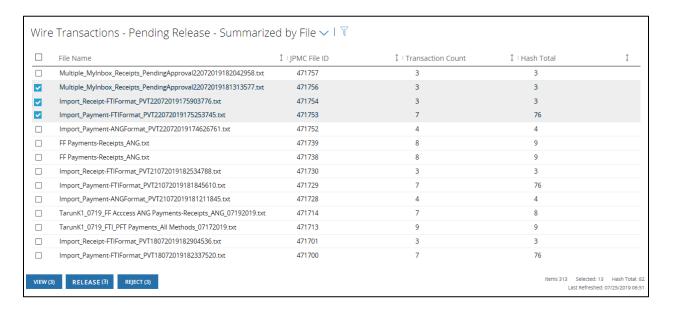
#### 4. Select:

- Approve: To approve pending transactions.
- **View**: To view individual pending transactions.
- **Reject**: To reject pending transactions.

#### Release transactions by file

- 1. Select Wires Pending Action from the Payments menu.
- 2. Click the Pending Action arrow—then select Pending Release–Summarized by File from the dropdown.

Each file summary shows the number of transactions pending release from the file—plus the hash total of transactions.



#### 3. Select one or more files from the list.

#### 4. Select one of the following actions:

- View: To view individual pending transactions.
- Release: To release all pending transactions at once.
- Reject: To reject all pending transactions.

# Copy active wire templates from one Access client profile to another

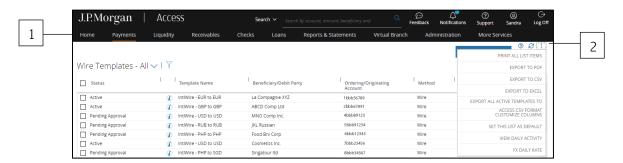
Use the Import File feature to copy wire templates from one Access client profile to another.

The targeted client profile must allow templates to be imported.

You must be entitled to use the Templates and Enhanced Templates-Import and Modify features. Contact your Security Administrator for help with entitlements.

#### Export active templates

Start by logging in to Access using your credentials for the target client profile. Then, follow the steps below to export all active templates that belong to an existing client profile.



- 1. Select Templates from the Payments menu.
- 2. Click the Utilities menu—then select Export All Active Templates.
- 3. When prompted, click Save—then select a location on your local drive.

Templates will be saved in a CSV-formatted file.

4. Compare account names and numbers.

Are the account names and numbers in the CSV file the same as those set up in the target client profile?

If yes, import the CSV file as is—as long as templates haven't already been set up in the target profile.

Refer to **Import active templates** for more information.

If the target profile has templates, do any of the templates use the same name and account numbers as those in the CSV file?

If yes, change the account numbers and template names in the CSV file before importing it to the targeted profile.

Refer to **Import active templates to the target client profile** for help importing the file.

For exported templates, are the auto-approve or auto-release settings enabled?

If yes—and the targeted client settings have not enabled auto-approve or auto-release—the auto functions will be disabled when you import the templates to the targeted profile.

#### Import active templates to the target client profile

1. Log in to Access using your credentials for the targeted client profile.

If you're not importing the CSV file of exported templates to the targeted client profile on the same day you exported the file, update the header in the CSV file with the date the file will be imported.

Refer to the Transactions Import Guide in the **Access Help Center** for information on formatting headers.

2. Refer to Import a File and follow the steps to import the CSV file.

### Working with U.S. ACH Payments

Learn how to create U.S. ACH payments and templates.

Access supports the following methods and transaction categories:

#### Methods supported

- ACH Credit: Indicates an ACH payment will be credited to the receiver's account.
- ACH Debit: Indicates an ACH payment will be debited from the receiver's account.

#### **Transaction Categories supported**

• Cash Disbursement: Transfers funds by crediting a business account and debiting a J.P. Morgan account.

This category supports a single line of free-form addenda. It's a CCD (Corporate Credit or Debit)
Standard Entry Class.

• Cash Concentration: Transfers and concentrates funds by debiting a business account and crediting a J.P. Morgan account.

This category supports a single line of free-form addenda. It's a CCD Standard Entry Class.

Corporate/Vendor Payments: Transfers funds by crediting a business account and debiting a J.P.
 Morgan account.

This category supports a single line of free-form addenda—or structured NTE-, RMR-, RMT-formatted addenda. It's a CCD Standard Entry Class.

Corporate/Vendor Collections: Transfers funds by debiting a business account and crediting a J.P.
 Morgan account.

This category supports a single line of free-form addenda—or structured NTE-, REF-formatted addenda. It's a CCD Standard Entry Class.

- Tax Payments: Transfers funds by crediting a tax authority account and debiting a J.P. Morgan account.
  - J.P. Morgan provides tax payments as an option for a CCD payment to a tax authority (Federal, State or municipal).

This category supports structured entry of formatted tax addenda.

• Child Support: Transfers funds by crediting a child support agency account and debiting a J.P. Morgan account.

- J.P. Morgan provides child support payments as an option for a CCD payment to a child support agency.
- This category supports structured entry to format addenda debiting a J.P. Morgan account.
- Consumer Payments: Transfers funds by crediting a consumer account and debiting a J.P. Morgan account.
  - This category supports a single line of free-form addenda. It's a PPD (Prearranged Payment and Deposit) Standard Entry Class.
- Consumer: Transfers funds by debiting a consumer account and crediting a J.P. Morgan account.

  This category supports a single line of free-form addenda. It's a PPD Standard Entry Class.
- Payroll: Transfers funds by crediting a consumer account and debiting a J.P. Morgan account.
   This category supports a single line of free-form addenda. It's a PPD Standard Entry Class.
- Nacha: Represents the import process for a Nacha file.
  - A Nacha file can contain batches of both credits and debits.

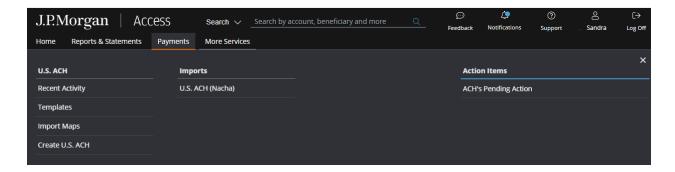
This category supports a single line of free-form addenda or up to 9,999 lines of addenda for the CTX standard entry class. It also supports CCD, PPD, WEB (Internet Initiated) and CTX (Corporate Trade Exchange) Standard Entry Classes.

The IAT (International ACH Transaction) Standard Entry Class for U.S. ACH also can be enabled for clients.

#### Create a U.S. ACH payment

Initiate a one-time U.S. ACH payment to a single beneficiary or multiple beneficiaries.

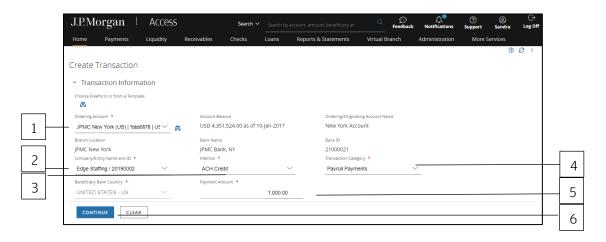
If a template isn't available, use free-form.



Start by selecting **Create U.S. ACH** from the U.S. ACH subhead on the Payments menu.

Then, follow the steps below.

\*Fields with an asterisk are mandatory.



## 1. Select the Ordering/Originating Account.

The Ordering Account dropdown lists up to 20 of your more frequently used accounts.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields.

## 2. Select the Company/Entity.

This field will be marked with an asterisk as mandatory—if you first select an Ordering/Origination account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

#### 3. Select the Method.

Only the methods you're entitled to display.

- ACH Credit: Indicates an ACH payment will be credited to the receiver's account.
- ACH Debit: Indicates an ACH payment will be debited from the receiver's account.

## 4. Select the Transaction Category.

Only the categories you're entitled to display.

Refer to **Working with U.S. ACH Payments** to view the list of supported Transaction Categories.

#### 5. Enter an amount.

For an ACH credit, the field label is Payment Amount.

For an ACH debit, the field label is Receipt Amount.

## 6. Click Continue to complete the next set of screens.

## 7. Select a Value Date or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day—if you've selected an eligible Company ID and the cut-off for a same-day transaction has not expired.

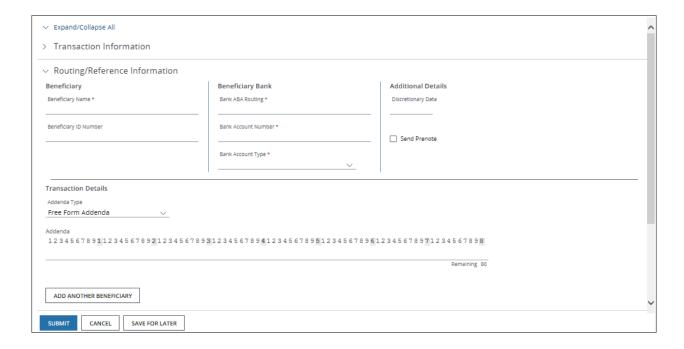
Additional charges are incurred for same-day, non-J.P. Morgan transactions. You'll be prompted to proceed or to cancel the transaction upon submission.

Your Security Administrator can manage company IDs to allow same-day ACH transactions.

Same-day cutoff is 3:00 p.m. ET. If the payment is prefunded, same-day cutoff is 2:00 p.m. ET.

## Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



## 1. Complete the receiver and receiver bank information.

For ACH credits, the fields will be labeled Beneficiary and Beneficiary Bank.

For ACH debits, the fields will be labeled Debit Party and Debit Party Bank.

## 2. Enter or select Additional Details, if displayed.

- Discretionary Data: Enter a value, if requested.
- Reference for Offset: This field displays only if the Company ID associated with the transaction is set for Individual Offsets.

The reference information you enter is included in the offset record Individual ID field.

 Send Prenote: Select this checkbox to notify the beneficiary when the transaction has been initiated.

You won't be able to send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a transaction three business days after the settlement date of a prenote.

## 3. Complete Transaction Details.

a. Select the Addenda Type.

Free-Form Addenda is the default for U.S. ACH transactions.

Refer to **U.S. ACH Formatted Addenda** for information on adding other addenda types.

b. Enter payment details (addenda) in the Addenda field.This information assists the beneficiary or debit party in applying the payment.

Just making a payment to a single beneficiary? Continue with Step 5 below, if needed—then click **Submit**.

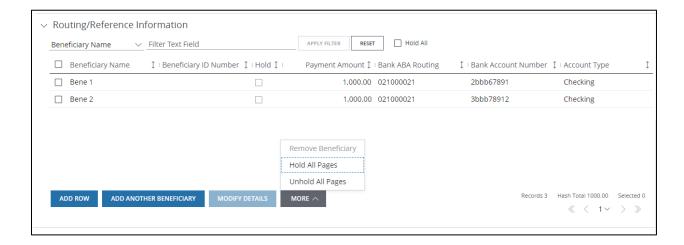
#### 4. Click Add Another to create ACH payments for multiple beneficiaries/debit parties.

- a. Complete beneficiary or debit party details.
- b. Complete transaction details, if needed.
- c. Click **Save & Next Entry** to enter details for another beneficiary or debit party.

To return to a previous entry, click **Save & Previous Entry**.

d. Click Save & Return when you've finished entering details for all beneficiaries or debit parties.

The Create Transaction page displays with a grid of beneficiaries or debit parties.



Take these actions, as needed, from the grid.

- Filter the grid by column heading and text field.
- Click Add Row to add a row to the grid—then enter details for another beneficiary or debit party in the row.
- Click Add Another to enter details for another beneficiary or debit party.
- Click Modify Details to modify the details of selected beneficiaries or debit parties.
- Click More—then select one of the options below.
  - Select **Remove** to remove selected beneficiaries or debit parties.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.

Need to transact with only a few beneficiaries or debit parties in a multi-page batch? Click **More**—then select **Hold All Pages** from the dropdown. This will hold *every* entry across *all* pages within the batch.

Next, remove the holds for individual beneficiaries or debit parties by selecting those entries—then select **Modify Details**. From the detail page that displays, remove the Hold Payment checkmark in the Additional Details section.

Create Transaction	
> Transaction Information	
> Routing/Reference Information	
→ Notes	
	Remaining 70
<ul> <li>System Information</li> </ul>	
Batch Description	Descriptive Date
PAYROLL	
SUBMIT CANCEL SAVE FOR LATER	

## 5. Enter Notes.

Notes are optional and for the client's internal use only. They are not transmitted with the payment.

## 6. Complete the System Information as needed.

Based on the Transaction Category selected, the Batch Description defaults to an abbreviated version of the category.

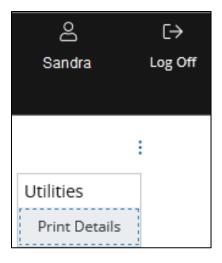
For example, Consumer Payments will have a Batch Description of CONS PAY.

Enter your own batch description title and optional descriptive date, if needed.

# 7. Click Submit to enter the payment into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation page displays if the payment has been entered successfully.

Select **Print Details** (from the Utilities menu) to print the confirmation.



## **Related Articles**

Working with U.S. ACH Payments

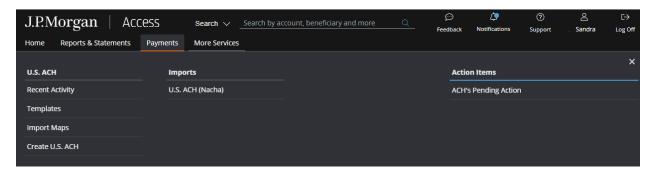
Manage U.S. ACH payments

Workflow statuses and progress

## Create a template for U.S. ACH payments

Use templates for recurring U.S. ACH payments—and to store all of your beneficiary or debit party records.

Start by selecting **Templates** from U.S. ACH list in the Payments menu.



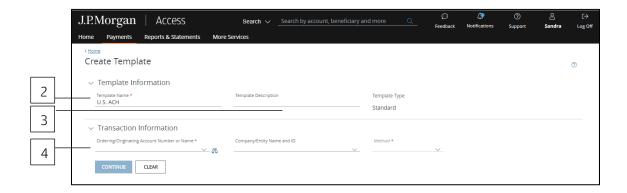
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



## 1. Click Create Template.



## 2. Enter a unique Template Name.

## 3. Enter a Template Description.

Use the Template Description to provide more details about the template. You can group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the Access Help Center.

## 4. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access will fill in the Branch Location, Bank Name and Bank ID fields automatically once you select an account.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements.

However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.

Complete the next set of Transaction Information fields.



#### 1. Select the Method.

Only the methods you're entitled to display.

• ACH Credit: Indicates an ACH payment will be credited to the receiver's account.

• ACH Debit: Indicates an ACH payment will be debited from the receiver's account.

## 2. Select the Transaction Category.

Only the categories you're entitled to display.

Refer to the list of Transaction Categories supported in **Working with U.S. ACH Payments**.

#### 3. Enter an amount.

For an ACH credit, the field label is Payment Amount. For an ACH debit, the field label is Receipt Amount.

Enter a default amount and/or maximum amount to be applied to payments made from this template.

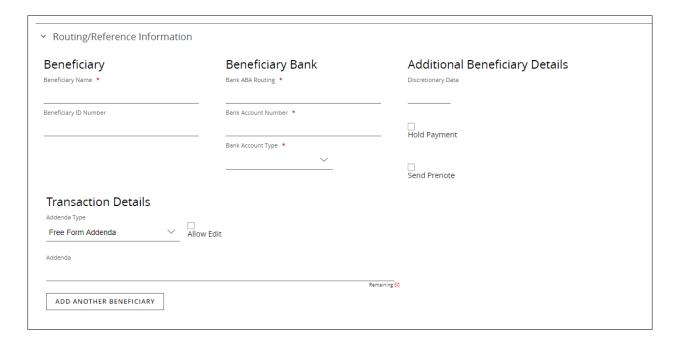
Allow Edits is the default. This option allows a user to edit the default amount when making a payment using this template.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the amount for added security.

## 4. Click Continue.

## Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



## 1. Complete the receiver and receiver bank information.

For ACH credits, the fields will be labeled Beneficiary and Beneficiary Bank.

For ACH debits, the fields will be labeled Debit Party and Debit Party Bank.

## 2. Enter or select Additional Details, if displayed.

- Discretionary Data: Enter a value if requested.
- Reference for Offset: This field displays only if the Company ID associated with the transaction is set for Individual Offsets.

The reference information you enter is included in the offset record Individual ID field.

 Hold Payment: Select this checkbox to place a temporary hold on payments for this beneficiary or debit party.

Or, place a hold when you create a payment using this template.

To remove the hold from the template, modify the template.

 Send Prenote: Select this checkbox to notify the beneficiary when the transaction has been initiated.

A prenote automatically generates when this template is submitted.

You won't be able to send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a transaction three business days after the settlement date of a prenote.

## 3. Complete Transaction Details.

a. Select the Addenda Type.

Free-Form Addenda is the default for U.S. ACH transactions.

Refer to **U.S. ACH Formatted Addenda** for information on adding other types of addenda.

Allow Edits is the default. This option allows a user to edit addenda details when creating a transaction.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the transaction amount for added security.

b. Enter payment details (addenda) in the Addenda field.

Just making a payment to a single beneficiary/debit party? Enter notes, if needed, as described below—then click **Submit**.

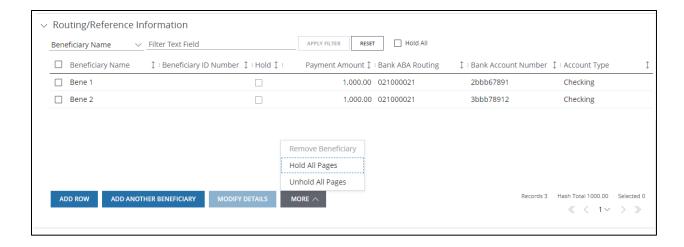
## 4. Click Add Another to create ACH payments for multiple beneficiaries or debit parties.

- a. Complete beneficiary or debit party details.
- b. Complete transaction details, if needed.
- c. Click **Save & Next Entry** to enter details for another beneficiary or debit party.

To return to a previous entry, click **Save & Previous Entry**.

d. Click Save & Return when you've finished entering details for all beneficiaries or debit parties.

The Create Template page will show a grid of beneficiaries or debit parties.



Take these actions, as needed, from the grid.

- Filter the grid by column heading and text field.
- Click Add Row to add a row to the grid—then enter details for another beneficiary or debit party directly in the row.
- Click **Add Another** to display another beneficiary or debit party detail page—then enter details.
- Click **Modify Details** to modify the details of selected beneficiaries or debit parties.
- Click More—then select one of the options below.
  - Select **Remove** to remove selected beneficiaries or debit parties,
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.

Need to transact with only a few beneficiaries or debit parties in a multi-page batch? Click **More**—then select **Hold All Pages** from the dropdown. This will hold *every* entry across *all* pages within the batch.

Next, remove the holds for individual beneficiaries or debit parties by selecting those entries—then select **Modify Details.** From the detail page that displays, remove the Hold Payment checkmark in the Additional Details section.



## 5. Complete the System Information as needed.

Based on the Transaction Category selected, the Batch Description defaults to an abbreviated version of the category.

For example, Consumer Payments will have a Batch Description of CONS PAY.

Enter your own batch description title and optional descriptive date, if needed.

## 6. Click Submit—or Save for Later if you haven't finished entering all the data.

The template is sent to the approval workflow If Access doesn't find any errors.

Once the template is approved and activated, you'll be able to start creating payments.

A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

#### **Related Articles**

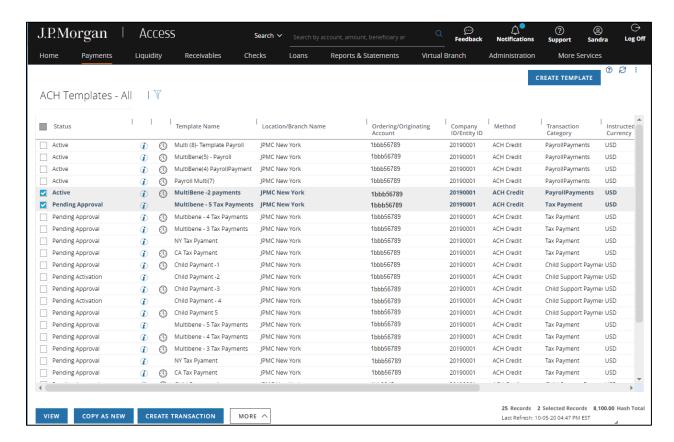
Create a template for U.S. ACH tax payments
Create a template for U.S. ACH child support payments
Schedule U.S. ACH transactions
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

#### Modify a U.S. ACH template

Modify an existing U.S. ACH template.

Start by selecting **Templates** from the U.S. ACH list in the Payments menu.

Then, follow the steps below to modify a template.



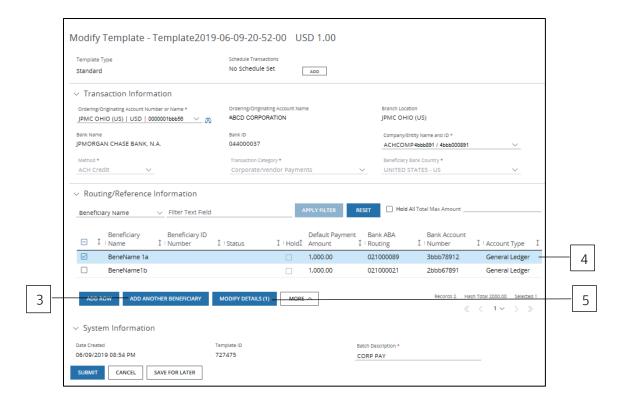
## 1. Select a template.

To find a Multi-Beneficiary/Debit Party template, look for "Multiple" listed in the Beneficiary/Debit Party column of the list.

## 2. Click More—then select Modify from the dropdown.

The Modify Template page displays.

<sup>\*</sup>Fields with an asterisk are mandatory.



# 3. Click Add Another to add additional beneficiaries/debit parties—then complete the required fields.

For an existing multi-beneficiary template, delete all but one entry to create a single-beneficiary/debit party template.

## 4. Select the entry you want to modify.

## 5. Click Modify Details.

The Beneficiary or Debit Party Details page for the first entry selected displays.

## 6. Modify any of the enabled fields.

Enabled fields may include Default Amount, Maximum Amount or Addenda.

If you enter a \$0 amount for payroll or consumer payments with beneficiaries, a hold will be auto-selected after you click **Submit**.

When you create CCD payments from a template, beneficiaries will be placed on hold automatically if the amount field is left blank (with or without an addendum) or if the amount is zero (without an addendum).

Need to clear amounts for all entries in the template? Click **More**—then select **Clear All Amounts.** The amount fields will be blank. You'll be prompted to confirm this action. Once you've confirmed Clear All Amounts, this action cannot be undone.

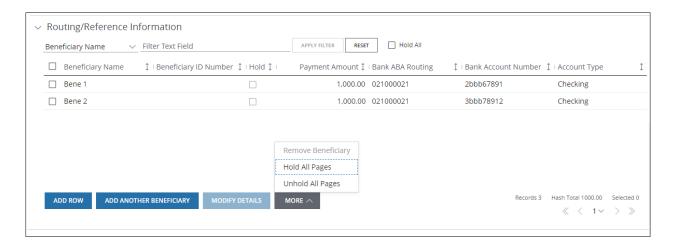
## 7. Click Save & Next Entry to modify details for the next entry.

Or, click **Save & Previous Entry** to modify details for a previous entry.

## 8. Click Save & Return when you've completed modifying details for all entries.

The Modify Template page displays.

## 9. Click Submit after completing your changes.



Need to remove beneficiaries/debit parties from a batch?

Follow the steps below.

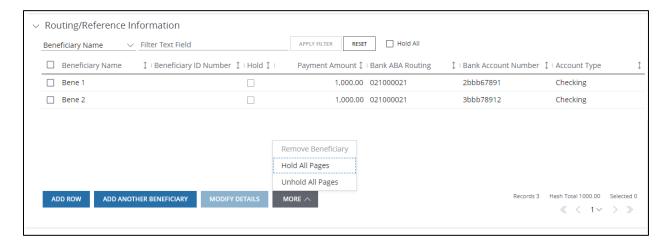
- To permanently remove a single entry from a batch:
  - Select the checkbox for the applicable Beneficiary/Debit Party Name(s).
  - Click More—then select Remove to remove selected beneficiaries or debit parties.
- To remove all entries from a specific page of the grid:
  - Select the checkbox for the column next to Beneficiary/Debit Party Name column.
  - Click More—then select Remove to remove selected beneficiaries or debit parties.
- To remove all entries from the entire grid:

 Select the checkbox for the column next to Beneficiary/Debit Party Name column on each page of the grid.

Click More—then select Remove to remove selected beneficiaries or debit parties.

When you remove a beneficiary/debit party from a batch, you cannot add it back into that batch. The beneficiary/debit party will not be removed from the template.

Need to place a hold on beneficiaries or debit parties in a batch?



Click the Hold checkbox for the beneficiaries/debit parties you want to place a hold on.

Beneficiaries/debit parties on hold remain in the transaction batch. This allows approvers and releasers to confirm the hold(s).

Need to transact with a few beneficiaries or debit parties in a multi-page batch?

• Click the Hold All checkbox on the grid.

Every entry across all pages within the batch will be on hold.

- Select individual beneficiaries or debit parties you don't want to hold—then click Modify Details.
- From the detail page that displays, remove the Hold Payment checkmark in the Additional Details section.
- Click the page navigation to go to the next entry, if needed.

Beneficiaries/debit parties on hold remain in the transaction batch. This allows approvers and releasers to confirm the hold(s).

To remove all holds across all pages, click **More**—then select **Un-hold All Pages**.

If you remove or put holds on non-J.P. Morgan entries, you'll receive a reminder that your batch is eligible for same-day settlement. You'll also receive a prompt asking whether you want to retain the original settlement transaction.

## 1. Click Save & Next Entry to add or remove a hold for the next entry.

Or, click **Save & Previous Entry** to return to a previous entry.

## 2. Click Save & Return when you've completed all entries.

The Modify Template page displays.

A lightning bolt icon displays next to entries in the grid that have been modified.

Sort the grid to group all beneficiaries/debit parties marked with a Y. This will make it easier for an approver to locate entries that have been modified and need to be approved.

#### 3. Click Submit.

You'll receive a confirmation summarizing the modified template and its current status.

If you've made changes only to amount(s) or hold flag(s) of an active template, the template status will remain Active.

The template displays in the ACH Template list with a status of Processing—until all entries are validated.

Select the Refresh icon to refresh the list.

#### **Related Articles**

Manage U.S. ACH templates
Create a U.S. ACH payment from a template
Create a template for U.S. ACH payments
Create a template for U.S. ACH tax payments
Create a template for U.S. ACH child support payments

# **Working with U.S. ACH Tax Payments**

Learn how to create U.S. ACH tax payments and templates.

#### Create a U.S. ACH tax payment

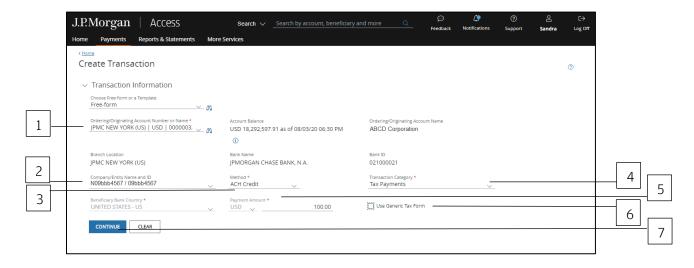
Initiate a one-time U.S. ACH payment to a single beneficiary or multiple beneficiaries.

Use Free-form if a template isn't available.

Use a generic form if you prefer to enter all information manually per each authority's specifications.

Start by selecting **Create U.S. ACH** from the Payments menu.

\*Fields with an asterisk are mandatory.



To complete the Transaction Information section, follow the steps below.

# 1. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you've selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

## 2. Select the Company/Entity from the dropdown.

This field will be marked with an asterisk as mandatory if you first select an Ordering/Origination account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

#### 3. Select ACH Credit as the Method.

#### 4. Select Tax Payments as the Transaction Category from the dropdown.

Options displayed are based on your entitlements.

## 5. Enter a Payment Amount.

# 6. Click Use Generic Tax Form if you prefer to enter all information per each authority's specifications.

Refer to **Use a generic tax form to create a U.S. ACH tax payment**—and follow those steps for initiating a tax payment using a standard form.

#### 7. Click Continue to complete the next set of screens.

## 8. Select a Value Date or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

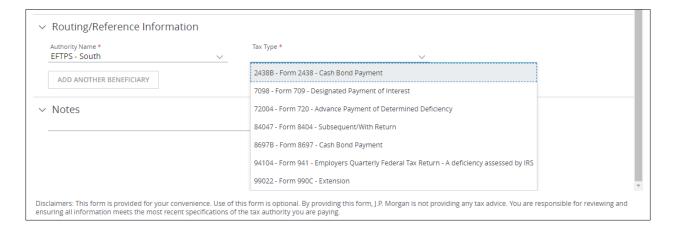
Additional charges are incurred for same-day, non-J.P. Morgan transactions. You'll be prompted to proceed or to cancel the transaction upon submission.

Your Security Administrator can manage company IDs to allow same-day ACH transactions.

Same-day cutoff is 3:00 p.m. ET. If the payment is prefunded, same-day cutoff is 2:00 p.m. ET.

## Routing/reference information

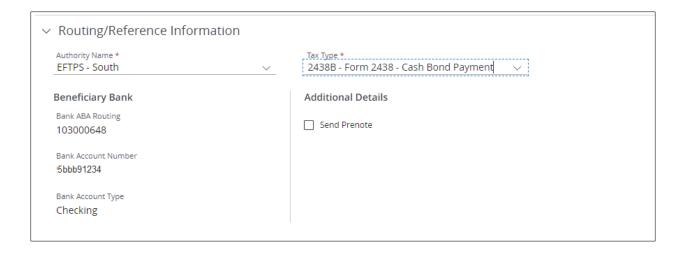
Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



## 1. Select the Authority Name.

#### 2. Choose the Tax Type.

The Beneficiary Bank, Tax Detail and Tax Amounts fields are populated automatically according to the tax authority and type selected.

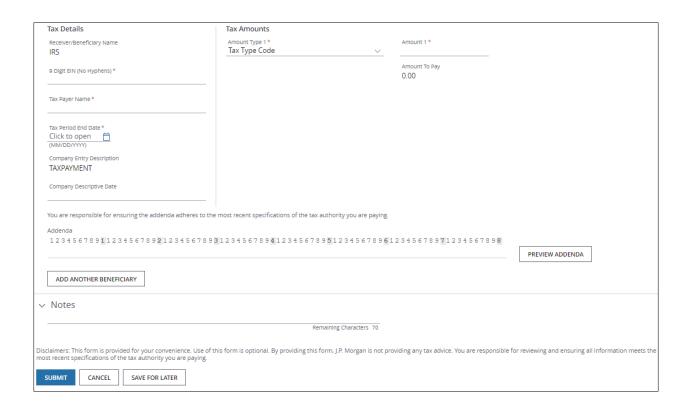


## 3. Complete Additional Details.

Select **Send Prenote** to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.



## 4. Complete Tax Details.

The example shown is for the EFTPS-South Tax Authority.

- Receiver/Beneficiary Name: The default is IRS.
- 9-digit Employer Identification Number (EIN): Enter number with no hyphens.
- Tax Payer Name: Enter the name.
- Tax Period End Date: Enter the end date—or use the calendar to select a date.

The date format you select on this page overrides any date preferences you made in Settings.

The date displays on the multi-beneficiary grid according to the format you specified for each beneficiary.

or

Use the calendar icon to select a date to be applied to all beneficiaries on the grid page (but not across all pages of the grid).

- Company Entity Description: The field will prepopulate automatically depending on the tax authority and tax type selected.
- Company Descriptive Date: Enter a date specified by the authority.

## 5. Complete the Tax Amounts section.

• Select an Amount Type from the dropdown, if applicable.

Depending on the Tax Type initially selected above, you may have the option to select more than one amount type.

• Enter an amount for each Amount Type selected, if applicable.

Access generates the total Amount to Pay automatically.

If the total of the amounts you entered for each amount type does not equal the payment amount entered in the Transaction Information section, you'll receive an error message.

Correct the amount(s) manually—or select **Make this My Payment Amount** to correct the payment amount entry in the Transaction Information section.

## 6. Click Preview Addenda.

Compare the addenda string that displays to the latest specifications you've received from the tax authority to ensure accuracy.

Just making a payment to a single beneficiary? Continue with Step 8 below, if needed—then click **Submit**.

## 7. Click Add Another Beneficiary to initiate a multi-beneficiary tax payment.

Clicking Add Another Beneficiary opens a new Beneficiary form.

Complete the required fields as described above.

You can add entries for different tax authorities, different tax types and different tax payers in one transaction, if needed.

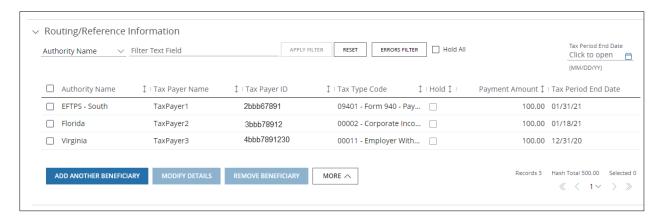
Click Save & Next Entry to continue to add beneficiaries.

or

Click Save & Previous Entry to go back to a previous entry, if needed.

When you have completed entering details for all beneficiaries, click Save & Return.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary.
- Click **Modify Details** to modify selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then select one of the options below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.

Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.

• Filter the grid by column header or by entering text.

## 8. Enter Notes, if needed.

Notes are for the client's internal use only. They are not transmitted with the payment.

9. Click Submit to enter the payment(s) into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation displays if the payment(s) were entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.

#### Related article

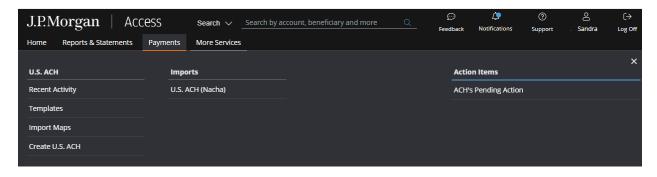
<u>Use a generic form to create a free-form U.S. ACH tax payment</u>
<u>Create a template for U.S. ACH tax payments</u>
<u>Manage U.S. ACH payments</u>
Workflow statuses and progress

#### Create a template for U.S. ACH tax payments

Use templates for recurring U.S. ACH tax payments to a single beneficiary or to multiple beneficiaries—and to store all of your beneficiary records.

Use a generic form if you prefer to enter all information manually per each authority's specifications.

Start by selecting **Templates** from U.S. ACH list in the Payments menu.



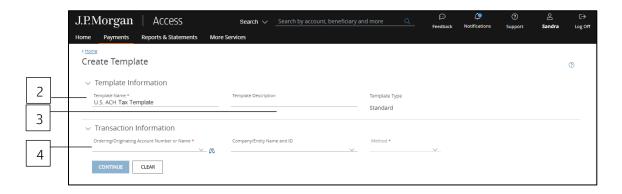
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



## 1. Click Create Template.



## 2. Enter a unique Template Name.

## 3. Enter a Template Description.

Use the Template Description to provide more info about the template. Group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.

## 4. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access will fill in the Branch Location, Bank Name and Bank ID fields automatically once you select an account.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

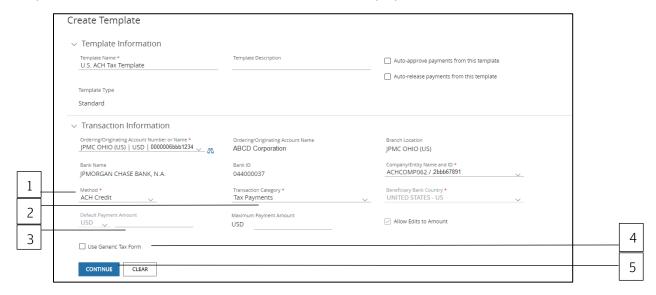
Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements.

However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.

Complete the next set of Transaction Information fields that display.



- 1. Select the Method dropdown arrow—then choose ACH Credit.
- 2. Select the Transaction Category dropdown arrow—then choose Tax Payments.
- 3. Enter a Payment Amount.

Enter a default amount and/or maximum amount that will be applied to payments made from this template.

Allow Edits is the default. This option allows a user to edit the default amount when making a payment using this template.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the amount for added security.

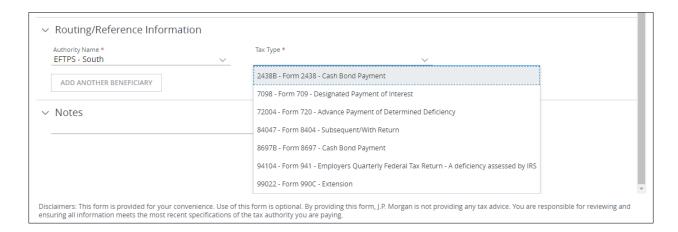
4. Select Use Generic Tax Form when you want to enter all information per each authority's specifications.

Refer to **Use a generic form to create a template for U.S. ACH tax payments**—and follow those steps for creating a template using a generic form.

5. Click Continue.

## Routing/reference information

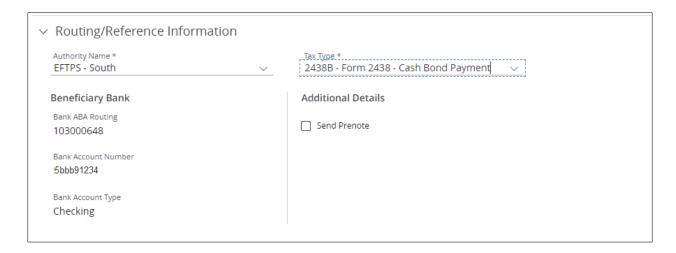
Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



## 1. Select the Authority Name from the dropdown.

## 2. Choose the Tax Type from the dropdown menu.

The Beneficiary Bank, Tax Detail and Tax Amounts fields are populated automatically according to the tax authority and type selected.

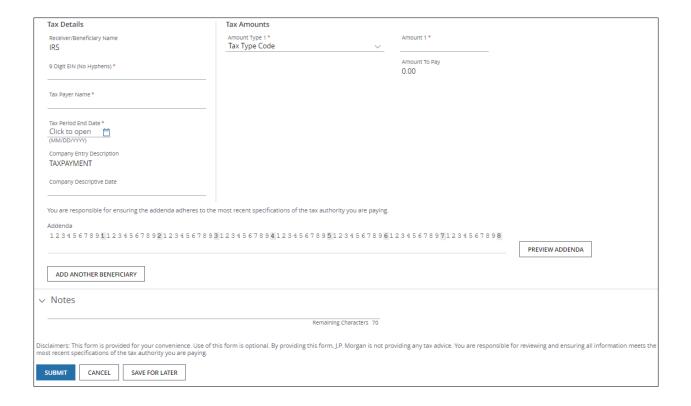


## 3. Complete Additional Details.

Select **Send Prenote** to notify the beneficiary when the transaction has been initiated.

You won't be able to send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.



## 4. Complete Tax Details.

The example shown is for the EFTPS-South Tax Authority.

- Receiver/Beneficiary Name: The default is IRS.
- 9-digit Employer Identification Number (EIN): Enter number with no hyphens.
- Tax Payer Name: Enter the name.
- Tax Period End Date: Enter the end date—or use the calendar to select a date.

The date format you select on this page overrides any date preferences you made in Settings.

The date displays on the multi-beneficiary grid according to the format you specified for each beneficiary.

or

Use the calendar icon to select a date to be applied to all beneficiaries on the grid page (but not across all pages of the grid).

 Company Entity Description: The field will prepopulate automatically depending on the tax authority and tax type selected.

• Company Descriptive Date: Enter a date specified by the authority.

## **5.** Complete the Tax Amounts section.

• Amount Type: Select an option from the dropdown.

Depending on the Tax Type initially selected above, you may have the option to select more than one amount type.

- Amount: Enter an amount for each Amount Type selected, if applicable.
- Amount to Pay: Access generates the total amount automatically.

If the total of the amounts you entered for each amount type does not equal the payment amount entered in the Transaction Information section, you'll receive an error message.

Correct the amount(s) manually—or select **Make this My Payment Amount** to correct the payment amount entry in the Transaction Information section.

#### 6. Click Preview Addenda.

Compare the addenda string that displays to the latest addenda requirements you've received from the authority to ensure accuracy.

Just making a payment to a single beneficiary? Click **Submit**.

Or, continue with the next step to add another beneficiary.

#### 7. Click Add Another Beneficiary to initiate a multi-beneficiary tax payment.

A new Beneficiary form displays.

Complete the required fields as described above.

You can add entries for different tax authorities, different tax types and different tax payers in one transaction, if needed.

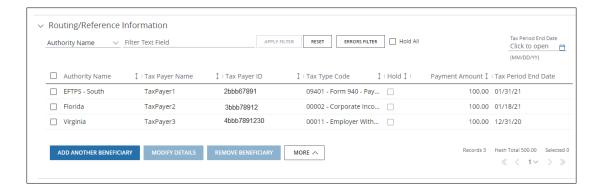
Click Save & Next Entry to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry, if needed.

When you've completed entering details for all beneficiaries, click **Save & Return.** 

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another Beneficiary** to enter details for another beneficiary.
- Click Modify Details to modify selected beneficiaries' details.
- Click **Remove** to remove beneficiaries.
- Click More—then select one of the options below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **unhold all Pages** to remove all holds across all pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Click the Tax Period End Date calendar icon to update the end date for all beneficiaries.
- Filter the grid by column name or by entering text.

## 8. Click Submit—or Save for Later if you haven't finished entering all the data.

If Access doesn't find any errors in the template, it's sent to the approval workflow.

Once the template is approved and activated, you'll be able to create payments with it. A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

## **Related Articles**

Modify a U.S. ACH template
Use a generic form to create a free-form U.S. ACH tax payment
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

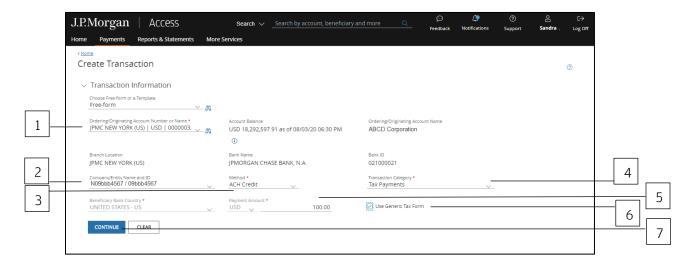
#### Use a generic form to create a U.S. ACH tax payment

Use a generic form to initiate a one-time U.S. ACH tax payment if you prefer to enter all information manually per an authority's specifications.

The generic form supports creating one-time U.S. ACH tax payments to multiple authorities in one batch (when a template isn't available) as long as the required Batch Header information is the same.

Start by selecting Create U.S. ACH from the Payments menu. Then, follow the steps below.

\*Fields with an asterisk are mandatory.



# 1. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

## 2. Select the Company/Entity.

This field will be marked with an asterisk as mandatory if you first select an Ordering/Origination account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

- 3. Click the Method dropdown arrow—then select ACH Credit.
- 4. Click the Transaction Category dropdown arrow—then, select Tax Payments.
- 5. Enter a Payment Amount.
- 6. Click Use Generic Tax Form to enter all information per each authority's specifications.
- 7. Click Continue to complete the next set of screens.
- 8. Select a Value Date or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

Additional charges are incurred for same-day, non-J.P. Morgan transactions. You'll be prompted to proceed or to cancel the transaction upon submission.

Your system administrator can manage company IDs to allow same-day ACH transactions.

Same-day cutoff is 3:00 p.m. ET. If the payment is prefunded, same-day cutoff is 2:00 p.m. ET.

#### Batch header information

Complete the Batch Header Information—(5-Record) Fields.

NACHA Position	Batch Information Fields	Enter Your Value	
21-40	Company Discretionary Data		_
54-63	Company Entry Description *	TAXPAYMENT	
64-69	Company Descriptive Date		

#### Enter the values below .:

- Company Discretionary Data (optional): Represents position 21-40 of the Batch Header record.
  - Enter data if specified by an authority in their documentation.
- Company Entity Description (required): Default is TAXPAYMENT.
  - Change as needed based on tax authority specifications.
- Company Descriptive Date (optional): Represents position 64-69 of the Batch Header record.

  Enter accordingly as specified by an authority in their documentation.

## **Receiving information**

Complete Receiving Information—(6-Record) Fields.

eceiving Informat	ion (6 - Record) Fields		Additional Details
NACHA Position	Batch Information Fields	Enter Your Value	Send Prenote
	Authority Name *		
04-12	Receiving Bank ABA *		
13-29	Receiving Bank Account Number*		
10-54	Receiver Identification		
55-76	Receiving/Beneficiary Name *		
55-76	Tax Payer Name	☐ Include in Transaction Instruction	
77-78	Discretionary Data		
	Beneficiary Account Type	Checking	

#### 1. Enter the values below.

• Authority Name: Enter a name as a visual—to indicate the authority being paid.

The name displays in the multi-beneficiary grid. This information is not sent with the payment.

For example, if paying Federal tax, enter Fed.

- Receiving Bank ABA: Enter the bank ABA number.
- Receiving Bank Account Number: Enter the bank account number.
- Identification Number (optional): Enter a value if specified by an authority.
- Receiving/Beneficiary Name: Enter a name as specified by the tax authority.
- Tax Payer Name (optional): Enter a name if an authority requests the taxpayer's name to be included in the Receiving Information record.

Check Include in Transaction Instruction.

When the payment is sent, this value will be sent in the Receiving Information record.

• Discretionary Data (optional): Enter a code of up to two characters as requested by an authority.

## 2. Complete Additional Details.

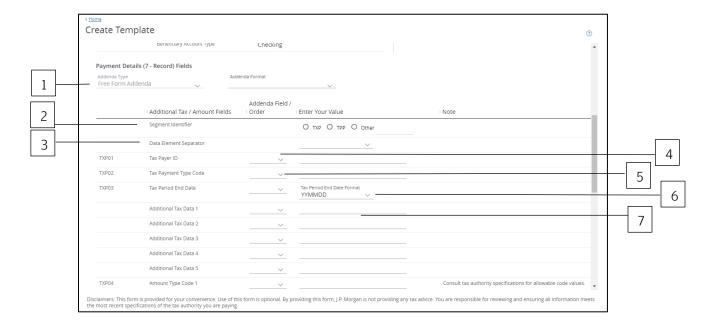
Select **Send Prenote** to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

#### Payment details

Follow the steps below to complete the Payment Details—(7-Record) Fields.



Complete the steps below to map payment fields in the order they should display in the addenda as defined by a tax authority.

## 1. Click the Addenda Type dropdown arrow—then, select Federal, State or City

The fields that display represent the most commonly used addenda formats for the tax authority, with the required fields in the necessary order.

Enter data—and reorder the fields to meet the authority's specifications, if required.

or

Create the addenda structure from scratch by entering values as defined by the tax authority in the defined fields (for example, right- or left-justified, space-filled, zero-filled, etc.).

The three standard formats are as follows:

- Federal: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   AmountCode2\*Amount2\*AmountCode3\*Amount3\
- State: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   AmountCode2\*Amount2\*AmountCode3\*Amount3\*TaxPayerVerification\
- City: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   \*\*\*\*TaxPayerVerification\

Use these formats as a starting point for entering data. Update the order of the addenda fields as defined by the specific tax authority you're paying

If the order per the authority differs from the standard formats displayed, select a value from the dropdown in the Addenda Field/Order column.

## 2. Select or enter a Segment Identifier.

## 3. Select a Data Element Separator from the dropdown arrow.

#### 4. Enter the Tax Payer ID.

The ID is defined by the authority you're paying.

## 5. Enter a Tax Payer Type code.

The code is based on the authority and tax you're paying.

## 6. Select a Tax Period End Date format from the dropdown arrow.

The end date is defined by the tax authority.

The date format you select on this page overrides any date preferences you made in Settings.

The date displays on the multi-beneficiary grid according to the format you specified for each beneficiary.

or

Use the calendar icon to select a date that will be applied to all beneficiaries on the grid page (but not across all pages of the grid).

#### 7. Enter Additional tax data.

Use fields 1-5 to enter data into the addenda when a field required by the tax authority is not displayed in the addenda format template.

If an authority requires a space-filled field within the addenda, use one of the Additional Tax Data fields to enter spaces.

A mid-dot displays when entering spaces in the fields. This feature lets you see the number of spaces you have typed. For example: Tax.......

When you preview or generate the addenda, spaces will display.



## 8. Enter an Amount Type Code—then select the field order from the dropdown arrow.

The tax authority determines the code. For example, if the Amount Type is Tax, then the authority may require the code to be T.

Use fields 1-5 to enter codes—not the entire word.

Enter an Amount—and select the field order from the drop down

Use fields 1-5 to enter amounts. The tax authority determines the field order of the amounts.

Make sure the amounts you enter in these fields match the payment amount you entered in the Transaction Information section. Access does not perform a check on these amounts.

#### 9. Enter a Tax Payer Verification, if required by an authority.

#### 10. Select a Segment Terminator from the dropdown arrow.

#### 11. Click Preview Addenda.

Compare the addenda string to the latest addenda specifications you've received from the authority to ensure accuracy.

Just making a payment to a single beneficiary? Click **Submit**.

Or, continue with the next step to initiate a multi-beneficiary tax payment—as long as the required Batch Header information is the same.

## 12. Click Add Another Beneficiary-or Copy Beneficiary.

A new Beneficiary Details form displays.

Refer to the **Receiving Information** and **Payment Information** sections above for completing this information for the next beneficiary, as needed.

You can add entries for different tax authorities, different tax types and different tax payers in one transaction, if needed.

Copy Beneficiary opens a new Beneficiary Details form.

The Receiving Information and Payment Information of the previous entry (including field order number and addenda format) will be copied to the next record.

The copied data will not retain the Addenda Format field from the previous record, if one was selected.

## 13. Modify data and field order for the next beneficiary as needed.

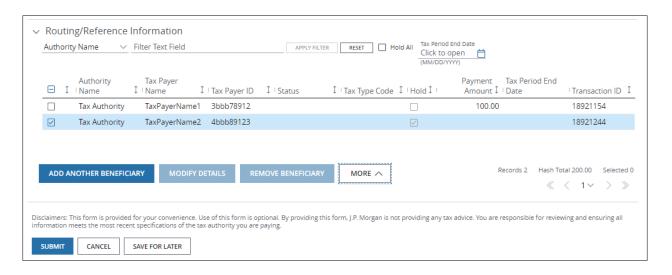
Click Save & Next Entry to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry, if needed.

When you've completed entering details for all beneficiaries, click Save & Return.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

• Click **Add Another Beneficiary** to enter details for another beneficiary.

- Click Modify Details to modify selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then selection an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Use the Tax Period End Date calendar icon to update the end date for all beneficiaries.
- Filter the grid by column name or by entering text.

# 14. Click Submit to enter the payments into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation displays if the payment(s) were entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.

#### Related article

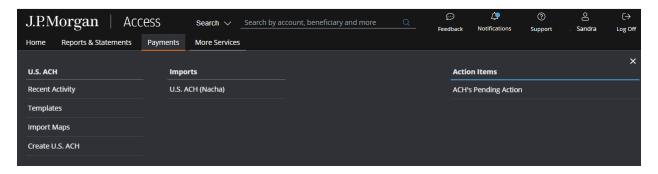
Create a free-form U.S. ACH tax payment Manage U.S. ACH payments
Workflow statuses and progress

#### Use a generic form to create a template for U.S. ACH tax payments

Use a generic form to create a template for recurring U.S. ACH tax payments—and to store all of your beneficiary records—by entering all information per each authority's specifications.

Also use a generic form to store tax payments for multiple authorities—as long as the batch header information is the same for the authorities.

Start by selecting **Templates** from U.S. ACH list in the Payments menu



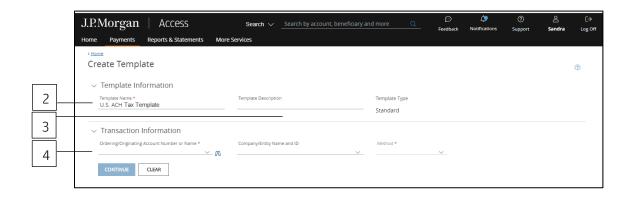
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



## 1. Click Create Template.



## 2. Enter a unique Template Name.

#### 3. Enter a Template Description.

Use the Template Description to provide more details about the template. You can group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the Access Help Center for more info.

## 4. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access will fill in the Branch Location, Bank Name and Bank ID fields automatically once you select an account.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements. However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.

Complete the next set of Transaction Information fields that display.



- 1. Click the Method dropdown arrow—then select ACH Credit.
- 2. Click the Transaction Category dropdown arrow—then select Tax Payments.
- 3. Enter a default amount and/or maximum amount to be applied to payments made from this template.

Allow Edits is the default. This option allows a user to edit the default amount when making a payment using this template.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the amount for added security.

- 4. Click Use Generic Tax Form.
- 5. Click Continue to complete the next set of screens.

#### Batch header information

Follow the steps below to complete the Batch Header Information—(5-Record) Fields.

NACHA Position	Batch Information Fields	Enter Your Value	
21-40	Company Discretionary Data		
54-63	Company Entry Description *	TAXPAYMENT	
64-69	Company Descriptive Date		

Add the following data in the Enter Your Value column:

- Company Discretionary Data (optional): Represents position 21-40 of the Batch Header record.

  Enter data if specified by an authority in their documentation.
- Company Entity Description (required): Default is TAXPAYMENT
   Change as needed based on tax authority specifications.
- Company Descriptive Date (optional): Represents position 64-69 of the Batch Header record.

  Enter accordingly as specified by an authority in their documentation.

#### Receiving information

Follow the steps below to complete Receiving Information—(6-Record) Fields.

ceiving Informat	ion (6 - Record) Fields		Additional Details
IACHA Position	Batch Information Fields	Enter Your Value	Send Prenote
	Authority Name *		
04-12	Receiving Bank ABA *		
13-29	Receiving Bank Account Number*		
40-54	Receiver Identification		
55-76	Receiving/Beneficiary Name *		
55-76	Tax Payer Name	☐ Include in Transaction Instruction	
77-78	Discretionary Data		
	Beneficiary Account Type	Checking	

## 1. Complete the fields below.

Authority Name: Enter a name as a visual to indicate the authority being paid.

The name displays in the multi-beneficiary grid. This information is not sent with the payment.

For example, if paying Federal tax, enter Fed.

- Receiving Bank ABA: Enter the bank ABA number.
- Receiving Bank Account Number: Enter the bank account number.
- Identification Number (optional): Enter a value if specified by an authority.
- Receiving/Beneficiary Name: Enter a name as specified by the tax authority.
- Tax Payer Name: Enter a name if an authority requests the taxpayer's name to be included in the Receiving Information record.

Check Include in Transaction Instruction.

When the payment is sent, this value will be sent in the Receiving Information record.

• Discretionary Data: Enter a code of up to two characters as requested by an authority.

Access prepopulates the Beneficiary Account Type field with "Checking" as the value.

#### 2. Complete Additional Details.

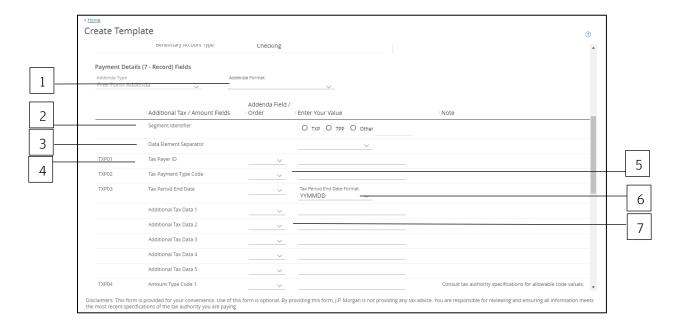
Select **Send Prenote** to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

#### Payment details

Follow the steps below to complete the Payment Details—(7-Record) Fields.



Complete the steps below to map payment fields for the addenda—as defined by a tax authority.

## 1. Click the Addenda Format dropdown arrow—then choose Federal, State or City.

The fields that display represent the most commonly used addenda formats for the tax authority, with the required fields in the necessary order.

Enter data and reorder fields to meet the authority's specifications, if required.

or

Create the structure from scratch. Enter values as defined by the tax authority in the appropriate fields (for example, fields for the tax, order of fields, segment identifier, segment terminator, space-filled, zero-filled, etc.).

The three standard formats are as follows:

- Federal: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   AmountCode2\*Amount2\*AmountCode3\*Amount3\
- State: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   AmountCode2\*Amount2\*AmountCode3\*Amount3\*TaxPayerVerification\
- City: TXP\*TaxPayerIdNumber\*TaxTypeCode\*TaxPeriodEndDate\*AmountCode1\*Amount1\*
   \*\*\*\*TaxPayerVerification\

Use these formats as a starting point for entering data. Update the order of the addenda fields as defined by the specific tax authority you're paying

If the order per the authority differs from the standard formats displayed, select a value from the dropdown in the Addenda Field/Order column.

## 2. Select or enter a Segment Identifier.

#### 3. Select a Data Element Separator from the dropdown arrow.

#### 4. Enter the Tax Payer ID.

The ID is defined by the authority you're paying.

## 5. Enter a Tax Payment Type code.

This code is based on the authority and tax you're paying.

#### 6. Select a Tax Period End Date format from the dropdown arrow.

The end date is defined by the tax authority.

The date format you select on this page overrides any date preferences you made in Settings.

The date displays on the multi-beneficiary grid according to the format you specified for each beneficiary.

or

Use the calendar icon to select a date to be applied to all beneficiaries on the grid page (but not across all pages of the grid).

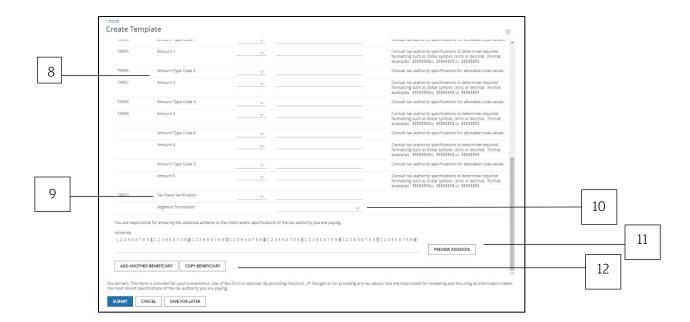
#### 7. Enter Additional tax data.

Use fields 1-5 to enter data into the addenda when a field required by the tax authority is not displayed in the addenda format template.

If an authority requires a space-filled field within the addenda, use one of the Additional Tax Data fields to enter spaces.

A mid-dot displays. This feature lets you see the number of spaces you have typed. For example: Tax.....

When you preview or generate the addenda, spaces display.



## 8. Enter an Amount Type Code—then select the field order from the dropdown arrow.

The tax authority determines the code. For example, if the Amount Type is Tax, then the authority may require the code to be T.

Use fields 1-5 to enter codes—not the entire word.

Enter an Amount—and select the field order from the dropdown.

Use fields 1-5 to enter amounts. The tax authority you're paying determines the field order of the amounts.

Make sure the amounts you enter in these fields match the payment amount you entered in the Transaction Information section. Access does not perform a check on these amounts.

#### 9. Enter a Tax Payer Verification, if required by an authority.

#### 10. Select a Segment Terminator from the dropdown arrow.

#### 11. Click Preview Addenda.

Compare the addenda string that displays to the authority's specifications—to ensure they match.

Just making a payment to a single beneficiary? Click **Submit**.

Or, continue with the next step to initiate a multi-beneficiary tax payment—as long as the required Batch Header information is the same.

## 12. Click Add Another Beneficiary—or Copy Beneficiary.

Add Another Beneficiary opens a new Beneficiary form.

Refer to the **Receiving Information** and **Payment Information** sections above to complete this information for the next beneficiary, as needed.

You can add entries for different tax authorities, different tax types and different tax payers in one transaction, if needed.

Click **Copy Beneficiary** to open a new Beneficiary form.

The Receiving Information and Payment Information of the previous entry (including field order number and addenda format) will be copied to the next record.

If you selected the Addenda Format field in the previous entry, that field will not be copied to the new entry.

## 13. Change/modify data entered and field order for the next beneficiary as needed.

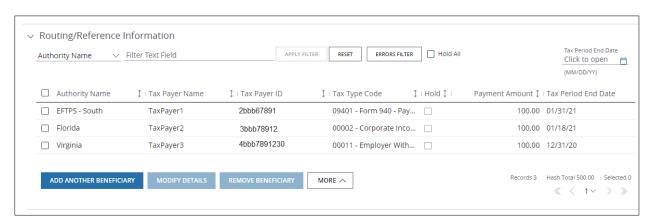
Click **Save & Next Entry** to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry.

When you've completed entering details for all beneficiaries, click Save & Return.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another Beneficiary** to enter details for another beneficiary.
- Click Modify Details to modify selected beneficiaries' details.
- Click **Remove** to remove beneficiaries.

- Click **More**—then select one of the options below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Click the Tax Period End Date calendar icon to update the end date for all beneficiaries.
- Filter the grid by column name or by entering text.

## 14. Click Submit—or Save for Later if you haven't finished entering all the data.

The template is sent to the approval workflow if Access doesn't find any errors.

Once the template is approved and activated, you'll be able to start creating payments using it.

A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

#### **Related Articles**

Modify a U.S. ACH template
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

## **Working with U.S. Child Support ACH Payments**

Learn how to create U.S. ACH child support payments and templates.

#### Create a U.S. ACH child support payment

Initiate a one-time U.S. ACH child support payment to a single beneficiary or multiple beneficiaries.

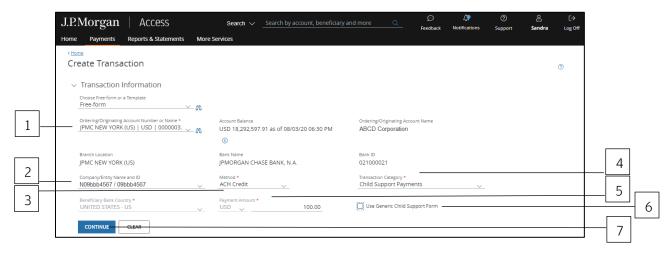
Use free-form if a template isn't available.

Or, use a generic form to enter all information manually per an agency's specifications.

Start by selecting **Create U.S. ACH** from the Payments menu in the header.

\*Fields with an asterisk are mandatory.

To complete the Transaction Information section, follow the steps below.



#### 1. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

2. Select the Company/Entity from the dropdown.

This field will be marked with an asterisk as mandatory if you first select an Ordering/Originating account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

- 3. Click the Method dropdown arrow—then select ACH Credit.
- 4. Click the Transaction Category from the dropdown—then select Child Support Payments.
- 5. Enter a Payment Amount.
- 6. Select Use Generic Child Support Form if you prefer to enter all information manually per each agency's specifications.

Refer to **Use a Generic Child Support Form**—and follow the steps for initiating a payment using a standard form.

- 7. Click Continue to complete the next set of screens.
- 8. Select a Value Date or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and payment cut-off times.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

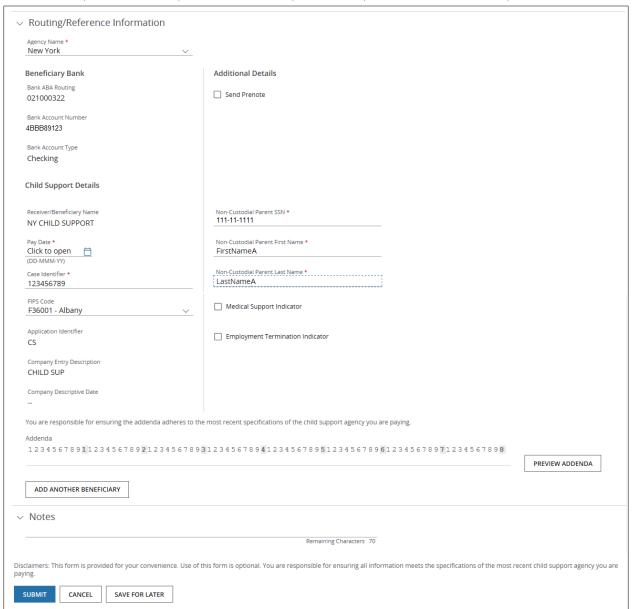
Additional charges are incurred for same-day, non-J.P. Morgan transactions. You'll be prompted to proceed or to cancel the transaction upon submission.

Your Security Administrator can manage company IDs to allow same-day ACH transactions.

Same-day cutoff is 3:00 p.m. ET. If the payment is prefunded, same-day cutoff is 2:00 p.m. ET.

#### Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



#### 1. Select the Agency Name.

The Beneficiary Bank and Child Support Details fields are populated automatically based on the agency selected.

## 2. Review the Beneficiary Bank details.

#### 3. Complete Additional Details.

• If needed, enter a Reference for Offset.

This field displays only if the Company ID associated with the payment is set for Individual Offsets. Reference information you enter is placed in the offset record created—and will appear in reporting.)

• Select **Send Prenote** to notify the beneficiary when the transaction has been initiated. You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

## 4. Review the prefilled Child Support details—then enter or select the following additional details:

- Receiver/Beneficiary Name as specified by the agency.
- Pay Date.
- Case Identifier.
- FIPS Code (if required by your Child Support Agency).
- An employer ID for Company Entry Description (only if you select **Maine** for the Agency Name).

Access automatically populates this field if you select **CHILD SUP** for Agency Name.

• Company Descriptive Date, if required.

This field will be enabled only when an agency requires a value to be entered.

- Non-Custodial Parent SSN (social security number) (required).
- Non-Custodial Parent First Name (required).

Access will format the name per the agency's requirements.

Non-Custodial Parent Last Name (required).

Access will format the name per the agency's requirements.

• Select **Medical Support Indicator** (only if the employer offers family medical insurance coverage).

• Select **Employment Termination Indicator** (only if an individual's employment has been terminated—and to notify the child support enforcement agency of the termination).

#### 5. Click Preview Addenda.

Compare the addenda string that displays to the latest addenda specifications you've received from the agency to ensure accuracy.

Just making a payment to a single beneficiary? Click **Submit**.

Or continue with the next step to initiate a multi-beneficiary tax payment.

## 6. Click Add Another Beneficiary to initiate a multi-beneficiary child support payment.

A new Beneficiary details form displays. Complete the fields as described above.

You can include payments to different child support agencies in one transaction.

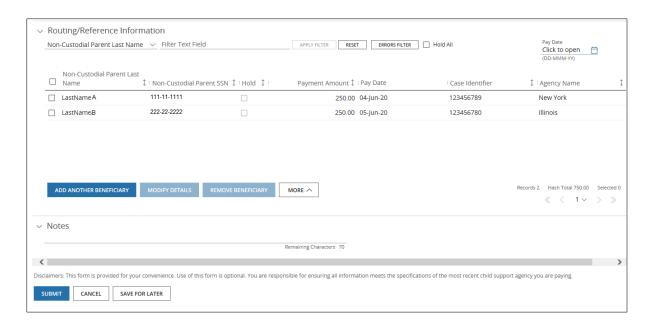
Click **Save & Next Entry** to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry.

When you've completed entering details for all beneficiaries, click **Save & Return**.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary.
- Click **Modify** Details to modify selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then select an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Click the Pay Date calendar icon to update the Pay Date for all beneficiaries.
- Filter the grid by column header or by entering text.

## 7. Enter Notes, if needed.

Notes are for the client's internal use only. They are not transmitted with the payment.

8. Click Submit to enter the payment(s) into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation displays if the payment(s) were entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.

#### **Related Articles**

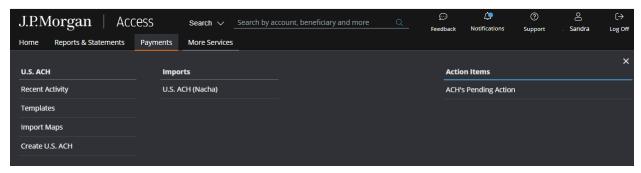
<u>Use a generic form to create a free-form U.S. ACH child support payment Manage U.S. ACH templates</u>
Workflow statuses and progress

## Create a template for U.S. ACH child support payments

Use templates for recurring U.S. ACH child support payments to a single beneficiary or multiple beneficiaries—and to store all of your beneficiary records.

Or, use a generic form to enter all information manually per an agency's specifications.

Start by selecting **Templates** from the U.S. ACH list in the Payments menu.



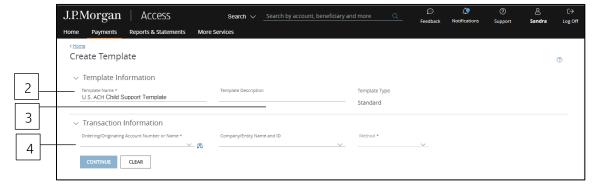
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



## 1. Click Create Template.



#### 2. Enter a unique Template Name.

## 3. Enter a Template Description.

Use the Template Description to provide more details about the template. Group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the Access Help Center for more info.

Select options for the Transaction Information fields below to display the next set of fields.

## 4. Select the Ordering/Originating Account Number or Name dropdown arrow.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access will fill in the Branch Location, Bank Name and Bank ID fields automatically once you select an account.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

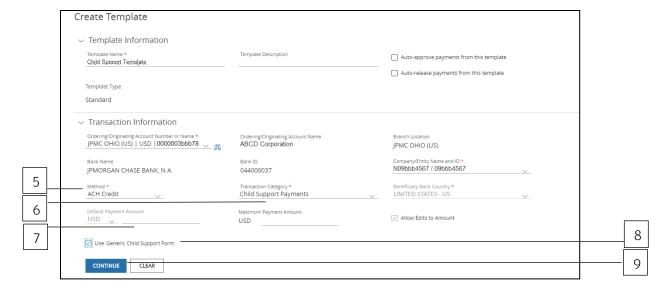
- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements.

However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.



- 5. Click the Method dropdown arrow—then select ACH Credit.
- 6. Click the Transaction Category dropdown arrow—then select Child Support Payments.
- 7. Enter a Payment Amount.

Enter a Default Payment Amount and/or Maximum Payment Amount.

Allow Edits is the default. This option allows a user to edit the default amount when making a payment with this template.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the amount for added security.

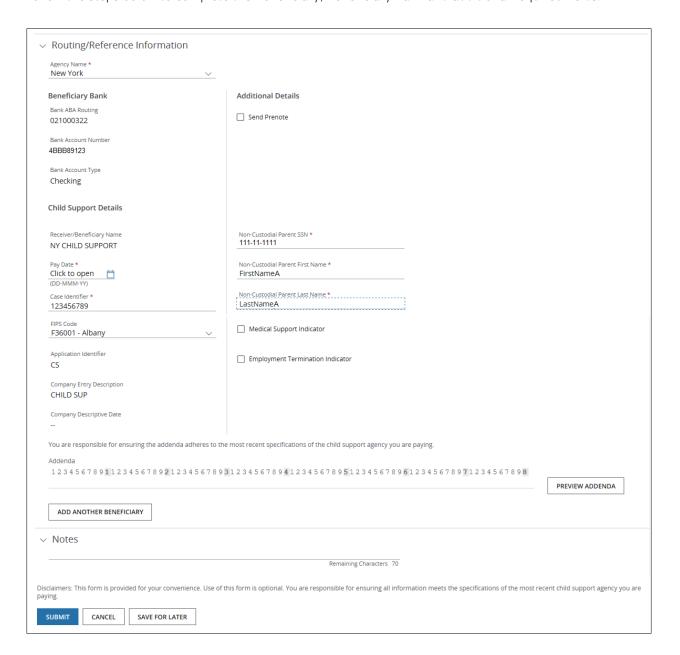
8. Select Use Generic Child Support Form if you prefer to enter all information manually per each agency's specifications.

Refer to **Use a generic form to create a template for U.S. ACH child support payments**—and follow those steps.

9. Click Continue.

## Routing/reference information

Follow the steps below to complete the Beneficiary, Beneficiary Bank and additional required fields.



1. Click the Agency Name dropdown arrow—then select the agency.

The Beneficiary Bank and Child Support Details fields are populated automatically based on the agency selected.

2. Review the Beneficiary Bank details.

## 3. Complete Additional Details.

• If needed, enter a Reference for Offset.

This field displays only if the Company ID associated with the payment is set for Individual Offsets. The Reference information you enter is placed in the offset record created (and will appear in Reporting.)

Select Send Prenote to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

## 4. Review the prefilled Child Support details—then enter or select the following additional details:

- Receiver/Beneficiary Name as specified by the agency.
- Pay Date.
- Case Identifier (required).
- FIPS Code (if required by your Child Support Agency).
- Employer ID for Company Entry Description (only if you select Maine for the Agency Name).

Access automatically populates this field if you select **CHILD SUP** for Agency Name.

• Company Descriptive Date, if required.

This field will be enabled only when an agency requires a value to be entered.

- Non-Custodial Parent's SSN (social security number) (required).
- Non-Custodial Parent's First Name (required).

Access will format the name per the agency's requirements.

Non-Custodial Parent's Last Name (required).

Access will format the name per the agency's requirements.

• Select **Medical Support Indicator** (only if the employer offers family medical insurance coverage).

 Select Employment Termination Indicator (only if an individual's employment has been terminated—and to notify the child support enforcement agency of the termination).

#### 5. Click Preview Addenda.

Compare the addenda string that displays to the latest addenda specifications you've received from the agency to ensure accuracy.

Just making a payment to a single beneficiary? Click Submit.

Or, continue with the next step to initiate a multi-beneficiary child support payment.

## 6. Click Add Another Beneficiary to initiate a multi-beneficiary child support payment.

Add Another Beneficiary opens a new Beneficiary Details form.

You can include payments to different child support agencies in one transaction.

Complete the fields as described above.

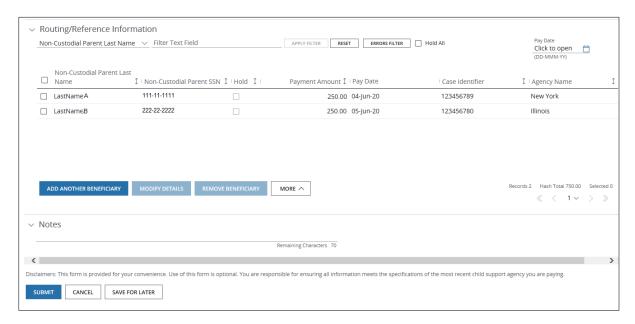
Click Save & Next Entry to continue to add beneficiaries.

or

Click Save & Previous Entry to go back to a previous entry.

When you've completed entering details for all beneficiaries, click Save & Return.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary.
- Click **Modify Details** to modify selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then select an option below.
  - Select Hold All Pages to hold every entry across all pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Click the Pay Date calendar icon to update the Pay Date for all beneficiaries.
- Filter the grid by column header or by entering text.

## 7. Click Submit—or Save for Later if you haven't finished entering all the data.

The template is sent to the approval workflow if Access doesn't find any errors.

Once the template is approved and activated, you'll be able to start making payments from it.

A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

#### **Related Articles**

Modify a U.S. ACH template
Use a generic form to create a template for U.S. ACH child support payments
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

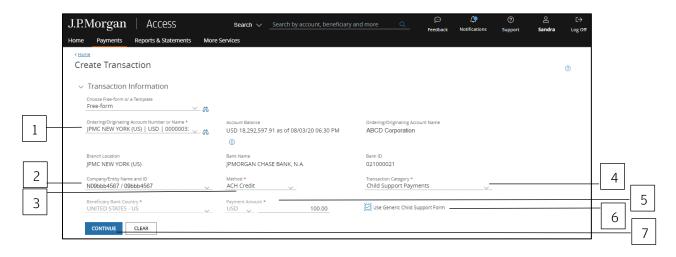
#### Use a generic form to create a U.S. ACH child support payment

Use a generic form to initiate a one-time U.S. ACH child support payment—if you prefer to enter all information manually per an agency's specifications.

The generic form supports creating one-time U.S. ACH child support payments to multiple agencies in one batch (when a template isn't available) as long as the required Batch Header information is the same.

Start by selecting **Create U.S. ACH** from the Payments menu in the header. Then, follows the steps below.

\*Fields with an asterisk are mandatory.



## 1. Select the Ordering/Originating Account.

The Ordering Account dropdown lists up to 20 of your more frequently used accounts.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

## 2. Select the Company/Entity from the dropdown.

This field will be marked with an asterisk as mandatory if you first select an Ordering/Origination account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

- 3. Click the Method dropdown arrow—then select ACH Credit.
- 4. Click the Transaction Category dropdown arrow—select Child Support Payments.
- 5. Enter a Payment Amount.
- 6. Click Use Generic Child Support Form.
- 7. Click Continue.
- 8. Select a Value Date or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

Additional charges are incurred for same-day, non-J.P. Morgan transactions. You'll be prompted to proceed or to cancel the transaction upon submission.

Your system administrator can manage company IDs to allow same-day ACH transactions.

Same-day cutoff is 3:00 p.m. ET. If the payment is prefunded, same-day cutoff is 2:00 p.m. ET.

#### Batch header information

Complete the Batch Header Information—(5-Record) Fields.

NACHA Position	Batch Information Fields	Enter Your Value	
21-40	Company Discretionary Data		
54-63	Company Entry Description *	CHILD SUP	
64-69	Company Descriptive Date		

## Enter values for the following:

- Company Discretionary Data (optional): Represents position 21-40 of the Batch Header record.
   Enter data if specified by the agency in their documentation.
- Company Entity Description (required): Defaults is CHILD SUP.
   Change as needed based on the agency's specifications.
- Company Descriptive Date (optional): Represents position 64-69 of the Batch Header record.

  Enter accordingly as specified by the agency in their documentation.

## Receiving information

Complete Receiving Information—(6-Record) Fields.



## 1. Complete the fields below.

Agency Name: Enter a name as a visual to indicate the agency being paid.

The name displays in the multi-beneficiary grid. This information is not sent with the payment.

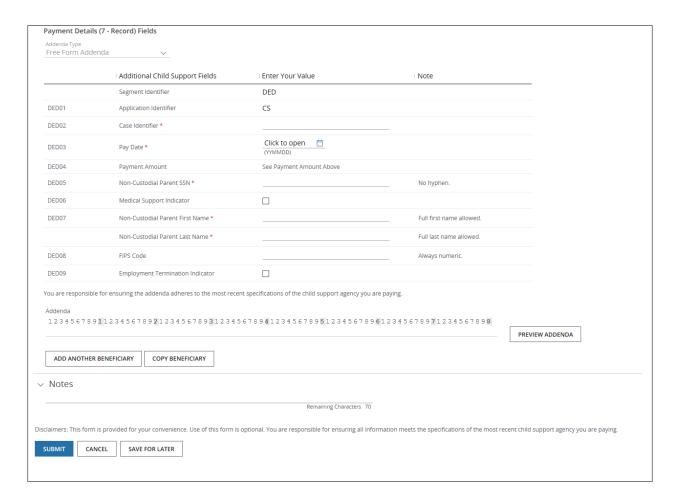
For example, if you're paying the New York State Child Support agency, enter NY State Child Support.

- Receiving Bank ABA: Enter the bank ABA number.
- Receiving Bank Account Number: Enter the bank account number.
- Receiver Identification (optional): Enter a value if specified by the agency.
- Receiving/Beneficiary Name: Enter a name as specified by the agency.
- Discretionary Data: Enter a code of up to two characters as requested by the agency.

Access prepopulates the Beneficiary Account Type field with "Checking" as the value.

#### Payment details

Complete the Payment Details—(7-Record) Fields. Access prepopulates certain fields.



#### 1. Enter or select values for the following:

- Case Identifier (required).
- Pay Date.
- Non-Custodial Parent's SSN (social security number-required).
- Medical Support Indicator (only if the employer offers family medical insurance coverage).
- Non-Custodial Parent's First Name (required).

Access will format the name per the agency's requirements.

• Non-Custodial Parent's Last Name (required).

Access will format the name per the agency's requirements.

- FIPS Code (if required by the Child Support Agency).
- Employment Termination Indicator (only if an individual's employment has been terminated—and to notify the child support enforcement agency of the termination).

Access automatically fills the Payment Amount field with the amount you entered in Transaction Information.

#### 2. Click Preview Addenda.

Compare the addenda string that displays to the latest specifications you've received from the agency—to ensure accuracy.

Just making a payment to a single beneficiary? Click **Submit**.

Or, continue with the next step to initiate a multi-beneficiary child support payment—as long as the required Batch Header information is the same.

#### 3. Click Add Another Beneficiary to initiate a multi-beneficiary child support payment.

Add Another Beneficiary opens a new Beneficiary Details form.

Complete the fields as described above.

You can include payments to different child support agencies in one transaction.

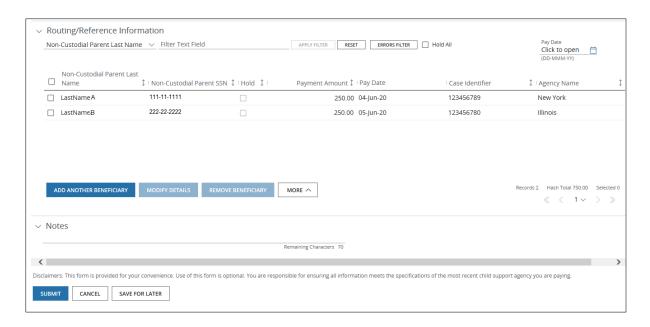
Click Save & Next Entry to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry.

When you've completed entering details for all beneficiaries, click **Save & Return**.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary.
- Click **Modify Details** to modify the selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then select an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Use the Pay Date calendar icon to update the Pay Date for all beneficiaries.
- Filter the grid by column header or by entering text.

## 4. Enter Notes, if needed.

Notes are for the client's internal use only. They are not transmitted with the payment.

# 5. Click Submit to enter the payment(s) into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation displays if the payment(s) were entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.

#### Related article

<u>Use a generic form to create a free-form U.S. ACH child support payment</u>

<u>Manage U.S. ACH payments</u>

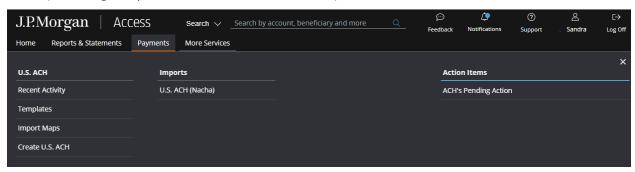
<u>Workflow statuses and progress</u>

#### Use a generic form to create a template for U.S. ACH child support payments

Use a generic form to create a template for recurring U.S. ACH child support payments—and to store all of your beneficiary records—by entering all information per each agency's specifications.

Also use a generic form to store child support payments for multiple agencies—as long as the batch header information is the same for all agencies.

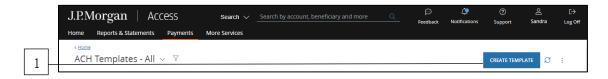
Start by selecting **Templates** from U.S. ACH list in the Payments menu.



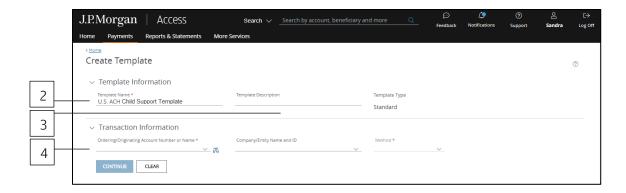
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



### 1. Click Create Template.



# 2. Enter a unique Template Name.

## 3. Enter a Template Description.

Use the Template Description to provide more info about the template. You can group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.

# 4. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access will fill in the Branch Location, Bank Name and Bank ID fields automatically once you select an account.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

• Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.

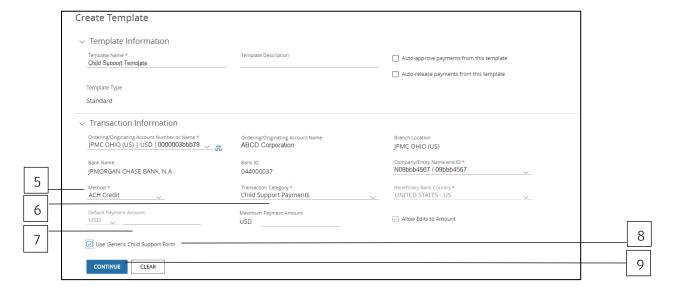
• Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements.

However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.



- 5. Click the Method dropdown arrow—then select ACH Credit.
- 6. Click the Transaction Category dropdown arrow—then select Child Support Payments.
- 7. Enter a Payment Amount.

Enter a default amount and/or maximum amount to be applied to payments made from this template.

Allow Edits is the default. This option allows a user to edit the default amount when making a payment using this template.

When you enter a default amount, unselect **Allow Edits** if you want to lock down the amount for added security.

# 8. Click Use Generic Child Support Form.

### 9. Click Continue.

#### Batch header information

Complete the Batch Header Information—(5-Record) Fields.

NACHA Position	Batch Information Fields	Enter Your Value	
21-40	Company Discretionary Data		
54-63	Company Entry Description *	CHILD SUP	
64-69	Company Descriptive Date		

• Company Discretionary Data (optional): Represents position 21-40 of the Batch Header record.

Enter data if specified by the agency in their documentation.

Company Entity Description (required): Default is CHILD SUP.

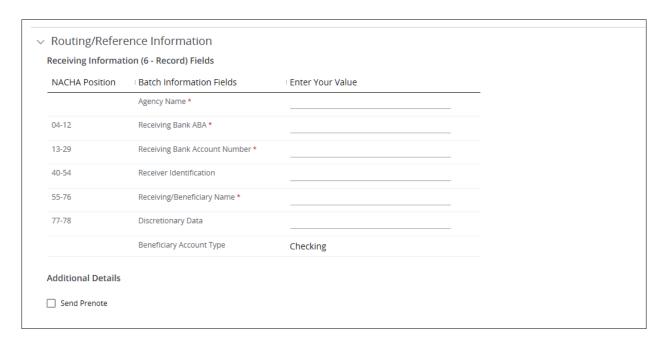
Change as needed based on the agency's specifications.

• Company Descriptive Date (optional): Represents position 64-69 of the Batch Header record.

Enter as specified by the agency in their documentation.

## Receiving information

Complete Receiving Information—(6-Record) Fields.



#### 1. Enter values for the fields below.

Agency Name: Enter a name as a visual to indicate the agency being paid.

The name displays in the multi-beneficiary grid. This information is not sent with the payment.

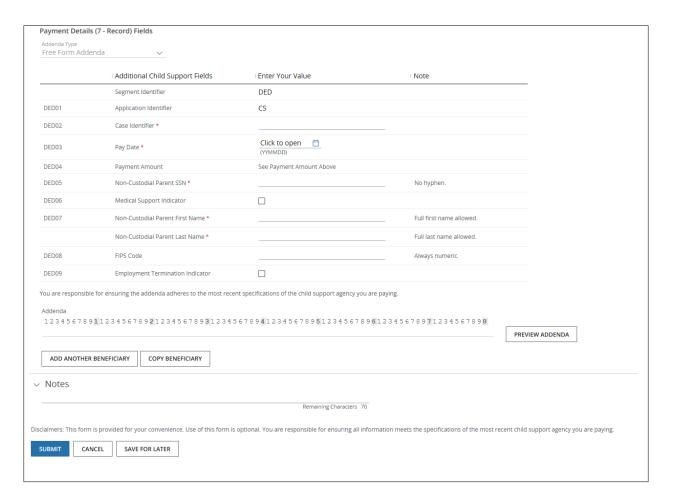
For example, if you're paying the New York State Child Support agency, enter NY State Child Support.

- Receiving Bank ABA: Enter the bank ABA number.
- Receiving Bank Account Number: Enter the bank account number.
- Receiver Identification (optional): Enter a value if specified by the agency.
- Receiving/Beneficiary Name: Enter a name as specified by the agency.
- Discretionary Data: Enter a code of up to two characters as requested by the agency.

Access prepopulates the Beneficiary Account Type field with "Checking" as the value.

#### Payment details

Complete the Payment Details—(7-Record) Fields. Access prepopulates certain fields.



#### 1. Enter or select values for the fields below.

- Case Identifier (required).
- Pay Date.
- Non-Custodial Parent's SSN (social security number- required).
- Medical Support Indicator (only if the employer offers family medical insurance coverage).
- Non-Custodial Parent's First Name (required).

Access will format the name per the agency's requirements.

• Non-Custodial Parent's Last Name (required).

Access will format the name per the agency's requirements.

- FIPS Code (if required by the Child Support Agency).
- Employment Termination Indicator (only if an individual's employment has been terminated—and to notify the child support enforcement agency of the termination).

Access automatically fills the Payment Amount field with the amount you entered in Transaction Information.

#### 2. Click Preview Addenda.

Compare the addenda string that displays to the latest addenda specifications you've received from the agency—to ensure accuracy.

Just making a payment to a single beneficiary? Click **Submit**.

Or, continue with the next step to initiate a multi-beneficiary child support payment—as long as the required Batch Header information is the same.

## 3. Click Add Another Beneficiary to initiate a multi-beneficiary child support payment.

Add Another Beneficiary opens a new Beneficiary Details form.

Complete the fields as described above.

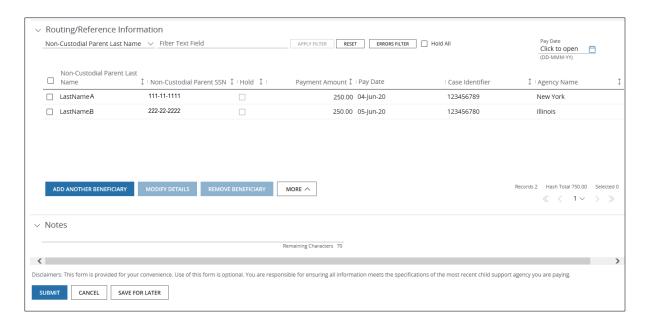
Click Save & Next Entry to continue to add beneficiaries.

or

Click **Save & Previous Entry** to go back to a previous entry, if needed.

When you've completed entering details for all beneficiaries, click Save & Return.

The Create Transaction page displays with a beneficiary grid.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary.
- Click **Modify Details** to the selected beneficiaries' details.
- Click Remove to remove beneficiaries.
- Click More—then select an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Use the Pay Date calendar icon to update the Pay Date for all beneficiaries.
- Filter the grid by column name or by entering text.

# 4. Click Submit—or Save for Later if you haven't finished entering all the data.

The template is sent to the approval workflow If Access doesn't find any errors.

Once the template is approved and activated, you'll be able to create payments from it. A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

# **Related Articles**

Modify a U.S. ACH template
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

# **Working with International ACH Transactions**

Learn how to create International ACH transactions and templates.

#### Overview

An International ACH Transaction (IAT) is a U.S. ACH entry. It's part of a payment transaction involving a financial agency office located outside of the territorial jurisdiction of the United States.

A financial agency is an entity authorized by applicable law to accept deposits—or an entity in the business of issuing money orders or transferring funds. (The territorial jurisdiction of the United States includes all 50 states, U.S. territories, U.S. military bases and U.S. embassies in foreign countries.)

Specifically, an office of a financial agency is involved in the transaction if one or more of the following conditions is met.

• The agency holds an account that is credited—or debited—as part of a payment transaction.

or

• The agency receives funds directly from—or makes payments directly to—a person as part of a payment transaction.

or

• The agency serves as an intermediary in the settlement of any part of a payment transaction.

The IAT definition focuses on the location of the financial institution that handles the payment transaction (movement of the funds)—not where any other party to the transaction is located (e.g., the Originator or Receiver).

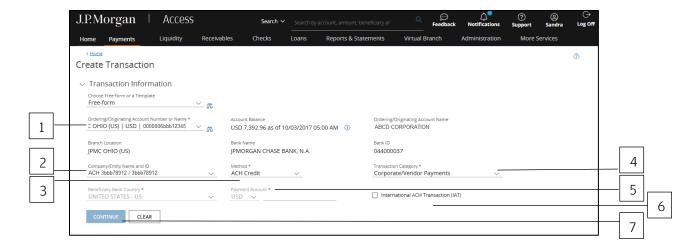
#### Create International ACH Transactions

Initiate a one-time International ACH Transaction (IAT) to a single beneficiary/debit party—or to multiple beneficiaries/debit parties—if a template isn't available.

Start by selecting **Create U.S. ACH** from the Payments menu in the header.

Then, follow the steps below.

\*Fields with an asterisk are mandatory.



# 1. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

#### 2. Select the Company/Entity.

This field will be marked with an asterisk as mandatory if you first select an Ordering/Origination account from the dropdown in Step 1.

Begin entering ID number or name in the field to filter the dropdown—then make a selection.

#### 3. Select the Method.

Only the methods you're entitled to display.

- ACH Credit: Indicates an ACH payment will be credited to the receiver's account.
- ACH Debit: Indicates an ACH payment will be debited from the receiver's account.

# 4. Select the Transaction Category.

Only the categories you're entitled to display.

Refer to **Working with U.S. ACH Payments** for transactions categories supported.

#### 5. Enter an amount.

For an ACH credit, the field label is Payment Amount.

For an ACH debit, the field label is Receipt Amount.

### 6. Select the International ACH Transaction (IAT) checkbox.

#### 7. Click Continue.



# 8. Click the Value Date calendar icon to specify a date—or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

Same-day processing does not apply to IATs involving accounts at banks other than J.P. Morgan.

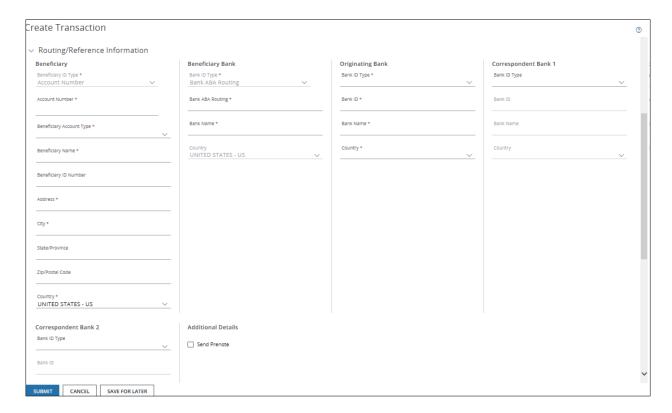
Same-day IATs for J.P. Morgan beneficiary/debit party accounts will be processed on the current value date (on a best-effort basis) when you submit the transaction prior to cutoff.

Due to additional processing involved in IATs, funds may settle with a future value date.

# 9. Enter the Originator details.

### Routing/reference information

Complete the Beneficiary, Beneficiary Bank and additional required fields.



## 1. Select or enter Beneficiary details.

- Beneficiary ID Type.
- Beneficiary Account Number.
- Beneficiary Account Type.
- Beneficiary Name.
- Beneficiary ID Number.
- Beneficiary Address, City, State/Province, Zip/Postal Code.
- Beneficiary Country.

# 2. Select or enter Beneficiary Bank details.

- Bank ID Type.
- Bank ABA Routing.
- Bank Name.
- Country.

# 3. Select or enter Originating Bank details.

- Bank ID Type.
- Bank ID.
- Bank Name.
- Country.

# 4. Select or enter Correspondent Bank details, as necessary.

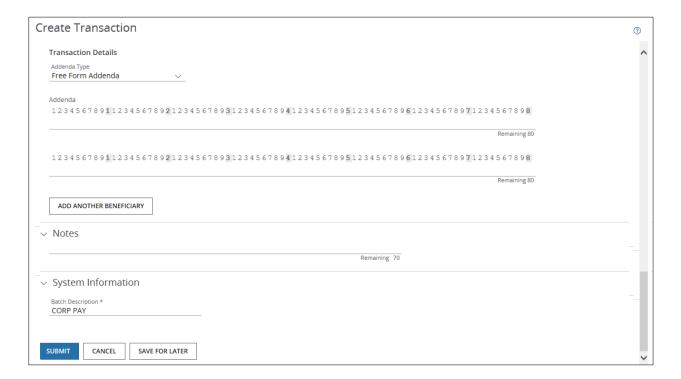
- Bank ID Type.
- Bank ID.
- Bank Name.
- Country.

## 5. Select Send Prenote to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

#### 6. Enter Transaction Details.

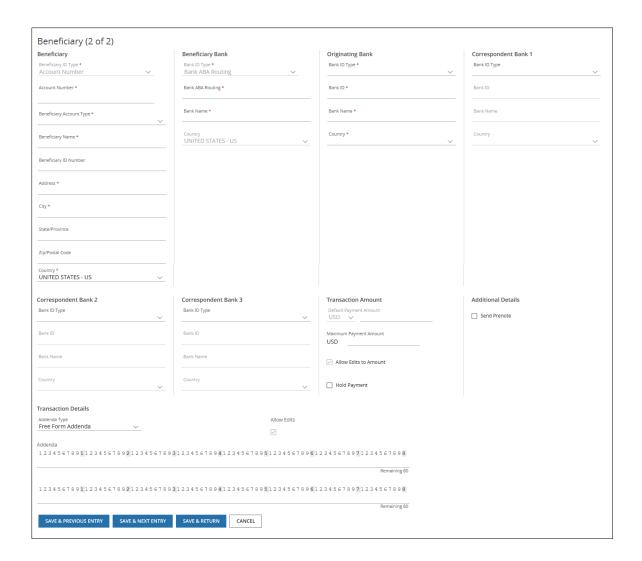


Enter details (addenda) of the payment in the Addenda fields.

This information assists the beneficiary or debit party in applying the payment.

If the payment is to a single beneficiary or debit party, don't complete the next step. Continue with Notes and System Information below, as needed—or click **Submit**.

7. Click Add Another to create IATs for multiple beneficiaries or debit parties.



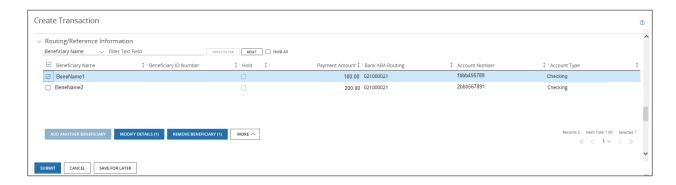
- Select or enter details for the next entry.
  - Beneficiary or Debit Party details.
  - Beneficiary Bank details.
  - Originating Bank details.
  - Correspondent Bank details, as necessary.
  - Transaction Amount.
  - Additional Details.
  - Transaction Details, if needed.
  - Addenda.

Then, follow any of the steps below.

- Click **Save & Next Entry** to enter details for another beneficiary or debit party.
- Click **Save & Previous Entry** to return to a previous entry,

• Click Save & Return when you've completed entering details for all beneficiaries or debit parties.

The Create Transaction page displays with a grid of beneficiaries or debit parties.



Take these actions, as needed.

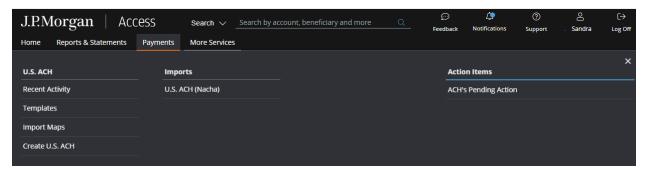
- Click **Add Another** to enter details for another beneficiary/debit party.
- Click **Modify Details** to modify the details of selected beneficiaries/debit parties.
- Click **Remove** to remove beneficiaries/debit parties.
- Click More—then select an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Filter the grid by column name or by entering text.
- 8. Click Submit to enter the payments into the approval workflow—or Save for Later if you haven't finished entering all the data.

A confirmation displays if the payment(s) were entered successfully. Select **Print Details** (from the Utilities menu) to print the confirmation.

#### Create an International ACH Transaction template

Use templates for recurring International ACH Transactions to a single beneficiary/debit party or multiple beneficiaries/debit parties—and to store all of your beneficiary records.

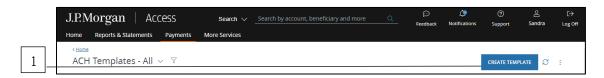
Start by selecting **Templates** from the U.S. ACH list in the Payments menu.



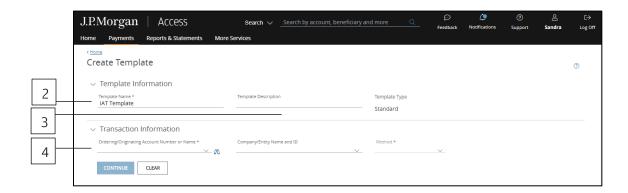
The ACH Templates page displays.

Then, follow the steps below to create a template.

\*Fields with an asterisk are mandatory.



1. Click Create Template.



- 2. Enter a unique Template Name.
- 3. Enter a Template Description.

Use the Template Description to provide more info about the template. You can group templates into custom lists for easy access.

Don't know how to create custom lists? Refer to the **Access Help Center** for more info.

## 4. Select the Ordering/Originating Account.

Do one of the following to easily select an account:

Begin entering the account number or name in the field to filter the dropdown—then make a selection.

or

Select the Company/Entity from the dropdown.

The Ordering/Originating account number associated with the Company/Entity will be filled in automatically.

To see a full list of your accounts, click the binocular icon.

Once you have selected an account, Access automatically fills in the Account Name, Account Balance, Branch Location, Bank Name and Bank ID fields for the account you selected.

Auto-approve and Auto-release checkboxes may display in the Template Information section if these automated options are entitled at your company level.

At least two users are involved in the management and approval workflow of a template or a payment created from the template.

The Auto-approve and Auto-release options automate some of the workflow steps.

- Auto-approve: Payments created using this template will be approved automatically—and given a Pending Release status once you submit the payments.
- Auto-release: Payments created using this template will be released automatically—and given a Released status after the payments are approved.

Selecting the Auto-approve or Auto-release options for a template overrides an individual user's entitlements when that user creates a transaction using the template. A user making a payment with the template doesn't need to have approve or release entitlements.

However, templates might require approval based on the client configuration or user entitlements. Template approvals provide an additional review in the workflow to confirm transaction information is accurate.

To remove the approval step, consult your Security Administrator, who can entitle you to auto-approve.

To customize the payments and templates workflow, contact your Service Officer.



#### 1. Select the Method.

Only the methods you're entitled to display.

- ACH Credit: Indicates an ACH payment will be credited to the receiver's account.
- ACH Debit: Indicates an ACH payment will be debited from the receiver's account.

# 2. Select the Transaction Category.

Only the categories you're entitled to display.

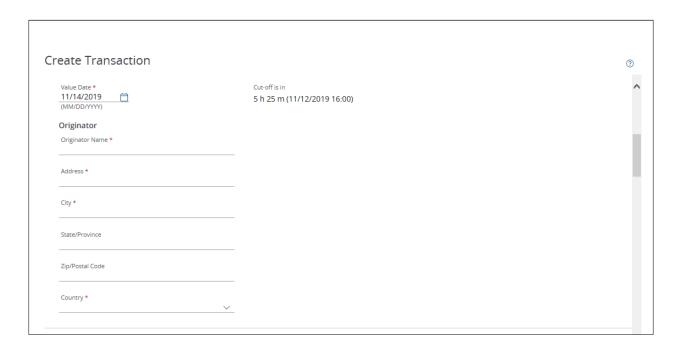
#### 3. Enter an amount.

For an ACH credit, the field label is Payment Amount.

For an ACH debit, the field label is Receipt Amount.

### 4. Select the International ACH Transaction (IAT) checkbox.

#### 5. Click Continue.



# 6. Click the Value Date calendar icon to specify a date—or leave the default date in place.



The default setting for the value date is the earliest available business date.

Value dates are based on business days, currency holidays and cut-off times for the payment.

Set the value date up to 60 calendar days in the future for U.S. ACH payments.

Want to create a same-day payment?

Change the value date to the current day if the beneficiary or receiver account is with J.P. Morgan.

or

Change the value date to the current day if you've selected an eligible Company ID—and the cut-off for a same-day transaction has not expired.

Same-day processing does not apply to IATs involving accounts at banks other than J.P. Morgan.

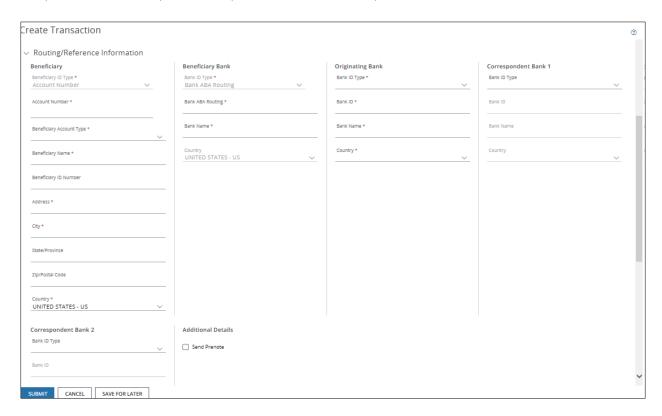
Same-day IATs for J.P. Morgan beneficiary/debit party accounts will be processed on the current value date (on a best-effort basis) when you submit the transaction prior to cutoff.

Due to additional processing involved in IATs, funds may settle with a future value date.

# 7. Enter the Originator details.

### Routing/reference information

Complete the Beneficiary, Beneficiary Bank and additional required fields.



# 1. Select or enter Beneficiary details.

- Beneficiary ID Type.
- Beneficiary Account Number.
- Beneficiary Account Type.
- Beneficiary Name.
- Beneficiary ID Number.
- Beneficiary Address, City, State/Province, Zip/Postal Code.
- Beneficiary Country.

### 2. Select or enter Beneficiary Bank details.

- Bank ID Type.
- Bank ABA Routing.
- Bank Name.
- Country.

# 3. Select or enter Originating Bank details.

- Bank ID Type.
- Bank ID.
- Bank Name.
- Country.

### 4. Select or enter Correspondent Bank details, as necessary.

- Bank ID Type.
- Bank ID.
- Bank Name.
- Country.

# 5. Select Hold Payment to place a temporary hold on transactions for this beneficiary/debit party.

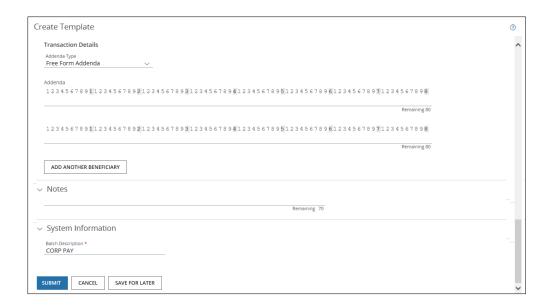
To remove the hold from the template, modify the template.

# 6. Select Send Prenote to notify the beneficiary when the transaction has been initiated.

You cannot send a prenote for a same-day transaction.

As a general rule, Nacha recommends initiating a payment three business days after the settlement date of a prenote.

#### 7. Enter Transaction Details.



• Enter details (addenda) of the payment in the Addenda fields.

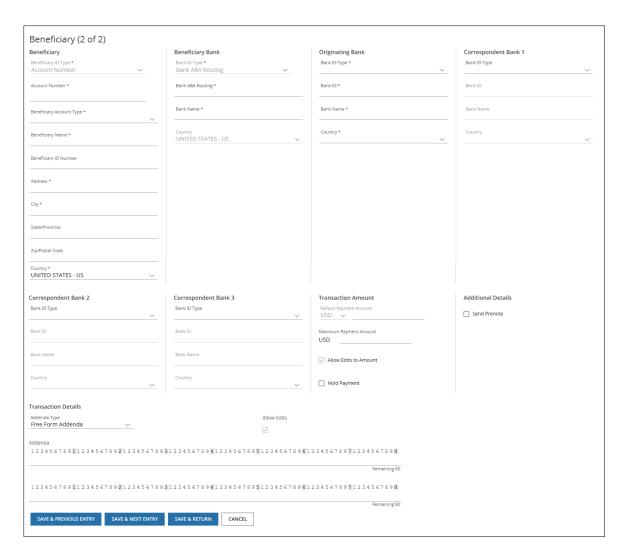
This information assists the beneficiary/ debit party in applying the payment.

If the payment is to a single beneficiary/ debit party, click **Submit**.

 Allow Edits is the default. This allows a user to edit addenda details when creating a transaction from the template.

If you've entered a default amount, unselect **Allow Edits** if you want to lock down the transaction amount for added security.

8. Click Add Another to create IATs for multiple beneficiaries/debit parties.

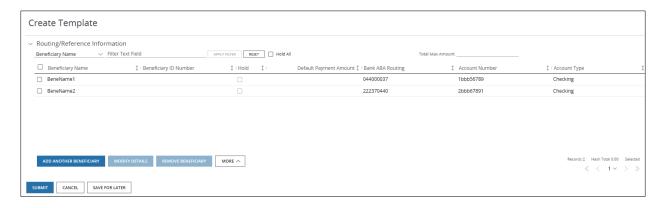


- Select or enter details for the next entry.
  - Beneficiary or Debit Party details.
  - Beneficiary Bank details.
  - Originating Bank details.
  - Correspondent Bank details, as necessary.
  - Transaction Amount.
  - Additional Details.
  - Transaction Details, if needed.
  - Addenda.

• Click **Save & Next Entry** to enter details for another beneficiary or debit party.

- Click Save & Previous Entry to return to a previous entry.
- Click Save & Return when you finish entering details for all beneficiaries or debit parties.

The Create Transaction page displays with a grid of beneficiaries or debit parties.



Take these actions, as needed.

- Click **Add Another** to enter details for another beneficiary/debit party.
- Click **Modify Details** to modify details of selected beneficiaries/debit parties.
- Click **Remove** to remove beneficiaries/debit parties.
- Click More—then select an option below.
  - Select **Hold All Pages** to hold *every* entry across *all* pages within the batch.
  - Select **Unhold all Pages** to remove *all* holds across *all* pages.
- Select the Hold All checkbox to hold all beneficiaries or debit parties on a particular page.
- Filter the grid by column name or by entering text.

# 9. Click Submit—or Save for Later if you haven't finished entering all the data.

The template is sent to the approval workflow if Access doesn't find any errors.

Once the template is approved and activated, you'll be able to create payments using it. A confirmation displays indicating the template was successfully entered and its current status (e.g., Pending Approval, Pending Release).

# **Related Articles**

Modify a U.S. ACH template
Create a U.S. ACH payment from a template
Manage U.S. ACH templates
Workflow statuses and progress

# **Import Nacha Files**

Use the Import Nacha File function to automate the import and validation of Nacha-formatted files to prepare for submitting transactions for approval and release.

The Import Nacha File function is available for CCD, PPD, WEB and CTX Standard Entry Classes. Contact your Service Representative to request the IAT Standard Entry Class.

Nacha File Import also supports transaction codes for Checking, Savings, General Ledger and Loans.

#### Test first

Be sure to test a sample file first if you're importing a file for the first time.

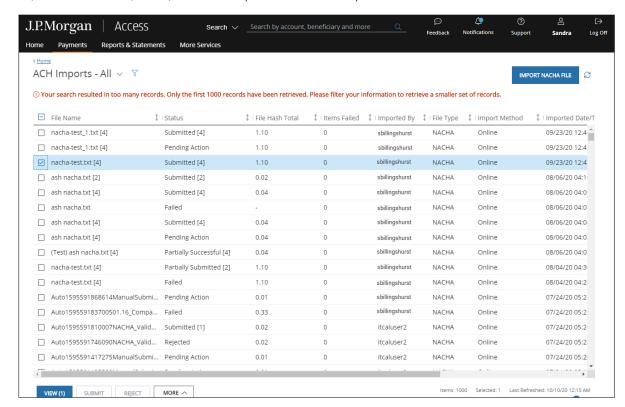
Once a file is imported you can view it—but you can't edit it.

By testing a sample file, you can correct any errors before you import the actual production file. Test file records are not submitted into the workflow.

#### Understand the ACH Imports list

Learn about the Imports list and file statuses.

First, select U.S. ACH (Nacha) from the Imports list on the Payments menu.



The ACH Imports page opens with the following information:

File Name: Displays the file name and ID.

(Test) before the file name indicates a test file.

The total number of transactions in the file displays in parentheses after the file name.

• Status: Displays the status of all transactions in the file.

The number of transactions submitted to the approval workflow displays in parentheses.

File Hash Total: Displays the sum of all credit and debit transactions in the file.

For example, if the file shows 50 credits and 100 debits, the hash total is 150.

• Items Failed: Displays the number of transactions in the file that failed validation.

For details on failed items, select the file—then click **View Failed**.

- Import Date/Time: Displays the date and time the file was imported.
- Imported by: Displays the full name of the user who imported the file.
- Import Method: Displays the import method.
  - Online Import: Means a file was imported using Access.
  - Host-to-Host: Means a file was imported using File Services connectivity.
- File Type: Displays the format (such as Access CSV) of the imported file.
- JPMC File ID: Displays a unique ID assigned to the file.

All files, whether test or actual imports, will appear at the top of the Imports list.

You cannot submit transactions from a test file; you can only view and delete the file. When the test file is successfully validated by Access, reimport and submit the file.

You cannot edit imported files or batches; you can only view and process them (submit, reject or delete).

Take any of the following actions from the Imports list.

• Submit: Submits all batches within a file with a status of Pending Action or Pending Submit.

- Reject: Marks the file with a Rejected status, which prevents it from being submitted but keeps it in the Import view.
- Delete: Removes the file or batch from the Import. (Files with a status of Submitted cannot be deleted.)

Click **More** to generate an Import Report or view submitted transactions.

Select a file to view all batch details, the status of individual batches—and errors related to failed batches.

#### View newly submitted Nacha Import files

After you import a file, Access automatically takes you to the Imports list.

Large files might not display immediately. If you don't see a file you've imported—or if the file is shown with a File Importing status—select the Refresh icon to update the list.

The status of a file is determined by the status of the batches within the file.

If one or more batches within a file fails validation, you'll see the first indication of an error displayed in the Status column of the Imports list.

An imported file can have errors at the file level, batch level and/or transaction level. You must remediate all errors before you can import a batch successfully. Correct the error(s) or delete the failed batches from your source file—then upload the file again.

Import files can have the following statuses:

• File Importing: Displays while the file import is in progress.

Use the Refresh icon periodically to refresh the list until the status changes to Submitted, Partially Submitted, Pending Submit, Pending Action or Failed.

• Submitted: Displays when all transactions in the file successfully pass validation—and are submitted into the workflow.

The number of transactions submitted displays in brackets.

• Failed: Displays when a file cannot be successfully imported due to file-level errors (e.g., the file is not properly formatted or is a duplicate file)—or when all batches have failed validation.

The number of failed items displays in the Items Failed column.

• Partially Submitted: Displays when one or more transactions are not successful—and your client setting supports partial submission.

The total number of transactions in the file displays in brackets.

The number of failed transactions displays in the Items Failed column.

• Pending Submit: Displays when all transactions in the file have successfully passed validation—and a user has submitted them into the approval workflow.

• Pending Action: Displays when the file includes some transactions that have passed validation and some that have not.

Test files can have the following statuses:

- File Importing: Displays while the test file import is in progress.
- Successful: Displays when the test file is successfully imported—and all transactions in the file passed validation.

The number of transactions submitted displays in brackets.

• Failed: Displays when a test file cannot be imported successfully due to file-level errors (e.g., the file is not formatted properly, or the file is a duplicate file)—or when one or more batches have failed.

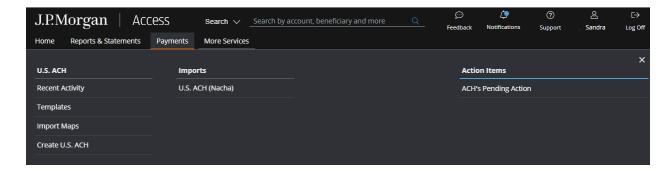
For transaction-level failures, the number of failed items displays in the Items Failed column.

• Partially Successful: Displays when one or more transactions in your test file fail validation—and your client setting supports partial submission.

Select the file—then click **View Failed** for details on errors related to failed items.

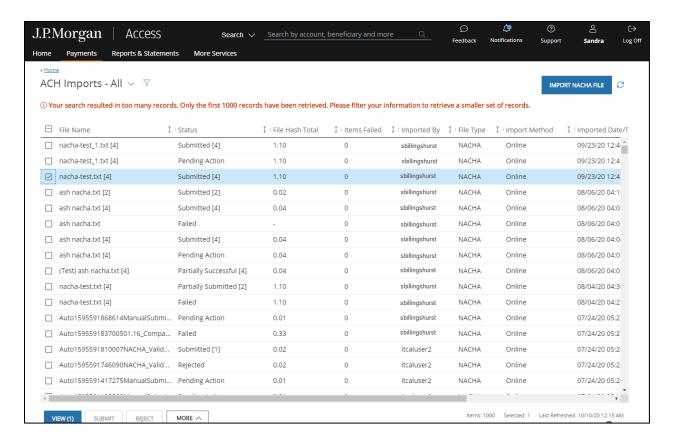
#### View and manage submitted transactions

Follow the steps below to view and manage submitted transactions.



1. Select U.S. ACH from the Imports list on the Payments menu.

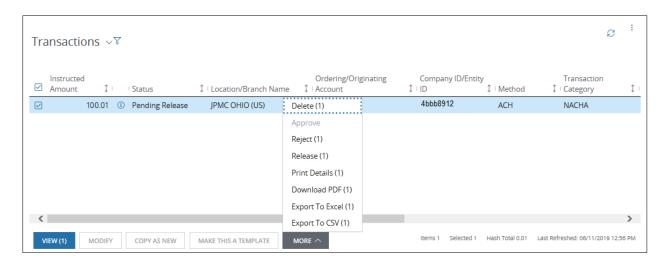
The ACH Imports page displays.



#### 2. Select a file.

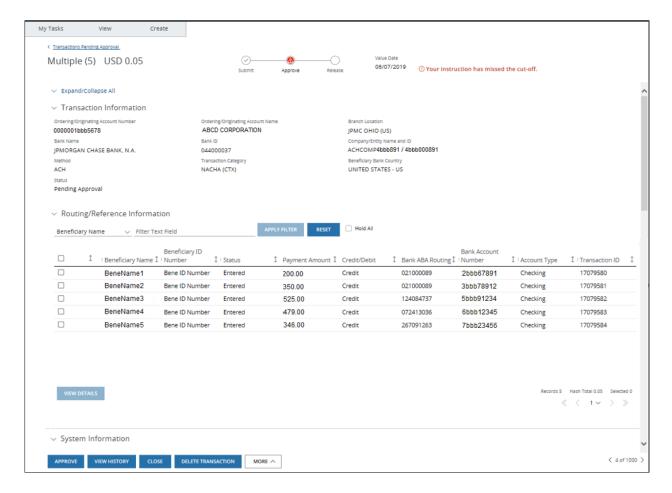
#### 3. Click More—then select View Submitted Transactions.

From the Transactions table, view details of the transactions—and approve/release/reject transactions—depending on your entitlements.



From the details page, approve, modify, view history, close or delete the transactions. Only the actions you are entitled to will be enabled.

Use the page navigation to go to the next transaction if you've selected multiple transactions.



If one or more of your selections is a same-day, non-J.P. Morgan transaction, a notification displays—indicating additional charges will be incurred.

To continue the approval or release process:

Select Proceed with Original Value Date.

or

Select Exclude this Transaction.

### Submit imported batches

Once you import a file, submit the entire imported file—or individual batches within the file—for approval and release.

To submit an imported file:

1. Select a file from the Imports list with the status of Pending Submit—then click Submit.

The Review Submit page displays.

2. Click Confirm Submit to complete the submission—or Cancel to return to the previous page.

The confirmation window displays the success or failure of the submission.

Click **Close** to exit.

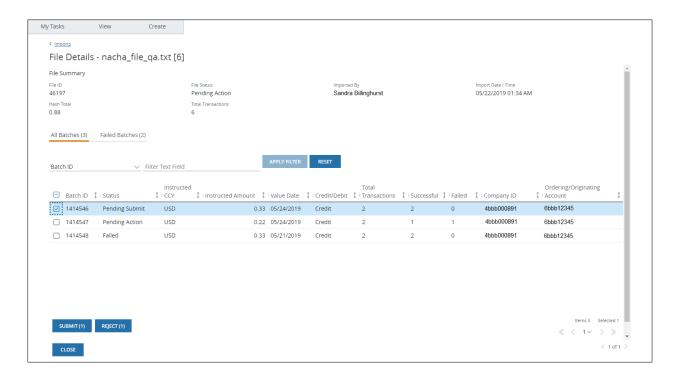
3. Click the file name to display the File Details page.

View all batch details to determine the status of individual batches—and to view details on errors related to failed batches.

To submit batches within a file:

1. Click a file with a status of Pending Submit or Pending Action from the ACH Imports page.

The File Details page displays.



# 2. Take the following actions from the All Batches tab.

- Use the filter dropdown—or enter text to filter the tables, if needed.
- Submit batches with a status of Pending Submit.

If a batch doesn't have a Pending Submit status, you cannot submit it.

For example, you can't submit batches that include transactions with validation errors—or resubmit batches that you've already submitted.

View batch details by clicking the Batch ID.

Click the Beneficiary Name on the Batch Details table to view Batch Item Details.

### 3. From the Failed Batches tab, view details of errors related to failed batches.

Use the filter dropdown—or enter text to filter the tables, if needed.

#### View and download an import report

Generate an Import Report for files you've imported.

View file status and import details—such as total transactions and total batches—plus, view total successful and total failed transactions and total file amount).

To generate an Import Report:

- 1. Select a file from the Imports list.
- 2. Click More—then select Import Report.
- 3. Click Open or Save.

Download or print the report that displays.

	Report				
File D	etails				
File Name	e n	acha_file_qa.txt		File Type	e NACHA
Import Da	ate/Time 0	5/22/2019 01:34 AM EDT		Imported	d By sbillingshurst
Status	P	ending Action		JPMC Fi	ile ld 20190522NACHA46197
Total Tran	cessful Tra	6 nsactions 5 USD 0.88		Total Bat	atches 3 ailed Transactions 1
Import	t Errors	5			
Line#	Field Position	Beneficiary Name	Amount	Credit/ E Debit	Error Description
8	02-03	Bene1	0.11	1	Transaction Code is required.
12	70-75			E	Effective Date cannot be before today.

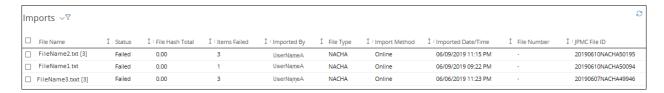
## Understand Nacha-formatted file or record import fails

Learn about file-level, batch-level and transaction-level errors.

#### What is a file-level error?

When a file fails completely, the file appears on the Imports list with a Failed status.

The Items Failed column displays the number of failed items within the file.



Select the file to display the File Details page—and view details of errors related to the failed items.

Types of errors at the file-level may include:

- File format is invalid.
- File integrity checks fail.

The sum of individual transaction dollar amounts and counts do not match total record counts and hash totals.

OR

There are invalid values or missing amounts—and hash totals cannot be verified.

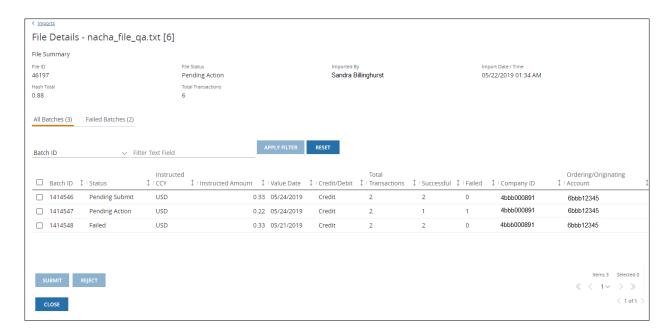
- Some records cannot be processed due to invalid indicators.
- The file is a duplicate file.
- The file cannot be processed due to unexpected errors.

Refer to Nacha Import Error Codes for a list of import error messages.

#### What is a batch-level error?

A file with errors at the batch level displays a status of Pending Action or Partially Submitted on the Imports list.

Select the file to display the File Details page.



From the All Batches tab, see which batches have failed—and how many transactions within a batch have failed.

From the Failed Batches tab, see which records failed—and the reason(s) the application failed those records.

#### What is a transaction-level error?

Access performs various checks on each detail record during the validation process—including checks on entitlements, date ranges, field length and allowed characters.

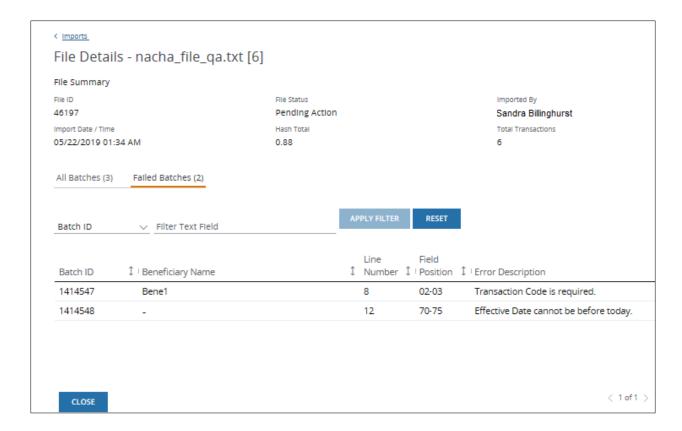
When one or more records in your file fail validation—and your client setting does not support partial file imports—the file status displays as Failed in the Imports list.

If you have the entitlement to submit a batch—and one or more records in your file fail validation—the file status displays as Partially Submitted in the Import lists.

The number of records successfully submitted displays in parentheses after the Partially Submitted status.

The number of failed records displays in the Items Failed column.

Select the file to display the File Details page.



From the All Batches tab, see which batches failed—and how many transactions within a batch have failed.

From the Failed Batches tab, see which records failed—and the reason(s) the application failed those records.

#### Avoid Nacha Import errors

To avoid file import errors—import the file as a test file first.

This allows you to identify and correct the error(s) and re-import the file successfully.

If one or more batches fail validation, Access fails the entire file. Correct the error(s)—or delete the failed batches from your source file—then upload the file again.

Make sure to do the following:

• Use your valid Company ID in the Batch Header (5) Record.

The simplest way to determine your valid Company ID is to go to Create Transaction and use the Lookup icon to find all available accounts and their associated Company IDs.

Use valid Standard Entry Class (SEC) codes.

Nacha Import supports CCD, CTX, PPD, WEB and IAT SEC codes.

The CCD, PPD and WEB SECs support a single optional addendum (7) record) to provide additional reference information for the receiver.

CCD and PPD with addendum are commonly referred to as CCD Plus or PPD Plus.

Use a different import date and settlement date for batches (except for same-day ACH transactions).
 Imported transactions must have a Value Date of at least one day and no more than 60 calendar days in the future.

Don't re-do the File and Batch Control records if you delete or modify a transaction record.
 Access automatically recalculates the Batch and File Control (8) and (9) records based on the imported transaction records.

#### Nacha file record types

A Nacha-formatted file comprises several different record types carrying different fields of information.

Think of it as a series of containers for the transaction records: A file is a container for the batches—and a batch is a container for the transactions.

- Each file has a header (1) record and a control (9) record.
- Inside a file there can be one or more batches of transactions.
- Each batch has its own header (5) record and control (8) record.
- A batch contains one or more Transaction Entry Detail (6) records—and each transaction may contain one (but no more than one) addendum (7) record.
- The (1), (8) and (9) records are not required—and if you include them in the file, Access doesn't validate them.
- Include at least one (5) record and one (6) record in the file

The (7) record is optional for an addendum.

Record	Name	Frequency	Inclusion Rule	Key Fields
1	File Header	1 per file	Optional	
5	Batch Header	Minimum 1 per file 1 per batch	Mandatory	Standard Entry Class Settlement Date Originating Company ID
6	Transaction Entry Detail	Minimum 1 per batch  1 per transaction	Mandatory	Payment Amount  Beneficiary Account Information (ABA, Account Number, Account Name)
7	Transaction Addendum	Maximum 1 per transaction	Optional	
8	Batch Control	1 per batch	Optional	
9	File Control	1 per file	Optional	

## Nacha Import error codes

The charts below provide examples of errors that may occur—and the next steps to take when you import a Nacha-formatted file.

For a full list of errors and Nacha file formats—refer to Access Transactions U.S. ACH Nacha File Specifications in the Access Help Center.

# File-level errors

Error Message	Reason for Error	Next Step
There are missing batch records within this file. Please submit a valid file.	A 6-record has been encountered without an associated 5-record.	Review and correct the file by deleting the (6) record—or adding a (5) record.
		You don't need to adjust the (8) records or (9) records.
All batches within the file are rejected. Please review batch detail for error condition.	All batches within the file have failed.	Select batches to view specific batch error messages.
Invalid Nacha File-SQL error encountered.	The file fails to load—and is unable to be processed.  This will happen if the file you're attempting to upload is not a Nacha file.	Validate that the file is a Nacha- formatted file—and import it again.

# Batch-level errors

Error Message	Reason for Error	Next Step
Effective Date is a non- business day.	Effective date is a bank holiday or weekend.	Review the (5) record in the file.  The Effective Entry Date (position 70-75) entered is a bank holiday or weekend.  Enter a new date and import the file again.

Error Message	Reason for Error	Next Step
Effective Date cannot be more than 60 days from today. Effective Date is greater than effective date maximum.	Effective Date is greater than effective date maximum.	Review the (5) record in the file.  The Effective Entry Date (position 70-75) entered must not be more than 60 calendar days in the future.  Enter a new date—and import the file again.
Transaction has passed the cutoff time for specified effective date.	Effective date is invalid due to cutoff time.  The cutoff time for submitting ACH transactions for the current day has passed.	Review the (5) record in the file.  The Effective Entry Date (position 70-75) entered has passed the cutoff time for the account associated with the Company ID.  Enter a new date—and import the file again.
The Company ID associated with the batch is not eligible for Same Day value.	The Company ID must be set to allow same-day transactions.	Ask your Security Administrator to configure the same-day setting for the specified Company ID—or correct the Company ID for the batch.
The Same Day cutoff has passed, please update the value date and re-import your file.	Effective date is invalid due to cutoff time.  The cutoff time for submitting ACH transactions for the current day has passed.	Review the (5) record in the file.  The Effective Entry Date (position 70-75) entered has passed the cutoff time for the account associated with the Company ID.  Enter a new date—then import the file again.

Error Message	Reason for Error	Next Step
The batch contains a Same Day value date. In order to process with same-day value, you must select the "Allow Same Day Value Date" checkbox on the Import File selection screen.	The Same Day value date must be selected when importing a file with same-day value.	When you import the file again, click <b>Allow Same Day Value Date</b> on the Import File screen.
Invalid Service Class Code. Enter a valid Service Class Code.	Service Class Code is not 200, 220 or 225	Review the (5) records in the file.  Populate the Service Class Code (position 02-04) with a valid code.  Valid entries are:  200: Batch contains debits and credits.  220: Batch contains only credits.  225: Batch contains only debits.  If you are uncertain about the batch content, enter 200.
Your entitlements prevent the import of this batch.	The User ID is not entitled to import batches for the specified Company ID.	Ask your Security Administrator to check your entitlements for importing files for the specified Company ID.

# Transaction-level errors

Error Message	Reason for Error	Next Step
Amount must be zero with a zero dollar live Transaction Code.	A zero dollar live transaction code (24, 29, 34, 39, 44, 49 or 54) is passed—but the amount is not zero.	Review the (6) record that failed.  The Transaction Code (position 02-03) entered requires the amount to be zero.  Either change the transaction code—or make the amount zero.
Amount must be a zero with a prenote transaction code.	A prenote transaction code (23, 28, 33, 38, 43, 48 or 53) is passed—but the amount is not zero.	Review the (6) record that failed.  The Transaction Code (position 02-03) entered is for a prenote—and the amount is not zero.  Either change the Transaction Code—or change the amount to zero.
Amount cannot be zero with a dollar value transaction code.	A live transaction code is passed—but the amount is zero.	Review the (6) record that failed.  The Transaction Code (position 02-03) entered is for a dollar value transaction—and the amount is currently zero.  Either change the transaction code—or enter an amount greater than zero.
Beneficiary ID must be alphanumeric.	Individual Identification Number contains invalid Nacha characters.	Review the (6) record that failed.  The Beneficiary ID (position 40-54) has invalid characters.
Discretionary Data must be alphanumeric.	Discretionary Data contains an invalid Nacha character.	Review the (6) record that failed.  For the Discretionary Data (position 77-78), remove any non- alphanumeric characters.

Error Message	Reason for Error	Next Step
Incorrect number of addenda records found for the transaction.	<ul> <li>You'll receive this error message in three instances:</li> <li>If a transaction has more than one addendum ((7) record).</li> <li>OR</li> <li>If the addendum indicator in the transaction record ((6) record) is set to 0 (indicating there is no addendum)—and there is an addendum record ((7) record).</li> <li>OR</li> <li>If the addendum indicator in the transaction record ((6) record) is set to 1 (indicating there is an addendum)—and there is no addendum record ((7) record).</li> </ul>	Review the (6) record in the file.  If you want to include an addendum, ensure that there is only one (7) record—and that the Addenda Record Indicator (position 79) is set to 1 (indicating a (7) record present).  If you don't want to include an addendum, ensure that there is no (7) record—and that the Addenda Record Indicator is sent to 0 (indicating no (7) record is present).

#### Reverse transactions initiated using Nacha Import

If your organization has inadvertently initiated transactions using Nacha Import on Access, use the following automated reversal procedures:

#### 1. Open your Nacha Import file using Notepad or similar software.

#### 2. Make the following changes to the Nacha file.

- COMPANY BATCH HEADER (5) RECORD
  - Company Entry Description Field (Positions 54-63) must contain the word "REVERSAL".

The word must be left-justified—with blank spaces filling the remaining two positions of the field.

The REVERSAL description will appear on the recipient's bank statement indicating you're reversing a previous transaction.

- Company Descriptive Date Field (Positions 64-69) gives you the option to include the effective date of the original transaction in the reversed YYMMDD format.
- DETAIL ENTRY (6) RECORD

Transaction Code Field (Positions 2-3) must reflect that you're debiting or crediting the receiver's account for the REVERSAL.

The transaction codes for reversal transactions are different from the codes originally used to credit or debit the receiver's account.

For a REVERSAL transaction, use the following Transaction Codes:

- 27—Debit to a checking account (the original Transaction Code would have been
   22-Credit a checking account).
- 37—Debit to a savings account (the original Transaction Code would have been 32-Credit to a savings account).
- 22—Credit to a checking account (the original Transaction Code would have been 27-Debit to a checking account).

32-Credit to a savings account (the original Transaction Code would have been
 37-Debit to a savings account).

Access will recalculate the (8) record and (9) record at extraction of the transaction. No change to those records is required.

## 3. Once you make the above changes, import and submit your file as usual.

When you open the batch created from the Nacha file, you'll see the amounts as debits or credits—depending upon the transaction code used for the reversal transactions.

Based on the changes you made according to the procedure above, the Batch Description displays as REVERSAL—and the Descriptive Date will show the effective date of the original credit transaction (if imported in the reversal batch).

# Schedule U.S. ACH Transactions

Add a schedule to U.S. ACH templates for a single beneficiary/debit party or multiple beneficiaries/debit parties—depending on your entitlements.

Scheduled Transactions automatically generates batches to settle on value dates that you designate.

Access automatically creates transactions according to the designated schedule—and will automatically approve the system-created transactions based on the template auto-approve setting. A user with the release entitlement will need to release these auto-approved transactions.

Use these features to customize a Template schedule.

- Designate a First Value Date—this is your transaction start date.
- Designate an End Scheduling setting (Never End, End On a specific date or End After [x] Occurrences.)
- Define frequency of the schedule (Daily, Weekly or Monthly).

The status of a schedule is not dependent on the underlying template. Designate a schedule as active or inactive according to schedule needs, without modifying the template.

You can generate transactions manually outside of the scheduled dates.

Changes you make to a schedule do not have to be re-approved.

The schedule owner can be different from the owner of the template.

#### Add a schedule

You have three ways to add a schedule to a template:

Add a schedule to a newly created template.

After you create and submit a new template, you'll see a confirmation screen.

- Click **Create Schedule**.

The Schedule Transactions page displays.

- Complete the steps below to schedule transactions.
- Add a schedule to an existing template.
  - Select **Templates** from the U.S. ACH list in the Payments menu.

- From the Templates page, open an ACH template that does not already have a schedule—indicated by a clock-face icon.

The Template Details screen displays.

- Click **Add** in the Schedule Transactions field.

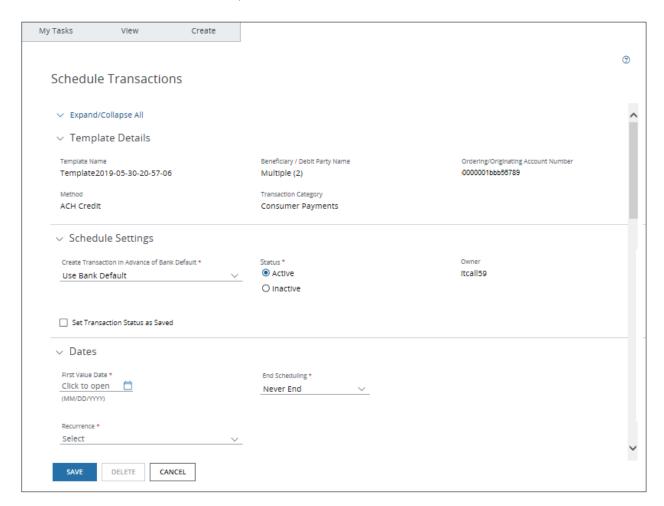
The Schedule Transactions page displays.

- Complete the steps below to schedule transactions.
- Modify an existing template schedule.
  - From the Templates page, open an ACH template that already has a schedule. (A schedule is indicated by a clock-face icon.)

The Template Details screen displays.

- Click **View** in the Template Information—Schedule Transactions section.
- Click **Modify**.
- Continue with the steps below.

\*Fields with an asterisk are mandatory.



# 1. Click the Create Transaction in Advance of Bank Default dropdown arrow—then select one of the options below.

- Use Bank Default: The transaction will be created on the bank recommended date.
- 1 Day before cutoff: The transaction will be created one business day in advance of the bank recommended date.
- 2 Days before cutoff: The transaction will be created two business day in advance of the bank recommended date.

#### 2. Select one of these Statuses:

Active: Activates the schedule.

After you save the schedule, transactions will be generated automatically according to the schedule settings.

Inactive: Sets the schedule to an inactive status.

After you save the schedule, transactions will no longer auto-generate based on the schedule settings.

# 3. Select Set Transaction Status as Saved—if you want a transaction to be created with a Saved status.

You'll need to modify and submit saved transactions into the workflow.

#### 4. Select the First Value Date.

This is the date you want the scheduler tool to begin determining whether a transaction should be created according to your schedule rules.

It is the desired Effective Date/Settlement Date for the first scheduled transaction.

Create the schedule at least two business days before the First Value Date—if you've set Create Payment in Advance of Bank Default field to Use Bank Default.

If you set Create Payment in Advance to allow additional days, adjust your start date accordingly.

#### 5. Click the End Scheduling dropdown arrow—then select one of the options below.

- Never End (default): The schedule remains in effect until you inactivate or delete the schedule.
- End On: Select a date (later than the First Value Date) when the schedule will stop generating transactions.

The schedule remains in effect through the end-on date selected.

• End After: Enter the number of times you want the schedule to generate transactions.

The schedule remains in effect only for the number of occurrences you enter.

## 6. Click the Recurrence dropdown arrow—then select one of the options below.

- Daily.
- Weekly.

#### Monthly.

If the scheduled date falls on a holiday or other non-business day, select an option from the dropdown for when the schedule should run—Next Business Day (default), Previous Business Day or Do not create Payment.

#### 7. Click Save.

Scheduled transactions do not have a separate auto-approve or auto-release setting.

If you set a template to auto-approve or auto-release transactions, this setting will apply to transactions generated by the schedule.

Need to remove a schedule from a template? Click **Delete.** "No schedule set" displays in the Schedule Transactions field on the Template details page.

Need to assign yourself as the new owner of a schedule? Open the schedule—then click **Save**. You must be entitled to create transactions from the template for the transactions to be generated without error.

# Formatting U.S. ACH addenda

Learn how to format U.S. ACH addenda.

Include single-formatted addenda when creating U.S. ACH Credit (Corporate/Vendor Payments) or U.S. ACH Debit (Corporate/Vendor Collection) payments or templates.

Addenda provide the receiver with additional information in a prescribed format.

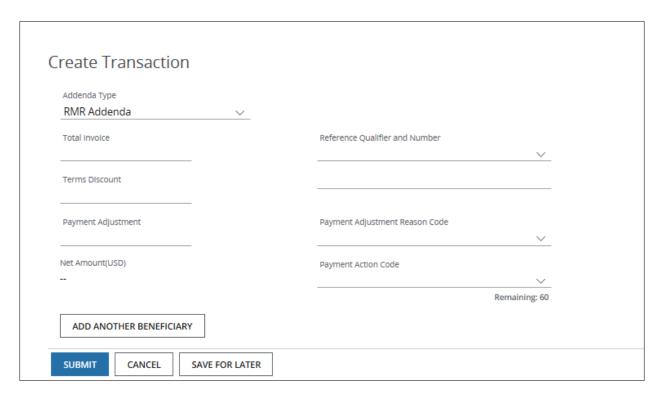
After you submit the payment or template, Access will format the transaction details (addenda) based on the various fields for that addendum type.

If an addendum type has been selected in the template, you cannot change the type when making a payment from that template.

Available addenda types depend on the nature of the transaction.

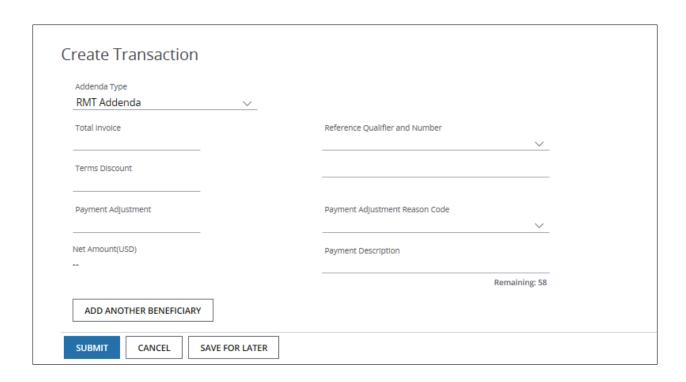
#### U.S. ACH Credit-Corporate/Vendor Payments

RMR Addenda—Use this type for a Remittance Advice.

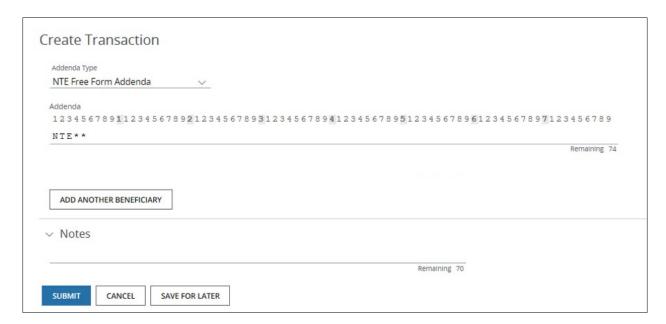


• RMT Addenda—Use this type for a Remittance.

It can include optional payment information in the Payment Description field.



• NTE Free-form Addenda—Use this type to add an NTE segment qualifier to the free-form addenda.

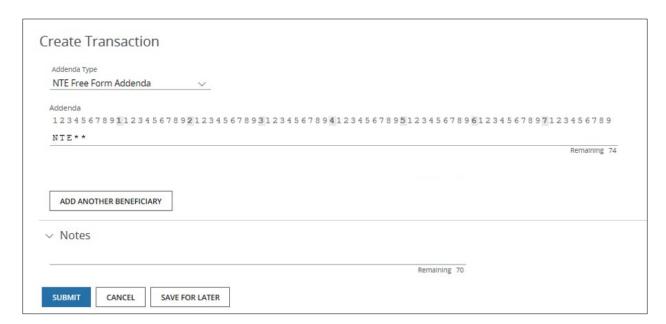


## U.S. ACH Debit-Corporate/Vendor Collection Payments

• REF Dealer Draft Addenda—Use this type only for automobile dealer floor-plan payments.



• NTE Free-form Addenda—Use this type to add an NTE segment qualifier to the free-form addenda.



# Working with U.S. ACH Import Maps

Learn how to create and manage Import Maps.

Use the import mapping utility to create maps when you want to import you proprietary delimited or fixed-width file for U.S. ACH payments into Access.

An import map records the location of required data elements within your file—and processes rules for the imported file.

Use Import maps for repetitive imports—modify a map as needed if your file format changes.

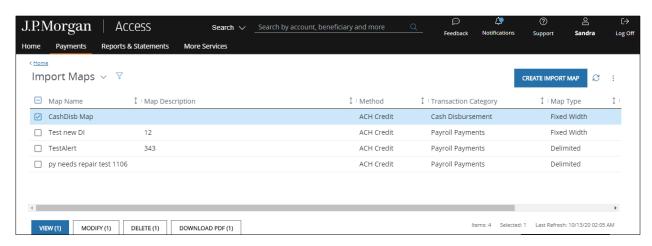
Import into an existing template or create a transaction via Import from a template.

An import summary report is available to view and print. The report displays details related to the imported file—and any errors that might occur during the import process.

#### Manage Import Maps

View and work with your import maps from the Manage Import Maps page.

Start by selecting **Import Maps** from the U.S. ACH subhead on the Payments menu.



Take these actions from the Manage Import Maps page that displays.

- View a map.
  - Select a map—then click View.

The View Import Map page displays.

- Create a new map.
  - Click Create Import Map.

The Create Import Map page displays.

Continue with the steps for creating a new map in Create/Modify an Import Map.

- Delete a map.
  - Select the map(s) you want to delete.
  - Click Delete.
- Modify a map.
  - Select a map—then click Modify to open the Modify Import Map page.

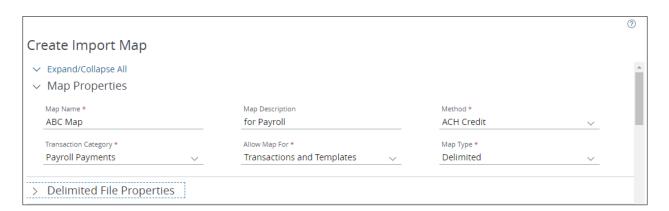
Continue with the steps for modifying a new map in Create/Modify an Import Map.

#### Create/modify an Import map

Define import maps to use with ACH templates for multiple beneficiaries—and payments.

\*Fields with an asterisk are mandatory.

# 1. Complete or modify the Map Properties section.



• Map Name: Enter a title for the import map.

The Map Name displays in the list of maps to choose from when the Import screen displays.

- Map Description (optional): Enter a description to help identify the import map.
- Method: Select either ACH Credit or ACH Debit from the dropdown.
- Transaction Category: Select the ACH payment type of the template you'll be importing data into (such as consumer collections, payroll, etc.).
- Allow Map For: Select an option to determine whether the import map can be applied to update a template only—or to update both transactions and templates.

Certain processing options will not be available for Transaction Imports.

• Map Type: Define the format of data in the source file (fixed width, delimited or Nacha).

2. Select or change values in the File Properties section to define the processing rules for the imported file.



 Agency Name (for Child Support Payments only): Select a specific child support agency name or "Multiple Agencies" from the dropdown.

When you select Multiple Agencies, the Agency Name becomes a mandatory import criterion—and will allow a file containing more than one agency to be imported.

- Update Entries By: Select the process Access uses to compare and update J.P. Morgan data with the data in the import file:
  - Append: Only adds records that don't match existing records in the template.
    - Available when you select Allow Map For Templates Only.
    - In the Mapping Criteria section in Step 5 below, indicate the fields Access should match.
  - Match and Update: Updates all matching records in the template with data from import file records.
    - Provide the Match Failure Rules.
    - This process does not append non-matching records.
- Match Failure: Select the action Access should perform when it fails to match a record in your template with data in the import file

This action is based on the matching fields you designated in the Mapping Details section.

- Append to Batch: Appends the non-matched record to the existing records in the template.
- Fail Record: Marks the record as rejected in the Import Summary report—and doesn't import it into the template or payment.

This option imports successfully matched records.

 Fail File: Fails the entire file—and doesn't update any of the records in the template or transaction.

Data Starts on Row: Enter the number of the row that holds the first line of data.

For example, if there is a header row, data might start on row 2.

• Addenda Type (Delimited and fixed-width formats only): Depending on the transaction type selected, choose an addenda type to import—in addition to free-form addenda.

Refer to formatting U.S. ACH addenda for more info on addenda type options.

• End of Line Marker (Delimited and fixed-width formats only): Select the method used to mark the end of each record (such as, carriage return ([CR]), carriage return/line feed ([CR][LF]) or line feed ([LF]).

In Windows®, always select [CR][LF] for this field.

- Text Separator (Delimited format only): Select the character you'd like to use to indicate characters that should be read together—and not put into separate fields.
- Field Separator (Delimited format only): Comma is the default.
- Record Length (Fixed-width format only): Indicate the total number of characters in a record.
- 3. Set the characteristics of the fields in your source file (delimited and fixed-width formats only).



- Date Format (Child Support Payments only): Select the format of the month, day and year.
- Date Separator (Child Support Payments only): Enter the character used in your file to separate the month, day and year for dates in a file.
- Decimal Position: Select an option to define the decimal position when your file is processed.
  - AS IS: Access takes the decimal you provide.

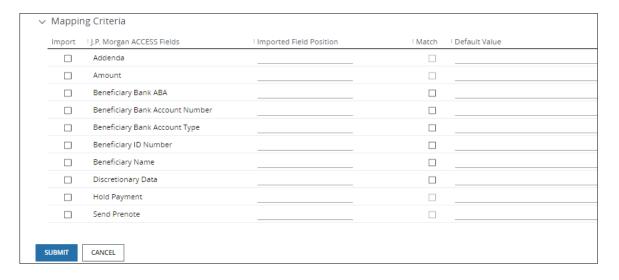
If you select none, Access assumes 0 cents (1234 = 1234.00).

- 2: Access inserts a decimal point two positions to the right (1234 = 12.34).
- Decimal Separator: Select the character used in your file as the decimal (comma, period or none).
- 4. Enter or change any proprietary data formatting codes you use for the fields below (such as, C for Checking, Y for Yes/True, and so forth).

Add multiple values separated by a comma (for example: C, CHK, CHECK for Checking).



5. Use the Mapping Criteria to instruct Access how to handle each individual field in your file.



- Import: Select the fields Access should import from your source file.
  - The J.P. Morgan Access Fields column lists each field available to be mapped for a beneficiary based on the Transaction Category you selected in the Map Properties section.
  - Select the checkbox at the top of the Import column to import all fields—or check separate boxes to import individual fields.

For mapping payments, you can set only the Amount, Addendum, Hold Flag and Prenote Flag to import.

- Imported Field Position (Delimited only): Specify the position of the selected field in your source file.
- Imported Field Start Position/Imported Field End Position (Fixed Width and Nacha only): Specify the beginning and ending numerical positions of a field in a fixed format file.

For example, if your Beneficiary Name field is a maximum of 20 positions and your Beneficiary ID field is a maximum of 7 positions—your Beneficiary Name will have a beginning position of 1 and an ending position of 20.

The Beneficiary ID will have a beginning position of 21 and an ending position of 27.

For Nacha formats, the start and end positions for all fields (except Addenda) are pre-populated and cannot be edited.

Enter each value correctly to make sure field positions don't overlap.

For ACH Corporate/Vendor Payments or ACH Corporate/Vendor Collections, the available fields for mapping depend on the Addenda Type you selected in the Map Properties section above.

• Match: Click the checkbox for fields where data from the import file must match the beneficiary information in a template.

Click the checkbox at the top to match all fields—or click separate checkboxes to match individual fields.

Match Beneficiary Name, Beneficiary ID, Beneficiary Bank ABA, Beneficiary Bank Account and Beneficiary Bank Account Type.

Also check all matching fields in the Import column.

- Default Value: Enter a value to be designated as the default for the field in the beneficiary records.
   If you've entered a value for that field in the record, the value entered will supersede the Default Value.
- 6. Click Submit—then click Close on the confirmation screen.

#### Create a transaction via Import

Use Detail File Import to import directly into a batch from an active multi-beneficiary/debit party template.

This function is limited to these beneficiary fields: Amount, Payment Details, Hold Flag, and Prenote Flag.

Start by selecting **Templates** from the U.S. ACH list on the Payments menu. Then, select an active template.

#### 1. Click More-then select Create Transaction Via Import.

The Import File screen displays.

#### 2. Select an import map from the Map Name dropdown.

Or, click **Browse** to find the import file you want to use.

Only those maps available for the transaction description defined in the template display in the dropdown.

#### 3. Click Import.

When the import has completed, the payment(s) display on the ACH Pending Action page—with the one of the statuses below.

• Pending Approval: Means the transaction import has completed successfully.

An authorized user must approve and release the payments(s).

Needs Repair: Means he import has completed with errors.

To determine which records needed to be repaired and why:

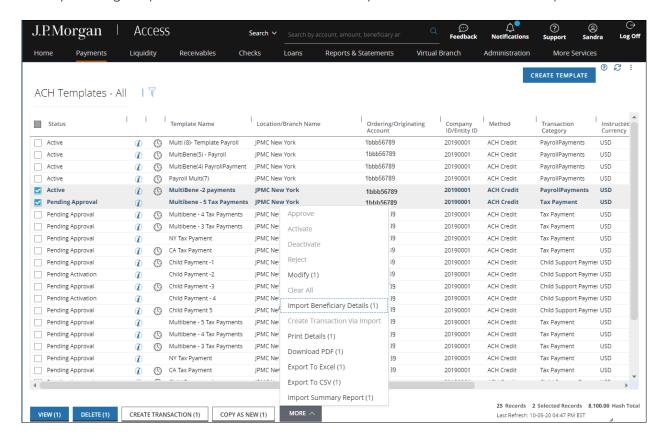
- Review the Transaction Details and the Import Report for error messages.
- Click **Modify** to make the change(s) necessary for repair.
- Click Submit.

#### Import into a template

Import data directly into your multi-beneficiary/debit party templates.

A template can be in any status—and all fields are available for importing data.

Start by selecting Templates from the U.S. ACH list in the Payments menu—then select a template.



Complete the following steps.

1. Click More-then select Import Beneficiary Details.

The Import File page displays.

2. Click the Map Name dropdown arrow—then select an import map.

Or, click **Browse** to find the import file you want to use.

Only those maps available for the transaction description defined in the template display in the dropdown.

3. Click Import—then OK.

The Templates page displays.

While the import is in process, the template displays on the page with a status of Pending Import or Import in Progress.

Click the Refresh button to update the file status.

When the import process is complete, the file displays with one of the statuses below.

- Pending Approval: Template import has completed successfully.
- Needs Repair: If individual beneficiaries have errors, those beneficiaries have a Needs Repair status on the beneficiary grid within the template.

Select the template—then click **View Details**.

If a beneficiary record was rejected, the record will not be added to the template.

Click More—then select Import Report to view all error messages.

To repair records that are in a Needs Repair status:

Click **Modify**—then click **Submit** after you've made changes.

#### Create a template without beneficiaries/debit parties

Follow the steps below to create a template without beneficiaries or debit parties.

Set up a template without beneficiaries or debit parties for the typical uses below.

To import beneficiary information into a template for future repetitive transactions.

or

When amounts vary for each transaction—and you want to import into a template using your proprietary file.



#### 1. Select Templates from U.S. ACH list on the Payments menu.

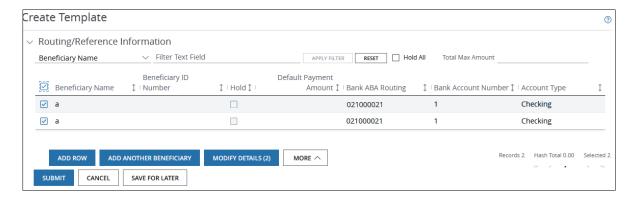
The Wire Templates page displays.

# 2. Click Create Template.

The Create Template page displays.

3. Complete the required Template Information and Transaction Information fields.

- 4. Click Continue.
- 5. Enter "a" in the Beneficiary/Debit Party Name field.
- 6. Enter "021000021" in the Bank ABA Routing field.
- 7. Enter "1" in the Bank Account Number field.
- 8. Click the Bank Account Type dropdown arrow—then select Checking.
- 9. Click Add Another.
- 10. Enter "a" in the Beneficiary Name field.
- 11. Enter "021000021" in the Bank ABA Routing field.
- 12. Enter "1" in the Bank Account Number field.
- 13. Click the Bank Account Type dropdown arrow—then select Checking.
- 14. Click Save and Return.



- 15. Click the checkbox to the left of Beneficiary/Debit Party Name on the grid.
- 16. Click More—then select Remove Beneficiary/Debit Party.
- 17. Click Yes, Proceed with Process.

#### 18. Click Save For Later.

The template displays on the Templates page as Saved.

Do one of the following depending on the typical use case for the template you created.

Modify the template to enter the beneficiary/debit party information for recurring payments at a future date.

or

Use this template and a map to import data from your proprietary file.

#### View an Import Summary Report

The Import Summary Report is an overview of the import results for a transaction or template import.

R5NEWACH1					J.P.Morgan	
Import Summ						
**For Informational Purp	oses Only**					
FILE DETAILS						
Template Name:	ABC Multibene	е	Import Date:	12/Apr/2013		
Import Type:	Template Upd	ate	Import Time:	12:13:14		
Map Name:	ABC Map		User Name:	sbillingshurst		
Payment Description:	Payroll Payme	ents	File Name:	AABB.csv		
Import Status:	Successful					
IMPORT DETAILS						
Total Records in File:	;	3	Total File USD A	Amount:	2,700.00	
Total New Records Imported:		3	Total New USD	Amount Imported:	2,700.00	
Total Records Updated:		0	Total USD Amou	unt Updated:	0.00	
Total Records Needing Repair:		0	Total USD Amou	unt Needing Repair:	0.00	
Total Records Not Imported:		0	Total USD Amou	unt Not Imported:	0.00	

The report has three sections:

- File Details: Displays template and file information of your data import.
- Import Details: Displays the total number of records—and dollar amounts of the data imported.
- Import Exceptions: Displays the details below for each beneficiary exception.
  - Rec #: Displays the record number in the file where the exception occurred.
  - Name: Displays the beneficiary name associated with the record where an exception occurred.

- ID: Displays the beneficiary ID associated with the record where an exception occurred.

- Amount: Displays the dollar amount of the credit or debit.
- CR/DR: Displays whether the transaction is a credit or debit.
- Status: Displays the status of the record.
  - Needs Repair: The record was imported—but it has an error that needs to be fixed.
  - Rejected: The record was rejected—and wasn't entered into the template or transaction.
- Exception Reason: Displays the reason why the record was set to Needs Repair or Rejected.

To view an Import Summary Report for a template:

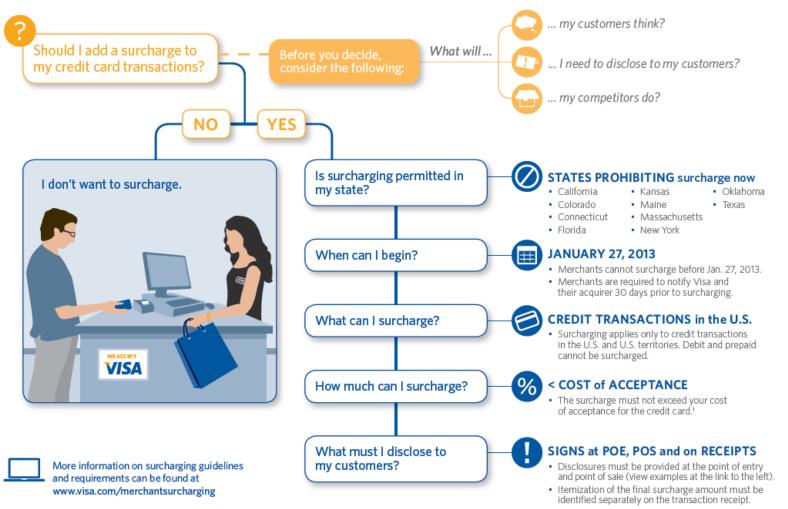
- 1. Select a template from the ACH Templates page.
- 2. Click More—then select View Import Report.
- 3. Open or save the PDF file.

To view an Import Summary Report for a transaction:

- 1. Select a transaction from the ACH Recent Activity page.
- 2. Click More—then select View Import Report.
- 3. Open or save the PDF file.

# **CONSIDERATIONS AND REQUIREMENTS**

VISA



<sup>1</sup> In cases where the merchant's cost of acceptance exceeds 4% of the underlying transaction amount, in no event can the merchant assess a surcharge above 4%.

Government & Higher Education

#### Service Level Addendum

Merchant Legal Name: State of Nebraska

#### 1. <u>Definitions</u>.

As used in this Addendum, the following terms have the meanings set forth below:

- (a) "CMS" means Paymentech, LLC, a wholly-owned subsidiary of JPMorgan Chase Bank, N.A.
- (b) **"Force Majeure Event"** means any failure, inability to perform or delay in performance caused by events such as fires, telecommunications failures, utility failures, power failures, equipment failures, labor strife, riots, war, terrorist attack, pandemic, nonperformance of CMS's vendors or suppliers, acts of God, or other causes which are beyond the reasonable control of CMS.
- (c) **"Scheduled Maintenance"** means maintenance on the System conducted by CMS during Scheduled Maintenance Windows.
- (d) "Scheduled Maintenance Windows" means:
  - (i) a period of time, generally selected to minimize the amount of Merchant impact, typically within off-peak hours, where "off-peak hours" are defined as between the hours of 8:00 p.m. and 6:00 a.m. Eastern Standard Time; and
  - (ii) any other period of time, which CMS and Merchant mutually agree upon in good faith (which mutual agreement shall not be unreasonably delayed or withheld), during which maintenance may be conducted (with each party making commercially reasonable efforts to avoid or minimize disruption of services provided under the Agreement).
- (e) "Set Aside Event" means an event or circumstance which is beyond the reasonable control of CMS, including, without limitation, (i) Force Majeure Events, (ii) acts or omissions on the part of Merchant, its contractors or vendors, or any other entity over which Merchant exercises control or has the right to exercise control, (iii) Merchant's or any third party's applications, equipment or facilities, (iv) time dependent upon third parties such as Card Networks (including, without limitation, time awaiting responses from the Card Networks) and/or issuing banks and/or (v) any other external events and/or third party systems beyond the control of CMS which affect Transaction processing (e.g., Denial of Service attacks, Visa outages),
- (f) "System" means CMS's internal proprietary Card processing systems.

- (g) "System Availability" means the period of time that the System is made available by CMS for use by Merchant. For purposes of determining the availability of the System, the System shall be deemed to be available as long as CMS has at least one processing platform of the System operational and able to perform CMS's obligations under this Agreement. Notwithstanding the foregoing, the System shall be deemed to be available during any period in which Merchant has connected to only a primary processing platform of the System (i.e., the Merchant has not connected to at least one backup processing platform). In addition, the System shall be deemed to be available during any period of unavailability attributable to Set Aside Events.
- (h) "System Response Time" means the period of time from receipt of a Transaction by the System (which Transaction is submitted by Merchant in accordance with CMS's formats and procedures) until the transmission of the applicable response by the System, exclusive of any time attributable to Set Aside Events.

Capitalized terms used but not otherwise defined herein shall have the meaning set forth in the agreement to which this Service Level Addendum is a part.

## 2. <u>Service Levels</u>

Applicable Service Levels are as follows:

(a) System Availability. CMS shall provide System Availability for use by Merchant as set forth below. CMS may, from time to time, maintain processing platforms of the System at various facilities.

If Merchant establishes and maintains, during a calendar month, direct connectivity to all processing platforms of the System maintained by Paymentech, Paymentech shall make the System Availability 99.99% of twenty four hours a day, seven days per week measured each calendar month. Notwithstanding the foregoing, the System Availability service level set forth herein assumes that Merchant establishes and maintains direct connectivity to each of the redundant processing platforms of CMS' System. In the event that Merchant establishes direct connectivity to only one processing platform, the foregoing service level set shall be measured and evaluated over calendar quarters rather than monthly periods.

CMS shall maintain, at a minimum, its current level of system redundancy in order to address CMS's commitment to data, system, and process integrity. Scheduled Maintenance to the System will normally be staggered between platforms, when possible. Scheduled Maintenance shall not be deemed to affect the parameters set forth in this Section 2(a), except to the extent a Set Aside Event occurs during Scheduled Maintenance. CMS will maintain the following systems to enhance availability of the System:

➤ Redundant on-site Transaction processing systems

- > Card Networks' connections with redundant high-speed backup connections.
- ➤ Redundant power systems, including un-interruptible power supply and diesel generator.
- > Redundant data center cooling system.
- > Twenty-four hour, seven days per week, Processor's operations staff to monitor System performance.
- Twenty-four hour, seven days per week, Processor's proprietary help desk to answer Merchant service calls regarding problems with point-of-sale terminals or electronic Transactions failing to obtain authorization or incomplete processing.

# **(b) System Response Time.** CMS's System Response

Time (with respect to each Transaction) shall not exceed 2 seconds 99.7% of the time (with respect to all such Transactions), and CMS's System Response Time (with respect to each Transaction) shall not exceed 5 seconds 99.9% of the time (with respect to all such Transactions), exclusive of any period during which the System is unavailable under the System Availability Service Level above. The System Response Time (with respect to each Transaction) shall be exclusive of the response time of the Card Network for the Transaction. System Response Time shall be measured on a calendar monthly basis.

- (c) Disaster Recovery/Business Continuity. CMS agrees to maintain a commercially reasonable disaster recovery and business continuity plan at all times and to act in compliance with such plan in the event of a disaster or serious business interruption. The business continuity plan, and redundancy built into the System, are intended to reduce the likelihood of a System outage resulting from a disaster. CMS will support and maintain a disaster recovery site in a geographically separate location. This site might be used in the event of a catastrophic situation affecting primary data center operations and redundant facilities.
- (d) Maintenance. CMS shall maintain, at a minimum, its current level of system redundancy in order to address CMS's commitment to data, system, and process integrity. Scheduled Maintenance to the System will normally be staggered between platforms, when possible. Scheduled Maintenance shall not be deemed to affect the parameters set forth in this Section 2(a), except to the extent a Set Aside Event occurs during Scheduled Maintenance. CMS will maintain the following systems to enhance availability of the System:
  - > Redundant on-site Transaction processing systems
  - > Card Networks' connections with redundant high-speed backup connections.
  - ➤ Redundant power systems, including un-interruptible power supply and diesel generator.
  - > Redundant data center cooling system.
  - > Twenty-four hour, seven days per week, Processor's operations staff to monitor System performance.

> Twenty-four hour, seven days per week, Processor's proprietary help desk to answer Merchant service calls regarding problems with point-of-sale terminals or electronic Transactions failing to obtain authorization or incomplete processing.

CMS's will notify Merchant at least 15 days before any scheduled system maintenance which it expects to impact Merchant's ability to use CMS's systems. Such notifications (along with notifications of routine scheduled maintenance which are NOT expected to impact Merchant's ability to use CMS's systems) are made available only to Merchants subscribed to CMS's Notifications Alerts.

#### 3. Remedies

In the event (i) CMS fails to meet the System Availability service level hereunder during any two consecutive calendar months, or System Availability falls below 99% during any single calendar month, or (ii) CMS fails to meet either of the System Average Response Time service levels more than once during any calendar quarter, then Merchant may terminate the Agreement upon written notice from Merchant. Notwithstanding anything in the Agreement or this Addendum to the contrary, the remedies described above in this Section 3 shall be Merchant's sole and exclusive remedy for material breach or failure to achieve goals relating to such Service Levels, as the case may be.



#### U.S. SELECT GOVERNMENT MERCHANT PROCESSING AGREEMENT

THIS U.S. SELECT GOVERNMENT MERCHANT PROCESSING AGREEMENT (the "Agreement") is entered into by and between **JPMorgan Chase Bank**, **N.A.**, a national banking association ("Chase"), **Paymentech**, **LLC**, a Delaware limited liability company also known as Chase Merchant Services, ("CMS"), and \_\_\_\_\_\_\_("Merchant").

**WHEREAS,** Chase is a member of several Card Networks and CMS is authorized, through Chase, to process the Merchant's Transactions; and

**WHEREAS**, Merchant wishes to accept Cards from its Customers as a method of payment for goods or services offered by Merchant;

**ACCORDINGLY**, in consideration of the mutual promises made and the mutual benefits to be derived from this Agreement, CMS, Chase and Merchant agree to the following terms and conditions intending to be legally bound:

#### 1. General Services.

#### 1.1 Services; Technical Discovery Process.

CMS agrees to provide authorization, conveyance, settlement and related services with respect to Merchant's Transactions, together with those additional ancillary services identified or described in any schedule, addendum or amendment hereto (the "Services"). Except as otherwise agreed in writing between the parties, this Agreement shall apply only to Merchant's Transactions originating in the U.S. The parties acknowledge that the pricing set forth in this Agreement, and CMS' ability to provide the Services set forth herein is dependent upon satisfactory completion of a technical discovery process related to Merchant's specific technical implementation requirements. In the event that such process reveals any significant costs, expenses, development requirements or technical obstacles not currently known to CMS and which materially impact CMS' ability to implement and provide the Services for Merchant (or the cost to CMS of doing so), the parties agree to discuss such issues in good faith in an attempt to resolve such issues; provided, however, that in the event that such matters cannot be resolved in a manner satisfactory to the parties, either party shall be entitled to terminate the Agreement with no further obligation hereunder.

#### 1.2 Compliance with Applicable Laws and Card Network Rules.

CMS and Merchant agree to perform their respective obligations under this Agreement in compliance with all applicable Card Network Rules and in compliance with all applicable federal, state and local laws and regulations. Merchant shall not, through act or omission, cause CMS or Chase to violate any Card Network Rules. Merchant shall not submit any Transaction that it knows to be illegal. Merchant acknowledges receipt of the ChaseNet Rules and agrees to abide by the ChaseNet Rules with respect to all Chase Transactions. CMS reserves the right to temporarily suspend funding or refuse to process any Transaction if CMS reasonably suspects that it was prepared in violation of any provision of this Agreement, applicable law, or the Card Network Rules. Merchant agrees to pay any and all fines, fees, penalties, liabilities, charges and other amounts which may be imposed or assessed by the Card Networks on Merchant, Chase or CMS as a result of Merchant's actions, omissions, Transactions or Chargebacks, including without limitation, Merchant's failure to comply with the Card Network Rules, ChaseNet Rules, this Agreement or Security Standards (the "Card Network Liabilities"). CMS shall provide Merchant with prompt written notification of any Card Network Liabilities of which it receives notification from the Card Networks. In the event that Merchant desires to contest or appeal any such Card Network Liabilities, and such contest or appeal is permitted under the applicable Card Network Rules, CMS shall reasonably assist and cooperate with Merchant, and reasonably advocate on Merchant's behalf, in connection with such contest or appeal, provided, however, that Merchant shall be responsible for the payment of any appeal fees or other direct costs associated therewith.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

#### 2. Authorization and Settlement.

#### 2.1 Submission of Data.

Merchant shall submit all of its Transactions to CMS electronically in accordance with CMS' standard protocols, specifications, formats and procedures for the creation and transmission of data to CMS. CMS shall not be liable or responsible for (i) the authenticity, or accuracy, of transaction data received from Merchant, or (ii) the corruption, loss, alteration, theft, or destruction of Transactions or Transaction data, during transmission of such data to CMS (by Merchant or its Service Provider), and CMS shall be entitled to rely on data received from or on behalf of Merchant in the discharge of its obligations hereunder.

#### 2.2 Authorizations.

Merchant shall obtain an authorization code through CMS for each Transaction and CMS reserves the right to refuse to process any Transaction presented by Merchant unless it includes a proper authorization. Merchant acknowledges that authorization of a Transaction does not constitute a representation from CMS, a Card Network, or a card-issuing bank that a particular Transaction is in fact valid or undisputed.

#### 2.3 Merchant's Settlement Account.

Merchant shall designate and maintain one or more accounts to be used exclusively for business purposes and that are capable of receiving ACH or wire transfers and that permits CMS to debit and credit such account for amounts due under this Agreement (collectively referred to as "Settlement Account"). Merchant authorizes CMS or its authorized agent(s) to initiate electronic credit and debit entries (via ACH, wire transfer, or other means) to the Settlement Account, or to any other bank account designated by Merchant in writing, at any time and from time to time, for amounts due under this Agreement, without regard to the source of any monies therein, and this authority will remain in full force and effect until all amounts which are or may reasonably become due from Merchant under this Agreement have been paid in full. During the term of this Agreement, and for one hundred eighty (180) days thereafter or such longer period of time as CMS may notify Merchant as reasonably required for the payments of amounts due under this Agreement, Merchant shall not close or revoke its consent to debit its Settlement Account without giving CMS at least ten (10) business days' prior written notice and designating another Settlement Account. Merchant shall be liable for all fees, costs, and overdrafts associated with the Settlement Account. With respect to certain Card Networks, CMS does not offer settlement of funds, and instead conveys Transactions to the Card Network on Merchant's behalf for settlement directly by the Card Network to Merchant. With respect to such conveyance services, (i) CMS is not responsible for the funding and settlement of Transactions, which shall be governed by any applicable agreement as may be in place (or required by the Card Network to be in place) directly between Merchant and the Card Network, and (ii) CMS may share certain information about Merchant with such Card Network (e.g., Merchant's name, taxpayer ID, and Settlement Account information) in accordance with their rules or as needed to allow Merchant's acceptance of such Card Network's Cards.

#### 2.4 Transfer of Settlement Funds.

CMS shall submit Merchant's Transactions to the applicable Card Network (or, with respect to Transactions involving Eligible Chase Cards, to Chase for processing as Chase Transactions to the extent Schedule A sets forth pricing specific to Chase Transactions). Promptly after CMS receives funds for Merchant's Transactions from the applicable Card Network, CMS will fund the Settlement Account. Transactions received after the established cutoff time will be combined with the next business day's transactions. CMS will not be liable for any delays in receipt of funds or errors in Settlement Account entries caused by third parties, including, without limitation, delays or errors by the Card Networks or Merchant's bank. The funds payable to Merchant in this Section shall be equal to the total Transaction amounts minus the sum of the following: (a) all fees, charges, and other amounts described on Schedule A or that Merchant has otherwise agreed to pay; (b) all Chargebacks and Refunds; (c) any required Reserve Account amounts; (d) any Card Network Liabilities and (e) any and all amounts due and payable by Merchant to CMS or any Affiliate of CMS, whether or not Merchant or such Affiliate is in default in its obligations to CMS or such Affiliate. Merchant agrees that all fees and other amounts are due and payable at the time the Services are performed or such fees or amounts are incurred. In the event CMS does not deduct any such amounts from Merchant's proceeds when such amounts first become due and payable. CMS may collect such amounts in any manner set forth for the collection of amounts due, as set forth in this Agreement. Furthermore, Merchant agrees to reimburse CMS, Chase, the Card Network, and their respective affiliates, officers, directors, employees, agents, and sponsoring banks from any losses, liabilities, and damages of any and every kind (including, without limitation, CMS' costs, expenses, and reasonable attorneys' fees) arising out of any claim, complaint, or Chargeback (a) made or claimed by a Customer with respect to any Transaction or Transaction data submitted by Merchant; (b) caused by Merchant's noncompliance with this Agreement or the Card Network Rules (including without limitation any breach of a representation or warranty made by Merchant

Select Government Merchant Processing Agreement\_US\_CR420 Nov

or Merchant's failure to comply with the Security Standards); (c) resulting from any voluntary or involuntary bankruptcy or insolvency proceeding by or against Merchant; or (d) related to Merchant's placement or the placement of any person owning or controlling Merchant's business in one or more databases of terminated or high risk merchants maintained by the Card Networks. The obligations provided for in this Section shall survive termination of this Agreement and do not apply to any claim or complaint to the extent they are caused by CMS' own negligence or willful misconduct.

#### 2.5 Collection of Amounts Due.

In addition to any other rights and remedies CMS may have under this Agreement, CMS may pursue one or more of the following options with respect to amounts due under this Agreement:

- (a) withhold all or some of Merchant's settlement funds (or any other funds that would otherwise be payable by CMS to Merchant) and apply them against the amounts due;
- (b) debit the Settlement Account for the amounts due;
- (c) request and receive prompt payment for such amounts; and
- (d) apply funds held in any existing Reserve Account against the amounts due.

#### 2.6 Reserve Account.

If:

- (a) Merchant begins accepting payment in advance of the shipment of goods or fulfillment of services, or materially increases the amount of time between Merchant's acceptance of payment and the anticipated shipment or delivery of goods or fulfillment of services;
- (b) Merchant receives a number of Chargebacks in excess of one percent (1%) of its total number of Transactions over a period of sixty (60) or more consecutive days, or CMS is notified by any Card Network of Merchant's inclusion in any chargeback monitoring or similar risk-based program, or of any Card Network Liabilities to be assessed as a result of Merchant's Chargebacks;
- (c) CMS has received notification from any Card Network(s) or has otherwise become aware of any material violation of the Card Network Rule(s), causing CMS to believe that it is reasonably likely to be subject to Card Network Liabilities;
- (d) CMS reasonably suspects fraud or other illegal activity;
- (e) either party provides notification of non-renewal or termination of this Agreement, or this Agreement is terminated for any reason; or
- (f) required by CMS, and communicated to Merchant in writing prior to the execution of this Agreement, as a condition of CMS' entering into this Agreement;

then CMS may designate an amount of funds that shall be funded by Merchant and maintained by CMS to protect CMS against the reasonably anticipated risk associated with Merchant's account (such funds being hereinafter referred to as the "Reserve Account"). Any required Reserve Account shall be due upon request, and may be collected by CMS in any manner provided in this Agreement for the collection of amounts due. The amount of such Reserve Account shall not exceed the sum of (i) one month's average fees including without limitation, processing fees, interchange assessments and third-party fees collected by CMS; plus (ii) one month's average monthly Chargebacks multiplied by six; plus (iii) one month's average monthly Refunds multiplied by two; plus (iv) the aggregate value of Transactions, if any, submitted by Merchant to CMS with respect to goods and/or services not yet delivered to Customers; plus (v) the amount of any Card Network Liabilities reasonably anticipated by CMS. For purposes of this calculation, each monthly average shall be calculated over the immediately preceding consecutive twelve (12) month period (or, if CMS has not yet been processing for Merchant for twelve (12) consecutive months, such shorter period of time as CMS may have been processing for Merchant or the parties may otherwise agree). CMS may (but is not required to) apply funds in the Reserve Account toward, and set off any funds that would otherwise be payable by CMS to Merchant against, the satisfaction of any amounts due from Merchant pursuant to this Agreement. Funds in the Reserve Account will be held and controlled by CMS, will not bear interest, and may be commingled with other funds, (but will be accounted for separately). Merchant shall have no interest in the Reserve Account other than a contingent right to receive funds, as set forth below. Reserve Accounts (and CMS' right to require a Reserve Account after termination of this Agreement as set forth above) shall survive termination of the Agreement. Upon satisfaction of all of Merchant's reasonably anticipated obligations under this Agreement and the expiration of the applicable timeframes for Chargebacks (as set by the various Card Networks), CMS will return to Merchant any unused funds remaining in the Reserve Account. In addition, upon Merchant's request from time to time, but in no event more than once per month, CMS will

Select Government Merchant Processing Agreement\_US\_CR420 Nov

review the risk associated with Merchant's account and as needed adjust the amount currently held in the Reserve Account and return to Merchant any funds in the Reserve Account which CMS no longer believes to be reasonably necessary to cover the remaining risk.

#### 3. Reporting.

CMS will provide online access to reporting reflecting the activity of Merchant's account(s) and allowing Merchant to generate detailed statements of such activity. Merchant agrees that it has responsibility to monitor its account activity and that it waives all claims against CMS for any errors that are not reported to CMS within ninety (90) days from the posting of the activity in Merchant's online account report.

#### 4. Future Deliverables; Refunds; Chargeback Liability.

#### 4.1 Future Deliverables.

Unless CMS has agreed in writing in advance, Merchant shall not submit Transactions to CMS (including in connection with any installment sales or deferred payment plans) until (i) the goods are delivered or shipped or (ii) the services are performed. The foregoing restriction applies to installment sales, deferred payment plans and recurring transactions.

#### 4.2 Refunds.

To the extent required by the Card Network Rules, Merchant shall maintain a written policy with regards to Refunds and shall disclose or make available such policy to its Customers. Upon request, Merchant shall make such policy available to CMS. Merchant shall not accept any payment from a Customer as consideration for issuing a Refund. Except to the extent permitted by the Card Network Rules or expressly required by applicable law, Merchant shall not give cash (or cash equivalent) refunds to a Customer in connection with a prior Transaction. Unless otherwise required by the ChaseNet Rules or Card Network Rules, any Refunds shall be prepared and submitted to CMS within three (3) days of Merchant's approval of Customer's request for such Refund. Merchant shall have liability for all Refunds submitted by Merchant, its employees, agents or representatives, or by third parties using Merchant's identification number without Merchant's authorization, except where such third party obtained Merchant's identification number as a result of the negligence of CMS.

#### 4.3 Chargeback Liability.

Merchant shall have full liability for all Chargebacks assessed to CMS in accordance with the applicable Card Network Rules; provided, however, that in the event that any Chargeback is ultimately reversed in favor of Merchant, CMS shall refund Merchant for the amount thereof. Merchant shall use reasonable efforts to provide CMS with all necessary data relating to the investigation and management of any reasonably suspected fraud or fraudulent Transactions that is reasonably requested by CMS (such data to be used by CMS and Chase for fraud protection and prevention purposes only).

## 5. Fees; Adjustments.

#### 5.1 Schedule A.

Merchant shall pay all fees and amounts (e.g. interchange and assessments) set forth in this Agreement (including, without limitation, those set forth on Schedule A hereto). Unless otherwise indicated on Schedule A, Merchant shall be solely responsible for all communication expenses required to transmit Transactions to CMS. For each file or batch submitted by Merchant, CMS will group the Transaction data by Transaction characteristics, including, without limitation, type of Transaction, method of payment, and interchange qualification category. For each such group, CMS will calculate the applicable fees to two decimal places. The fees for each will be rounded to the nearest full cent using conventional mathematical rounding logic for currency.

#### 5.2 Price Adjustments.

(a) General. Fees set forth in this Agreement are based upon Merchant's annual volume, average Transaction size, as set forth in Schedule A, or in any amendment to this Agreement, and other information provided by Merchant. To the extent any of the foregoing proves to be materially inaccurate, CMS may modify Merchant's pricing set forth in this Agreement upon thirty (30) days' prior written notice; provided, however, that in such event, Merchant shall be entitled to terminate this Agreement by providing CMS with notice of termination no later than one hundred eighty (180) days after Merchant's receipt of notification of such increase. In addition, Merchant's fees may be adjusted to reflect (i)

Select Government Merchant Processing Agreement\_US\_CR420 Nov

- increases by Card Networks in interchange, assessments, (ii) other Card Network fees, additional fees imposed by the Card Networks, or (iii) increases in third party fees identified in this Agreement, Schedule A or as otherwise agreed by the parties in writing. Merchant shall pay all such fees, as so adjusted. Each such adjustment shall become effective upon the date the corresponding increase or additional fee is implemented by the Card Network or third party provider.
- (b) Chase Transaction Pricing. CMS shall be entitled at any time, upon thirty (30) days' written notice, to modify the pricing applicable to Merchant's Chase Transactions; provided, however, that in such event, Merchant shall be entitled to discontinue having its Eligible Chase Cards processed as Chase Transactions by providing CMS with notice thereof, in which case all Transactions involving Eligible Chase Cards shall be processed by CMS as normal Visa Transactions, subject to the pricing set forth in Schedule A for Visa Transactions, and subject to normal Visa interchange rates and network fee pass-through. For the purpose of reviewing, evaluating and (if applicable) modifying Merchant's Chase Transaction pricing, Merchant authorizes CMS to use Merchant's non-Chase Transaction processing data and pricing, including, without limitation, the qualification levels and interchange rates applicable to its non-Chase Transactions.

## 5.3 Custom Interchange Rates.

Merchant agrees that CMS will not be responsible for honoring or implementing any custom interchange rate(s) which Merchant may have negotiated, or may in the future negotiate, directly with the Card Networks (a "Custom Rate") unless Merchant notifies CMS of such rate in writing and CMS agrees in writing to implement such Custom Rate. Merchant agrees that implementation of any Custom Rate may require time and development work, and, as a condition of doing so, CMS may require Merchant to pay a development fee (to be mutually agreed between the parties). In addition, Merchant agrees to notify CMS in writing of any published tier interchange rates and/or any industry-specific interchange programs (such as those for the utility and debt repayment industries) in which Merchant believes it is eligible to participate, and CMS shall not be responsible for implementing any such rates or programs unless it has been so notified by Merchant.

#### 6. Term; Termination.

#### **6.1** Term.

This Agreement takes effect upon the date on which it first becomes signed by all parties hereto (i.e. the date on which the last party to the Agreement signs), and continues for three (3) years from such date. Unless otherwise terminated by either party as provided in this Agreement, this Agreement will automatically renew for successive one-year terms. Either party may give notice of non-renewal of this Agreement in writing no more than ninety (90) days and no less than thirty (30) days prior to any expiration date.

#### 6.2 Events of Default.

In the event that either party fails in any material respect to comply with any provision, term, warranty, condition, covenant, or agreement contained in this Agreement, including, without limitation, the Card Network Rules and Security Standards, or any representation in this Agreement is or was false or incorrect in any material respect when made (any such event, an "Event of Default"), and such party fails to cure such Event of Default within thirty (30) days of its receipt of written notification from the non-defaulting party specifying such Event of Default, then the non-defaulting party shall be entitled to terminate this Agreement upon written notice of termination; provided, however, that no cure period shall be allowed, and CMS shall be entitled to terminate this Agreement immediately, in the event that Merchant fails in any material respect to perform any of its obligations with respect to the funding or establishing of a Reserve Account, as detailed in Section 2.6 above.

#### **6.3** Other Termination Events.

In addition, CMS shall be entitled to terminate this Agreement immediately upon written notice to Merchant in the event of any of the following:

- (a) Merchant is placed in any Chargeback monitoring or similar risk-based program designated by any Card Network for merchants with high levels of Chargebacks or presenting high levels of risk, and are not removed from such program by the applicable Card Network within ninety (90) days;
- (b) CMS reasonably determines Merchant, based on its financial statements, payment record with creditors, and other relevant factors, to be financially insecure and unlikely to be able to meet its obligations under this Agreement;

Select Government Merchant Processing Agreement\_US\_CR420 Nov

- (c) any Card Network: (i) notifies CMS or Chase that it is no longer willing to accept Merchant's Transactions; (ii) requires CMS or Chase to terminate or limit this Agreement or Merchant's ability to accept Cards; or (iii) imposes unduly burdensome, costly or impractical conditions or requirements relating to Merchant or Merchant's transactions;
- (d) a party or any individual entity or organization holding any material ownership interest in such party or any officer or director of such party, is determined at any time to be an individual, entity, or organization (i) with whom the other parties are prohibited from dealing by any United States law, regulation or executive order, including names appearing on the U.S. Department of Treasury's Office of Foreign Asset Control's Specially Designated Nationals and Blocked Persons List, or (ii) that is listed in one or more databases of terminated or high risk merchants maintained by the Card Networks;
- (e) Merchant (i) ceases to exist (other than as a result of a permitted assignment or sale by such party) or to conduct its normal and customary business operations, or (ii) is convicted of or pleads no contest to a felony charge;
- (f) CMS reasonably believes that Merchant (i) is involved in a material violation of applicable law or other domestic or foreign law or regulation; (ii) has or is engaged in bribery, fraud, money laundering or corruption; or (iii) has otherwise become the subject of public disrepute, contempt, or scandal that CMS reasonably determines may cause a material adverse impact on the reputation and goodwill of CMS, Chase, or any Card Network, regardless of whether such controversy relates to this Agreement;
- (g) Merchant is in material breach or default of any term, condition, covenant, representation, or warranty contained in any credit facility, loan document or other agreement between Merchant and Chase or any Affiliate of Chase (and such breach is not cured in any applicable cure period provided in such document);
- (h) Merchant does not transmit Transactions to CMS for a period of more than one hundred eighty (180) consecutive days; or
- (i) Merchant issues Bearer Shares or Merchant is a Bearer Share Company.

#### 6.4 Budget Appropriations.

Upon thirty (30) days written notice, Merchant, if it is a government entity, may terminate this Agreement in the event that funds are not appropriated/allocated by Merchant for the expenses associated with credit card processing for any fiscal year. However, Merchant will continue to be responsible for any liabilities, commitments or obligations arising from payment transactions processed pursuant to this Agreement prior to the effective date of termination.

#### 6.5 Account Activity After Termination.

After termination of this Agreement, Merchant shall continue to be liable for Chargebacks, Refunds, fees, Card Network Liabilities, credits, and adjustments resulting from or relating to Transactions processed pursuant to this Agreement. If Merchant submits Transactions to CMS after the date of termination, CMS may, but is not required to process such Transactions in accordance with and subject to all of the terms of this Agreement.

#### 7. Indemnification.

CMS agrees to indemnify and hold harmless Merchant and its Affiliates, officers, directors, employees, and agents from any losses, liabilities, and damages of any and every kind (including, without limitation, Merchant's costs, expenses, and reasonable attorneys' fees) arising out of any third party claim or complaint relating to: (a) CMS' noncompliance with Card Network Rules, the Security Standards; (b) a Data Compromise Event of CMS or its service providers; (c) any voluntary or involuntary bankruptcy or insolvency proceeding by or against CMS; or, (d) CMS' violation of applicable federal, state or local laws and regulations. This indemnification does not apply to any claim or complaint to the extent caused by Merchant's own negligence, recklessness or willful misconduct. The indemnification provided under this Section shall survive termination and is subject to the limitation of liability set forth in Section 11 of this Agreement.

#### 8. Confidential Information; Use of Data; Card Industry Compliance.

#### 8.1 Confidentiality.

(a) Each party has made and will continue to make available to the other party information that is not generally known to the public and at the time of disclosure is identified as, or would reasonably be understood by the receiving party to be, proprietary or confidential ("Confidential Information"). Confidential Information may be disclosed in oral, written, visual, electronic or other form. Information meeting the definition of Confidential Information that is disclosed by a party during the term of this Agreement and that is not otherwise subject to a separate nondisclosure agreement between

Select Government Merchant Processing Agreement\_US\_CR420 Nov Rev. October, 2020

INTERNAL PAYMENTECH USE

the parties will be considered Confidential Information, even if the information is unrelated to this Agreement or the Services to be provided hereunder. Each party's Confidential Information includes its: (i) business plans, strategies, forecasts, projects and analyses; (ii) financial information and fee structures (including CMS' pricing and pricing proposals); (iii) business processes, methods and models; (iv) employee, customer, dealer, business partner and supplier information; (v) hardware and system designs, architectures, structure and protocols; (vi) product and service specifications; and (vii) the terms of this Agreement. The following information shall be deemed the Confidential Information of CMS: (x) any SOC1 (Disclosure of Service Organization Control Report No. 1), SSAE-16 or SSAE-18 (Statement on Standards for Attestation Engagements No. 16 or No. 18) report provided by CMS; (xi) any attestation of compliance or similar letter or report provided by CMS with respect to its compliance with the Security Standards; (xii) any data and information (including data analytics and attribution data) about Chase Customers provided to Merchant by CMS or any of its Affiliates; (xiii) Card Information associated with a Chase Card or Chase Customer; and (xiv) the fact that any Customer(s) is/are a Chase Customer. For Transactions that are processed under this Agreement, information (other than Card Information associated with a Chase Card) that is customarily part of the payment transaction (e.g., transaction date and amount) may be utilized by each of the parties subject to the Security Standards, Card Network Rules and ChaseNet Rules, as applicable, and shall not be deemed the Confidential Information of any party.

- (b) Except as otherwise permitted under this Agreement or with the prior written consent of the disclosing party, the receiving party will not disclose, transmit or otherwise disseminate in any manner whatsoever any Confidential Information of the disclosing party to any third party. The receiving party will use the same care and discretion to avoid disclosure, publication or dissemination of any Confidential Information received from the disclosing party as the receiving party uses with its own similar information that it does not wish to disclose, publish or disseminate (but in no event less than a reasonable degree of care). CMS and Chase may disclose Merchant's Confidential Information:

  (i) to the Card Networks in connection with the processing of Transactions and the provision of ancillary services (including services made available directly through the Card Networks such as Address Verification and Account Updater, if used by Merchant) and activity for which such disclosure is otherwise required (e.g., Retrieval Requests, Chargeback adjudication, fraud detection and prevention); (ii) to its or its subcontractors' employees, consultants or agents for the purpose of performing its obligations under this Agreement and only to those who are obligated to maintain the confidentiality of Merchant's Confidential Information upon terms similar to those contained in this Agreement; and (iii) as may be necessary by reason of legal, accounting or regulatory requirements.
- (c) The obligations set forth in this Section do not apply to any Confidential Information that the receiving party can demonstrate: (i) the receiving party possessed prior to disclosure by the disclosing party, without an obligation of confidentiality; (ii) is or becomes publicly available without breach of this Agreement by the receiving party; (iii) is or was independently developed by the receiving party without the use of any Confidential Information of the disclosing party; or (iv) is or was received by the receiving party from a third party that does not have an obligation of confidentiality to the disclosing party or its Affiliates. Either party may disclose the terms of this Agreement to potential parties to acquisition, divestiture or similar transactions to facilitate due diligence and closing of the transaction, provided that potential party is subject to written non-disclosure obligations and limitations on use only for the prospective or closed transaction, each party to that transaction using commercially reasonable efforts to limit the extent of the disclosure.
- (d) If the receiving party is legally required to disclose any Confidential Information of the disclosing party in connection with any legal or regulatory proceeding, the receiving party will, if lawfully permitted to do so, endeavor to notify the disclosing party within a reasonable time prior to disclosure and to allow the disclosing party a reasonable opportunity to seek appropriate protective measures or other remedies prior to disclosure and/or waive compliance with the terms of this Agreement. If these protective measures or other remedies are not obtained, or the disclosing party waives compliance with the terms of this Agreement, the receiving party may disclose only that portion of that Confidential Information that it is, according to the opinion of counsel, legally required to disclose and will exercise reasonable efforts to obtain assurance that confidential treatment will be accorded to that Confidential Information. However, nothing contained in this Agreement will restrict CMS' or Chase's ability to disclose Merchant's Confidential Information to regulatory or governmental bodies asserting jurisdiction over CMS or its Affiliates.

#### 8.2 Use of Data.

(a) General. Certain Merchant Confidential Information, including without limitation, financial information, information related to Merchant's Transactions, and other information that Merchant provides to CMS may be shared by CMS or Chase with its Affiliates and the Card Networks. Except as otherwise agreed by the parties in writing, CMS shall not otherwise use or disclose such information other than, (i) as necessary to process Merchant's Transactions or otherwise provide services and maintain Merchant's account pursuant to this Agreement; (ii) for CMS' and Chase's internal and

Select Government Merchant Processing Agreement\_US\_CR420 Nov

- operational purposes; (iii) to monitor, detect, prevent, reduce, or otherwise address fraud, risk, security, or technical issues; (iv) to enhance or improve CMS' and Chase's products and services generally; or (v) as required or permitted by the Card Networks or applicable law. CMS and Chase may use and/or share with third parties information derived from Transactions provided that it is either aggregated or de-identified (meaning that reasonable steps have been taken to ensure that the information does not identify Merchant and does not identify any individual person).
- (b) Referral Partner. If applicable, CMS may also share and exchange such information with any Referral Partner (as defined below), as reasonably necessary to administer any referral or similar program between Referral Partner and CMS. This may include the sharing or exchanging of Merchant information for the purposes of calculating any referral fees payable in connection with, and otherwise implementing and maintaining such program, and, in some cases, servicing and managing Merchant's account. The information that may be shared or otherwise exchanged may include Merchant's name, identification/account number, transaction volume, card summary, status with CMS (e.g. the existence and terms of this Agreement, whether Merchant's application was accepted or declined, and whether this Agreement has terminated or expired), Merchant's status with Referral Partner (e.g. membership or participation in any Referral Partner organization or program), and such other information that is reasonably necessary for the purposes described above. Merchant understands and agrees that CMS shall not be responsible for Referral Partner's subsequent use or disclosure of such information.

#### 8.3 Payment Card Industry Compliance.

- (a) Each party agrees to comply with all applicable Security Standards.
- (b) Merchant further agrees to provide CMS, upon its request, with such tests, scans, and assessments of Merchant's compliance with Security Standards as may from time to time be required by the Card Network Rules in order for CMS to confirm or validate Merchant's compliance with the Security Standards.
- (c) Merchant understands that its or its Service Providers failure to comply with the Card Network Rules, including the Security Standards, may result in Card Network Liabilities for which Merchant shall be responsible.
- (d) Merchant shall immediately notify CMS of its use of any Service Provider(s), and Merchant is responsible for ensuring that any and all Service Providers and third-party payment software or applications used by Merchant to transmit, store or process Card Information, are compliant with all applicable Security Standards and appropriately registered with, or otherwise recognized as being compliant with the Security Standards, by all applicable Card Networks.
- (e) If a forensic examination of Merchant or any of Merchant's Service Providers is required pursuant to the Card Network Rules, Merchant agrees to engage an approved PCI Forensic Investigator ("PFI") (a list of which is available from the PCI Council), and cause such forensic examination to be completed within the timeframe required by the Card Network Rules, and cooperate with the PFI in connection therewith. Notwithstanding the foregoing, the Card Networks may directly engage, or demand that CMS engage, an examiner on behalf of the Merchant in order to expedite the investigation of a Data Compromise Event, and/or may require CMS to investigate such Data Compromise Event. Merchant agrees to pay for all costs and expenses related to any required forensic examination and all liabilities associated with any Data Compromise Event. Furthermore, if Merchant is undergoing a forensic investigation at the time this Agreement is executed, Merchant shall fully cooperate with the investigation and agrees to continue so cooperating until the investigation is completed.

#### 8.4 Access to Information.

Merchant shall be responsible for ensuring that only employees and representatives with a need to know shall have access to Card Information. Merchant may, from time to time, designate certain employees or representatives for which CMS shall provide access (via login credentials or otherwise) to Merchant reporting, which may include access to Card Information. Merchant shall be responsible for any unauthorized access to such information or any unauthorized transactions submitted, utilizing the login credentials of Merchant's employees and representatives. In the event that any employee or other representative previously designated by Merchant to CMS for purposes of allowing such access, Merchant agrees to notify CMS promptly in the event such representative ceases to be employed by or associated with Merchant, or otherwise no longer has a reasonable business need to retain such access.

#### 9. Information About Merchant and Merchant's Business.

#### 9.1 Additional Financial Information.

Upon five (5) business days' written notice, Merchant agrees to furnish to CMS (i) complete audited financial statements of Merchant (or such lesser format financial statements of Merchant as CMS may agree to accept) from the most recently completed

Select Government Merchant Processing Agreement\_US\_CR420 Nov

fiscal year if such request occurs more than one hundred twenty (120) days after the end of such fiscal year, and otherwise from the fiscal year immediately prior thereto, and (ii) its most recently prepared interim financial statements.

#### 9.2 Other Information.

Merchant agrees to provide CMS at least thirty (30) days' prior written notice of: (i) any significant changes to the nature of its business, product lines or services; (ii) Merchant beginning to accept payment in advance of the shipment of goods or fulfillment of services, or materially increasing the amount of time between acceptance of payment and the anticipated delivery or shipment of goods or fulfillment of services; (iii) any sale of all or substantially all of the assets of Merchant; or (iv) any person or entity becoming the beneficial owner, directly or indirectly, of securities representing more than fifty percent (50%) of the combined voting power of Merchant's securities, or otherwise acquiring voting control of Merchant. If CMS determines such a change is material to its relationship with Merchant, CMS may refuse to process Transactions made subsequent to the change or terminate this Agreement. Merchant agrees to provide CMS with prompt written notice if Merchant is the subject of any voluntary or involuntary bankruptcy or insolvency petition or proceeding. Merchant agrees to provide CMS with any additional information CMS may request pertaining to Merchant's business or Transactions in connection with any CMS inquiries or investigation concerning suspected fraud or fraudulent Transactions.

## 10. ChaseNet Availability.

CMS reserves the right, at any time upon thirty (30) days' prior written notice, to discontinue the processing of Merchant's eligible Transactions as Chase Transactions, in which case Transactions involving Eligible Chase Cards (i.e. Transactions which would otherwise have been processed as Chase Transactions) shall thereafter be processed as normal Visa Transactions subject to Visa pricing as set forth on Schedule A and normal Visa interchange rates and network fee pass-through.

#### 11. Limitations of Liability; Disclaimer of Warranties.

Under no circumstances will CMS' and Chase's combined financial liabilities arising out of or related to this Agreement exceed the total fees paid to CMS under this Agreement (net of Card Network and other third party fees including, without limitation, interchange, assessments, and Card Network Liabilities) for the six months prior to the time the liability arose; provided, however, that such limitation shall not apply with respect to CMS' indemnity obligations with respect to a Data Compromise Event pursuant to Section 7.1(b). EXCEPT AS OTHERWISE PROVIDED FOR IN THIS AGREEMENT, IN NO EVENT WILL ANY PARTY, ITS RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, OR AFFILIATES, BE LIABLE FOR SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR LOST PROFITS, REGARDLESS OF THE FORM OF ACTION AND EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ANY CARD NETWORK LIABILITIES SHALL BE DEEMED TO BE DIRECT DAMAGES. ALL PARTIES ACKNOWLEDGE THAT THIS IS AN AGREEMENT FOR COMMERCIAL SERVICES. THE UNIFORM COMMERCIAL CODE DOES NOT APPLY AND CMS AND CHASE HEREBY DISCLAIM ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, MADE TO MERCHANT OR ANY OTHER PERSON, REGARDING QUALITY, SUITABILITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR OTHERWISE (REGARDLESS OF ANY COURSE OF DEALING, CUSTOM, OR USAGE OF TRADE) OF ANY SERVICES PROVIDED UNDER THIS AGREEMENT OR ANY GOODS PROVIDED INCIDENTAL TO SUCH SERVICES.

#### 12. Miscellaneous.

#### 12.1 Taxes.

The fees described in this Agreement are exclusive of all taxes. Unless Merchant is otherwise exempt, and, if applicable, provides a valid exemption certificate, Merchant agrees to pay all applicable taxes and similar charges however designated (other than taxes assessed on CMS' net income) including sales, use, property, lease, excise, goods and services, value added, gross receipts and like taxes ("Taxes") which are imposed by any governmental authority related to the Services, equipment, supplies, software, intellectual property and other goods provided under this Agreement. Merchant also agrees to pay any Taxes imposed on interchange, assessments or other third party fees collected by CMS pursuant to this Agreement. Merchant authorizes CMS to increase the amount collected from Merchant to reflect any and all such Taxes and any assessments or increases in the Taxes imposed on such sale or lease of the Services, equipment, supplies, software, intellectual property and other goods provided under this Agreement. CMS may deduct withholding taxes, if any, from proceeds payable to Merchant where required under applicable law and will provide to Merchant documentation required to be provided to Merchant under applicable law.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

#### 12.2 Section Headings.

The section headings of this Agreement are for convenience only and do not define, limit, or describe the scope or intent of this Agreement.

#### 12.3 Assignment; Other Events.

- (a) CMS may not transfer or assign this Agreement, in whole or in part, without the prior written consent of Merchant, not to be unreasonably withheld, except that such prior written consent shall not be required in connection with: (i) the transfer of all or substantially all of the merchant acquiring business of CMS (whether by merger, stock sale, asset sale or otherwise); (ii) an internal reorganization resulting in an assignment or transfer to an Affiliate of CMS; or (iii) as permitted under the Card Network Rules, the substitution of another Card Network member for Chase, as the member bank under whose sponsorship the Services are provided.
- (b) Merchant may not transfer or assign this Agreement without the prior written consent of CMS, not to be unreasonably withheld subject to CMS' standard credit and risk underwriting policies and procedures (which shall in no event be deemed unreasonable).

#### 12.4 Parties; Independent Contractor.

This Agreement is binding upon and inures to the benefit of the parties and their respective heirs, administrators, representatives, and permitted successors and assigns. Merchant agrees that it is responsible for its employees' and Service Provider's actions. In providing services to Merchant, CMS will not be acting in the capacity of agent, partner, or joint venturer; CMS is acting solely as an independent contractor.

#### 12.5 Representations.

- (a) Merchant represents and warrants that all written information that it has or will submit to CMS, including without limitation statements made on its Application and any subsequent addendums, are true, complete and not misleading as of the date the statements were or will be made. Merchant further represents and warrants that only its authorized representatives will submit written information to CMS. Merchant represents and warrants that it is not a Bearer Share Company and that it will not issue Bearer Shares.
- (b) CMS and Merchant each represent and warrant that its execution of and performance under this Agreement: (i) in no way breaches, contravenes, violates, or in any manner conflicts with any of its other legal obligations, including, without limitation, its corporate charter or similar document or any agreement with any third party or affiliated entity; (ii) has been duly authorized by all necessary action and does not require any consent or other action by or in respect of any third party; and (iii) that the person signing this Agreement is duly authorized to do so.

#### 12.6 Publicity.

Except to the extent required by applicable law, neither party shall make press releases or similar public statements regarding the business relationship that is the subject of this Agreement, without the prior written consent of the other.

#### 12.7 Severability.

Should any provision of this Agreement be determined to be invalid or unenforceable under any applicable law, rule, regulation, or Card Network Rule, such determination will not affect the validity or enforceability of any other provision of this Agreement.

#### 12.8 Waivers.

No term or condition of this Agreement may be waived, and failure by either party to enforce any terms or conditions of this Agreement shall not be construed as a waiver or relinquishment of any rights granted hereunder or of the future performance of any such term or condition, except pursuant to a written waiver executed by the party against whom such waiver is sought to be enforced.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

#### 12.9 Entire Agreement.

The Application, taxpayer identification and certification documentation, and all schedules, supplements, exhibits and attachments to this Agreement are made a part of this Agreement for all purposes. This Agreement represents the entire understanding between Merchant, Chase and CMS with respect to the matters contained herein and supersedes any prior agreements between the parties. Merchant agrees that in entering into this Agreement it has not relied on any statement of CMS, Chase or their representatives. This Agreement shall prevail over any conflicting terms of any agreement governing the Settlement Account. In the event that any of the terms and conditions of this Agreement contradicts or conflict with the terms and conditions of Merchant's previously submitted Request for Proposal ("RFP") or CMS' or Chase's subsequent response to Merchant's RFP, the terms and conditions of this Agreement shall control.

#### 12.10 Notices.

Except as otherwise provided in this Agreement, all notices shall be given in writing and either hand delivered, mailed first class, postage prepaid (return receipt requested), transmitted electronically by email, or sent via overnight courier (with package tracking capability) (and will be deemed to be given when so delivered or mailed) to the addresses set forth below or to such other address as either party may from time to time specify to the other party in writing.

#### 12.11 Governing Law; Waivers of Right to Contest Jurisdiction; Immunity and Jury Trial.

This Agreement will be governed by and construed in accordance with the laws of the State in which Merchant has its primary residence without reference to conflict of law provisions; unless otherwise mandated by applicable law. THE PARTIES HEREBY KNOWINGLY, VOLUNTARILY, AND INTENTIONALLY WAIVE ANY RIGHTS EITHER OF THEM MAY HAVE TO CONTEST JURISDICTION OR VENUE. MERCHANT WAIVES ANY IMMUNITY (SOVEREIGN OR OTHERWISE) THAT IT MAY HAVE IN CONNECTION WITH THIS AGREEMENT. THE PARTIES HEREBY KNOWINGLY, VOLUNTARILY, AND INTENTIONALLY WAIVE ANY RIGHTS EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LITIGATION BASED ON, ARISING OUT OF, OR IN CONNECTION WITH THIS AGREEMENT.

#### 12.12 Force Majeure.

Neither party will be liable for delays in processing or other nonperformance caused by such events as fires, telecommunications failures, utility failures, internet failures, power failures, equipment failures, labor strife, riots, war, terrorist attack, acts of God, or other causes over which the respective party has no reasonable control, except that nothing in this Section will affect or excuse Merchant's liabilities and obligations for Chargebacks, Refunds, or unfulfilled goods and services.

#### 12.13 Amendment.

Except as otherwise set forth in this Agreement, the Agreement may be amended only by written agreement of the parties. Notwithstanding the foregoing, in the event the terms of this Agreement must be amended pursuant to a change required by the Card Network Rules or required for compliance with applicable law, such amendment will be effective upon written notice to Merchant.

#### 12.14 Counterparts and Electronic Signature.

This Agreement may be executed in several counterparts, each of which will be deemed an original, but all of which together will constitute one and the same instrument. A signature received via facsimile or electronically via email shall be as legally binding for all purposes as an original signature.

#### 12.15 Prohibition of Unlawful Internet Gambling.

Merchant understands and agrees that the use of the Services to conduct transactions (including, without limitation, the acceptance or receipt of settlement proceeds or other funds related to such transactions) that are related, directly or indirectly, to unlawful Internet gambling is strictly prohibited by CMS and Chase. The term "unlawful Internet gambling," as used in this Notice, shall have its meaning set forth in 12 C.F.R. Section 233.2(bb). Merchant agrees not to engage in, submit for processing or facilitate any Transactions under this Agreement that directly or indirectly involve or are related to unlawful Internet gambling.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

#### 13. Offshoring.

Certain services may be performed by CMS or any of its Affiliates, including Affiliates, branches or units located in any country in which CMS conducts business or has a service provider. Merchant authorizes CMS to transfer Merchant's information to such Affiliates, branches or units at such locations as CMS deems appropriate. CMS reserves the right to store, access, or view data in locations it deems appropriate for the services provided.

#### 14. Survival.

The terms that expressly or by their nature contemplate performance after the termination or expiration of this Agreement shall survive and continue in full force and effect. For the avoidance of doubt the provisions relating to Authorization and Settlement, Refunds, Chargebacks, Termination, Indemnification, Confidentiality, Use of Data and Limitation of Liability shall survive termination.

#### 15. Definitions.

"Affiliate" of any Person mean shall mean (a) any other Person which, directly or indirectly, controls or is controlled by or is under common control with such Person, (b) any officer or director of such Person, and (c) with respect to Chase, any entity administered or managed by Chase, or an Affiliate or investment advisor thereof and which is engaged in making, purchasing, holding or otherwise investing in commercial loans. A Person shall be deemed to be "controlled by" any other Person if such Person possesses, directly or indirectly, power to direct or cause the direction of the management and policies of such Person whether by contract, ownership of voting securities, membership interests or otherwise.

"Application" means a statement of Merchant's financial condition, a description of the characteristics of Merchant's business or organization, and related information Merchant has previously or concurrently submitted to CMS, including credit, financial and other business related information, to induce CMS to enter into this Agreement with Merchant and that has induced CMS to process Merchant's Transactions under the terms and conditions of this Agreement.

"Bearer Shares" means securities that are not registered on the books of the issuing corporation and thus payable to any possessor of the shares.

"Bearer Share Company" means a type of company which, unlike registered share companies, issues its securities as Bearer Shares.

"Card" means a physical or virtual credit or debit card, or any evidence thereof (e.g. account number, access number, token, code, payment credential, or other form factor or access device), or any device, mobile application, digital wallet or other technology, medium or method (regardless of form) used to access an account or account number through which Card Network payment services are delivered, authorized and established between a Customer and a Card Network, or representatives or members of a Card Network that Merchant accepts from Customers as payment for goods or services.

"Card Information" means information related to a Customer or the Customer's Card, that is obtained by Merchant from the Customer's Card, or provided by the Customer in connection with his or her use of a Card, including, without limitation, Card account numbers and expiration dates, security codes (e.g. CVV2, CVC2, etc.), PIN numbers, credit limits, account balances, or Customer billing address, phone numbers, or zip codes (when provided solely as part of an identity verification system), and any data read, scanned, imprinted, or otherwise obtained from the Card, whether printed thereon, or magnetically, electronically, or otherwise stored thereon. For the avoidance of doubt, information about Customers which is not specific to Customer's Card and which is voluntarily provided to Merchant by Customers for purposes of shipping or delivering goods or services, Customer's participation in a loyalty program, mailing list, special offers, or similar purposes (e.g., Customer's name, mailing address, phone number, email address, birthdate or age), shall not be deemed Card Information.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

"Card Network" means any payment card network provider whose payment method is accepted by CMS for processing, including, without limitation, Visa Inc., MasterCard International, Inc., Discover Financial Services, LLC, American Express, Pulse, and STAR.

"Card Network Rules" means all bylaws, rules, programs, regulations, specifications, and manuals, as they exist from time to time, of the Card Networks. With respect to the Chase Transactions, the ChaseNet Rules are the applicable Card Network Rules.

"Chargeback" means a reversal of a Transaction Merchant previously presented to CMS pursuant to Card Network Rules.

"Chase Card" means a Card issued by Chase or its Affiliates and used to access a line of credit, prepaid account, or deposit account, issued or maintained by Chase or its Affiliates.

"Chase Customer" means any person or entity to whom a Chase Card is issued or who is otherwise authorized to use a Chase Card.

"Chase Transaction" means a Transaction utilizing an Eligible Chase Card and which is processed over the ChaseNet platform.

"ChaseNet" means Chase's payment processing platform(s) where Transactions involving Eligible Chase Cards are processed directly between Merchant and Chase, bypassing the traditional Card Network "interchange" system.

"ChaseNet Rules" means the Chase Merchant Program Requirements, as amended, revised and updated from time to time, which set forth the rules and requirements applicable to the acceptance of Chase Transactions.

"Customer" means the person or entity to whom a Card is issued or who is otherwise authorized to use a Card.

"Data Compromise Event" means an occurrence that results, or may have resulted, directly or indirectly, in the unauthorized access to or disclosure of Card Information in the possession or control of a party to this Agreement or its service providers.

"Eligible Chase Card" means a Chase Card of a type that Chase, in its sole discretion, has determined to be eligible for use in Chase Transactions processed over ChaseNet generally. Unless CMS has notified Merchant otherwise in writing (or the parties have agreed in writing to Chase Transaction pricing specific to another Card type, e.g. PIN debit), Eligible Chase Cards shall be limited to consumer and small business Chase Cards for which a Visa-branded credit or signature debit card has been issued.

"Merchant" means the legal entity identified in the Application and on the first and signature pages of this Agreement.

"Merchant Application" means any software application developed by or on behalf of Merchant that provides various services and capabilities for Merchant's customers including the ability purchase or otherwise effect payment for Merchant goods or services.

"Person" shall mean any natural person, partnership, limited liability company, corporation, trust, joint venture, joint stock company, association, unincorporated organization, government or agency or political subdivision thereof, or other entity, whether acting in an individual, fiduciary or other capacity.

Select Government Merchant Processing Agreement\_US\_CR420 Nov

"Referral Partner" is a third party that has entered into a (i) formal referral relationship with CMS pursuant to which it referred Merchant to CMS for payment processing services and/or (ii) preferred pricing program with CMS. The Referral Partner may be paid a fee by CMS for the referral of Merchant to CMS. In addition, the Referral Partner may be involved in the servicing and maintenance of Merchant's account. Referral partners may include, as applicable, without limitation, financial institutions, Merchant's franchisor, independent sales organizations, trade associations or groups and service providers.

"Refund" means any refund or credit issued for any reason, including, without limitation, for a return of merchandise or cancellation of services, and any adjustment of a Transaction.

"Reserve Account" shall have the meaning set forth in Section 2.6.

"Security Standards" means all rules, regulations, standards, or guidelines adopted or required by the Card Networks or the Payment Card Industry Security Standards Council relating to privacy, data security, and the safeguarding, disclosure, and handling of Card Information, including, without limitation, the Payment Card Industry Data Security Standards, Visa's Cardholder Information Security Program, Discover's Information Security & Compliance Program, American Express's Data Security Operating Policy, MasterCard's Site Data Protection Program, Visa's Payment Application Best Practices, the Payment Card Industry's Payment Application Data Security Standard, MasterCard's POS Terminal Security program, and the Payment Card Industry PIN Transmission Security program, in each case as they may be amended from time to time.

"Service Provider" means any party that processes, stores, receives, transmits, or has access to Card Information on Merchant's behalf, including, without limitation, its agents, business partners, contractors, and subcontractors.

"*Transaction*" means any transaction conducted between a Customer and Merchant utilizing a Card in which consideration is exchanged between the Customer and Merchant.

"U.S." means the forty-eight (48) contiguous states of the United States, District of Columbia, Alaska and Hawaii. For the avoidance of doubt, all other United States possessions and territories are excluded, except as may otherwise be provided in an addendum hereto.

[Signature Page to Follow]

# **IN WITNESS WHEREOF**, the undersigned parties have duly executed this Agreement.

Agreed and Accepted by:
<b>PAYMENTECH, LLC</b> for itself and on behalf of JPMORGAN CHASE BANK, N.A.
Ву
Print Name and Title
Date
8181 Communications Pkwy, Bldg. B, Floor 05 Address
Plano, Texas 75024 City, State Zip
V. 1425 <sup>2</sup>
pleted By Paymentech, LLC
mber Will Be Provided At Time of Processing Set Up

award of this contract.

#### REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

# BIDDER MUST COMPLETE THE FOLLOWING

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliance with 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 work place.

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.
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

#### FORM MUST BE SIGNED USING AN INDELIBLE METHOD OR DOCUSIGN

FIRM:	Paymentech, LLC
COMPLETE ADDRESS:	8181 Communications Parkway Plano, Texas 75024
TELEPHONE NUMBER:	(630) 379-8573
DATE:	July 23, 2021 DocuSigned by:
SIGNATURE:	Matt Leman
TYPED NAME & TITLE OF SIGNER:	Matt Leman, Executive Director



# **Schedule A to Merchant Agreement**

	t Assumptions			
	action - Related Assumptions nual Payment Transaction Volume	2,441,223	Average Transaction Amount	\$68.00
	ocessing Fees - (Fees applied to every transaction		3	•
	action Fees & Authorization Fees	7		
Halls	Visa Settled Transactions			No Charge
S	MasterCard Settled Transactions			No Charge
MasterCard Settled Transactions  American Express Conveyed Transactions  Disagra Settled Transactions			No Charge	
Ë	Diners Settled Transactions			No Charge
Per	Discover Settled Transactions			No Charge
	JCB Settled Transactions			No Charge
	Visa Settled Transactions			0.0225%
	MasterCard Settled Transactions			0.0225%
<b>e</b>	American Express Conveyed Transactions			No Charge
Rate	Diners Settled Transactions			0.0225%
	Discover Settled Transactions			0.0225%
	JCB Settled Transactions			0.0225%
	Visa Authorizations	<u> </u>		\$0.02250
_	MasterCard Authorizations			\$0.02250
Per Auth	American Express Authorizations			\$0.02250
۲A	Diners Authorizations			\$0.02250
Pe	Discover Settled Authorizations			\$0.02250
	JCB Authorizations			\$0.02250
				•
2. Per	r Incidence Fees – charged every time Merch	nant account incurs one	of the below items	
Per Ir	cidence Fees – Authorization & Voice Authoriz	zation Related		
	Auth Reversal - Visa authorization reversal misuse			\$0.0225
	uth Reversal - MasterCard authorization reversal m			\$0.0225
	Response Unit Authorization - Charged when vo			\$0.5000
	Authorization -Charged when the Voice Author			\$0.6500
	AVS Request - Charged to speak to voice operato		rification request	\$0.6500
	Authorization Reversal - Charged for each voice			\$0.6500
	AVS Authorization - Charged per each voice Add		orization	\$1.75
	Operator Assist - Charged for each voice operator	rassistance		\$1.75
	icidence Fees – Chargeback Related			
	or MasterCard Chargeback/Dispute Fee			\$2.50
	s Settled Chargeback/Dispute Fee			\$2.50
	ver Settled Chargeback/Dispute Fee			\$2.50
	Chargeback/Dispute Fee	F		\$2.50
	or MasterCard Re-presentment Dispute Respon			\$2.50
	s Settled Re-presentment Dispute Response Fever Settled Re-presentment Dispute Response			\$2.50
	ver Settled Re-presentment Dispute Response Chargeback Re-presentment Dispute Response			\$2.50 \$2.50
	or MasterCard Pre-Arbitration & Compliance Dis			\$10.00
	s Pre-Arbitration & Compliance Dis			\$10.00
	ver Pre-Arbitration & Compliance Dispute Denie			\$10.00
	Pre-Arbitration & Compliance Dispute Denied	<del></del>		\$10.00
	or MasterCard Collection Letter			\$10.00
	s Collection Letter			\$10.00
Disco	ver Collection Letter			\$10.00
JCB (	Collection Letter			\$10.00
Per In	cidence Fees – Funding Related			
	Transfer Fee - Charged for each ACH (transmission	n of funds) sent to your accou	unt	No Charge
	Transfer Fee - Per each funding via wire transfer	, , ,		\$10.00
	•			•

Per Incidence Fees – Miscellaneous Transaction Related	
Rejected Transaction	\$0.0225
Paymentech Gateway Transaction	\$0.0200
Hosted Pay Page Transaction	\$0.1500
Point of Sale Terminal Item Authorized	\$0.0400
Point of Sale Terminal Item Authorized Wireless	\$0.0400
Point of Sale Terminal Item Authorized TCP/IP	\$0.0400
Point of Sale Terminal Item Authorized Special/Misc.	\$0.0400
Point of Sale Terminal Item Authorized Frame Relay	\$0.0400
Point of Sale Terminal Item Authorized Lease Line	\$0.0400
Point of Sale Terminal Item Authorized Netconnect TCP/IP	\$0.0400
Point of Sale Terminal Item Deposited	No Charge
Point of Sale Terminal Reject Transaction	\$0.0400
Safetech Encryption (Verifone) Per Item Fee	\$0.0250
Safetech Encryption (Ingenico) Per Item Fee	\$0.0250
Safetech Encryption (Magtek) Per Item Fee	\$0.0250
Safetech Page Encryption Per Item Fee	\$0.0225
Safetech Tokenization Per Item Fee	\$0.0050

If Merchant obtains point of sale device(s) from Chase Merchant Services ("CMS") or a third party for use with Safetech Encryption and CMS or the third party provides the encryption services, additional fees shall be assessed: (a) a one-time device fee of \$10.90 per device; and (b) an encryption injection fee of \$34.95 per device per occurrence. These assessments are in addition to the above Safetech Encryption Fee(s).

If Merchant obtains point of sale device(s) from Verifone directly and Verifone provides the Safetech Verifone Point Enterprise Solution encryption injection to the devices, then the above one time device fee(s) and injection fee(s) will not apply. Merchant acknowledges and understands that its use of any fraud mitigation or security enfacement solution (e.g. an encryption product or service), whether provided to merchant by CMS, Verifone or a third party, in no way limits Merchant's obligation to comply with the Security Standards or Merchant's liabilities set forth in the Agreement.

Merchant obtains point of sale device(s) for use with Safetech Encryption, the following additional fee shall be assessed: (a) a one-time device fee of \$10.00 per Ingenico device; and (b) an encryption injection fee of \$34.95 per device per occurrence. These assessments are in addition to the above Safetech Encryption Fee(s). If Merchant obtains point of sale device(s) from a third party, additional fees may apply. Merchant acknowledges and understands that its use of any fraud mitigation or security enfacement solution (e.g. an encryption product or service), whether provided to merchant by Chase Merchant Services ("CMS") or a third party, in no way limits Merchant's obligation to comply with the Security Standards or Merchant's liabilities set forth in the Agreement.

Account Updater Inquiry Related	
Account Updater Inquiry	No Charge
Account Updater Batch Match for Visa and Chase Visa (if applicable) 1	\$0.2250
Account Updater Batch Match for MasterCard <sup>1</sup>	\$0.2250
Account Updater Validation	No Charge
Account Updater Reject Transaction Fee - Charged when a transaction is sent for which Merchant is not enabled	\$0.0225
Real Time Account Updater for Visa and Chase Visa (if applicable) 1	\$0.2250

One Time Fees	
Not Applicable	N/A
Paymentech Gateway Setup Fee	No Charge
Paymentech Gateway Setup Fee	

Monthly Fees	
Monthly Paymentech Gateway Fee (per division)	No Charge
Account Updater Monthly Fee	No Charge

4. Other Fees	
Per Incidence Fees – Statement & Supply Related	
Monthly Fax/Mail Reporting Fee - Charged each month Chase Merchant Services faxes or mails statements (whether at the request of Merchant or because delivery to a valid email address has failed)	No Charge
Postage, Supplies, Equipment & Other Services – service fees will be charged at the time of order	Current Market

5. Card Network Fees – Assessed on each transaction. The Card Networks assess fess on each transaction processed through their network(s). These fees, generically referred to herein as Card Network Fees, consist of interchange fees, assessments, data usage fees, and access fees.

Card Network Fees - Interchange Fees. CMS will "pass through" to merchant an amount equal to the applicable interchange rate established by the Card Networks.		
	Daga Thannah	
Visa	Pass-Through	
MasterCard	Pass-Through	
Diners	Pass-Through	
Discover Settled	Pass-Through	
JCB	Pass-Through	

Card Network Fees – Assessments. CMS will "Pass through" to merchant an amount equal to the applicable assessment rate established by the Card		
Networks. For convenience, the current assessment rates are set forth below.		
Visa Assessments - Debit Transactions	0.130%	
Visa Assessments - Credit Transactions	0.140%	
MasterCard Assessments (Credit transactions < \$1,000.00 and all Debit transactions)	0.130%	
MasterCard Assessments (Credit transactions > \$1,000.00)	0.140%	
Discover, Diners, & JCB Assessments	0.130%	

Card Network Fees - Data Usage Fees	Credit	Debit
Visa Domestic Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0195	\$0.0155
Visa Intl Sales Auth (APF) (Charged per Authorization & per Refund)	\$0.0395	\$0.0355
MasterCard Network Access and Brand Usage (NABU) Fee (Charged per Authorization and per Refund)	\$0.0195	\$0.0195
Discover, Diners, & JCB Card Data Usage Fee	\$0.0025	\$0.0025
Visa Financial Transaction Fee	\$0.0	018
VI Reporting & Data Transfer	\$0.0	0002
MC Reporting & Infrastructure	\$0.0	0003
MC Connectivity Fee <sup>3</sup>	\$0.0014	

MC Digital Enablement/Card Not Present Fee Applies to treatactions quiting to a Manacaction program Fee  American Express Opt Blue Application-initiated Fee Charged on American Express Card Not Present Gross Sales volume, 0.300% American Express Opt Blue Application-initiated Fee Charged on American Express Card Not Present Gross Sales volume, 0.300% American Express Opt Blue Application-initiated Fee Charged on American Express transactions initiated by a digital wailet application. 0.300% Charged by Massoccact and the manacactions initiated by a digital wailet application. 0.300% Charged by Massoccact and the manacactions initiated by a digital wailet application. 0.300% Charged by Massoccact and the manacactions initiated by a digital wailet application. 0.300% Charged by Massoccact when a merchant uses the address should be discovered to a manacaction in the discovered heads of the discovered to a manacaction in the discovered present of the present of	Card Network Fees – Access Fees. CMS will "Pass throu Networks. For convenience, the current access fees/rate:		e established by the Card
American Express Opt Blue Card Not Present Fee  American Express Opt Blue Card Not Present Fee  Charged on American Express Card Not Present Gross Sales volume.  O.300%  American Express Opt Blue Application-initiated Fee  Charged on American Express transactions initiated by a digital wallet against the service of Charged on American Express transactions initiated by a digital wallet against the service of Charged on American Express transactions initiated by a digital wallet against the service of Charged by Discover on all authorizations for card transactions that are settled through the Discover Network Authorization Fee  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card rot present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Auth Access Fee — AVS Card not present  MC Authorization Fee  Charged by MasterCard when a merchant uses the address  Sol 0100  MC Account Status Fee — Inter-regional  MC Access Fee — AVS Card not present  MC Authorization  MC Processing Interregional Present  MC Authorization  MC Processing Interregional  MC Access Fee — AVS Card not present  MC Authorization  MC Processing Interregional  MC Access Fee — Inter-regional  MC Access Fee — I	MC Acquiring License Fee <sup>2</sup>		
interchange category. When this fee applies, other MC Card Network fees will be variend.  American Express Opt Blue Card Not Present Fee  Charged on American Express Card Not Present Gross Sales volume.  O.300%  American Express Opt Blue Application-initiated Fee  Charged on American Express Card Not Present Gross Sales volume.  O.300%  Discover, Diners, or JCB Network Authorization Fee  Charged by Discover and authorizations for card transactions that are set explication.  Charged by Discover and authorizations for card transactions that are set explication.  Charged by Discover and authorizations for card transactions that are set explication.  Charged by Discover and authorizations for card transactions that are set of the Discover Network  Charged by MasterCard when a merchant uses the address.  SO.0100  MC Card Validation Code 2 Fee  Charged by MasterCard when a merchant uses the address.  SO.0100  MC Account Saltus Fee - Inter-regional  MC Processing Integrity Fee - Pre Authorization  Pre	MC Digital Enablement/Card Not Present Fee	Charged on MasterCard Card Not Present Gross Sales volume.	0.020%
American Express Opt Blue Application-initiated Fee Discover, Diners, or JCB Network Authorization Fee Charged by Discover on all authorizations for card transactions that are settled through the Discover Network Authorization Fee Charged by MasterCard when a merchant users the address \$0.0100 MC Auth Access Fee – AVS Card represent Charged by MasterCard when a merchant users the address \$0.0100 MC Auth Access Fee – AVS Card represent Charged by MasterCard when a merchant users the dardress \$0.0100 MC Card Validation Code 2 Fee Charged by MasterCard when a merchant submits the Card Validation \$0.0025 MC SecureCode Transaction Fee Charged by MasterCard when a merchant submits the Card Validation Code 2 C(VC2) in an authorization request \$0.0300 MC Account Status Fee - Inter-regional MC Account Status Fee - Pre Authorization Charged by MasterCard visa when a merchant uses this service to do an inquiry that a card number is valid \$0.0300 MC Processing Integrity Fee - Pre Authorization Charged by MasterCard visa when a merchant uses this service to do an inquiry that a card number is valid \$0.0300 MC Processing Integrity Fee - Pre Authorization Charged when a card is authorized but not deposited and the authorization Fee MC Press and Charged on the Authorization Fee MC Press and Charged on the Authorization Fee MC Press and MC	MC Humanitarian Program Fee	interchange category. When this fee applies, other MC Card Network	0.250%
Applies to Pregress Opt Discover, Diners, or JCB Network Authorization Fee  Charged by Discover and authorization for card transactions that are settled through the Discover Network.  So. 0190  Charged by MasterCard when a merchant uses the address So. 0100  Charged by MasterCard when a merchant use the address So. 0100  Charged by MasterCard when a merchant use the address So. 0100  Charged by MasterCard when a merchant use the address So. 0100  Charged by MasterCard when a merchant use the address So. 0100  Charged by MasterCard when a merchant use the address So. 0100  Charged by MasterCard secure Code transactions request Code 2 (CVC)2 in an authorization request So. 0030  W.C. Account Status Fee - Intra-regional Michaelman Code 2 (CVC)2 in an authorization request So. 00300  W.C. Account Status Fee - Intra-regional Michaelman Code 2 (CVC)2 in an authorization request So. 00300  W.C. Account Status Fee - Intra-regional Michaelman Code 2 (CVC)2 in an authorization request So. 00300  W.C. Account Status Fee - Intra-regional Michaelman Code 2 (CVC)2 in an authorization with the authorization in the service of the day of the service of the ser	American Express Opt Blue Card Not Present Fee	Charged on American Express Card Not Present Gross Sales volume.	0.300%
Are settled through the Discover Network  Auth Access Fee – AVS Card Present  Charged by MasterCard when a merchant uses the address  \$0.0100  MC Auth Access Fee – AVS Card Interpresent  Charged by MasterCard when a merchant use the address  \$0.0100  MC Card Validation Code 2 Fee  Charged by MasterCard when a merchant submits the Card Validation Code 2 (VCVC) in an authorization request  Charged by MasterCard SecureCode transactions that are sent for verification  WC Account Status Fee – Intra-regional  WC Account Status Fee - Intra-regional  WC Processing Integrity Fee - Pre Authorization  Pre Authorization  WC Processing Integrity Fee - Pre Authorization  Pre Authorization  Charged by MasterCard or Visa when a merchant uses this service to do an inquiry that a card number is valid  \$0.0300  Charged by MasterCard or Visa when a merchant uses this service to do an inquiry that a card number is valid  \$0.0300  Charged by MasterCard or Visa when a merchant uses this service to do an inquiry that a card number is valid  \$0.0300  Charged by MasterCard or Visa when a merchant uses this service to do an inquiry that a card number is valid  \$0.0300  WC Processing Integrity Fee - Pre Authorization  Pre Authorization  Charged when a card is authorized but not deposited and the authorization is not reversed in a timely manner.  The maintaine meaning that a card number is valid  \$0.0450  Wisa Transaction Integrity Fee - Credit  Charged when a transaction is deposted but not deposited and the authorization is not reversed in a timely manner.  The maintaine meaning that prevail and the authorization of the surface of	American Express Opt Blue Application-initiated Fee	· _ · _ ·	0.300%
MC Activity Access Fee — AVS Card not present  WC Card V Alidation Code 2 Fee  Charged by MasterCard when a merchant submits the Card Validation Code 2 (CVC2) in an authorization request  WC SecureCode Transaction Fee  WC Account Status Fee - Intra-regional WC Processing Integrity Fee - Pre Authorization Pre Authorization Debit/Credit WC Processing Integrity Fee - Pre Authorization Pre Authorization WC Processing Integrity Fee - Pre Authorization Pre Authorization WC Processing Integrity Fee - Pre Authorization Wisa Missus of Authorization Fee Wisa Transaction Integrity Fee - Debit/Prepaid Wisa Transaction Integrity Fee - Debit/Prepaid Wisa System Integrity Fee Domestic Uvisa System Integrity Fee Domestic  Wisa System Integrity Fee Cross Border  WC Intelligible Chargeback Blocking Fee Charged on Visa transactions that are downgraded to or directly qualify for U.S Base-authorisation interchange program.  WC Intelligible Chargeback Blocking Fee WC Intelligible Chargeback Blocking Fee Wisa Interregional Acquiring Fee (IAF) (wher MCCs) Wisa Interregional Acquiring Fee (IAF) (wher MC	Discover, Diners, or JCB Network Authorization Fee		\$0.0190
MC Activity Access Fee — AVS Card not present  WC Card V Alidation Code 2 Fee  Charged by MasterCard when a merchant submits the Card Validation Code 2 (CVC2) in an authorization request  WC SecureCode Transaction Fee  WC Account Status Fee - Intra-regional WC Processing Integrity Fee - Pre Authorization Pre Authorization Debit/Credit WC Processing Integrity Fee - Pre Authorization Pre Authorization WC Processing Integrity Fee - Pre Authorization Pre Authorization WC Processing Integrity Fee - Pre Authorization Wisa Missus of Authorization Fee Wisa Transaction Integrity Fee - Debit/Prepaid Wisa Transaction Integrity Fee - Debit/Prepaid Wisa System Integrity Fee Domestic Uvisa System Integrity Fee Domestic  Wisa System Integrity Fee Cross Border  WC Intelligible Chargeback Blocking Fee Charged on Visa transactions that are downgraded to or directly qualify for U.S Base-authorisation interchange program.  WC Intelligible Chargeback Blocking Fee WC Intelligible Chargeback Blocking Fee Wisa Interregional Acquiring Fee (IAF) (wher MCCs) Wisa Interregional Acquiring Fee (IAF) (wher MC	MC Auth Access Fee – AVS Card Present	Charged by MasterCard when a merchant uses the address	\$0.0100
Charged by MasterCard when a merchant submits the Card Validation Code 2 Fee CVCQ1 in an authorization required on MasterCard SecureCode transactions that are sent for verification Code 2 (CVCQ1 in an authorization required on MasterCard SecureCode transactions that are sent for verification Status Fee - Intra-regional MC Account Status Fee - Intra-regional MC Processing Integrity Fee Domestic Debit	MC Auth Access Fee – AVS Card not present		\$0.0100
MC Account Status Fee - Inter-regional MC Processing Integrity Fee - Pre Authorization Pre Authorization MC Processing Integrity Fee - Poebit/Prepaid  Charged on Visa transactions that do not meet qualification standards Visa System Integrity Fee Domestic  Data Consistency Iees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an element on a macrosidation of a surported authorization response.  Excessive Authorization Iees will be charged or or earl regional or approved authorization response.  Excessive Authorization Fee will be charged or or earl regional or approved authorization response.  Excessive Authorization Integrity Fee - Mc Processing Fee  Charged when a fraud related Chargeback is blocked by MasterCard.  So.0500  Mc Processing Integrity Fee - Credit  Charged on Discover Interest and downgraded to or directly qualify for U.S Base-submission interchange program.	MC Card Validation Code 2 Fee		\$0.0025
MC Account Status Fee - Inter-regional Visa Zero S Acct Verification Fee Domestic Debit Domestic Credit Domest	MC SecureCode Transaction Fee		\$0.0300
Visa Zero \$ Acct Verification Fee Domestic Debit Domestic Debit Domestic Credit International Debit/Credit International Integrity Fee - Credit International Debit/Credit International Integrity Fee - Debit/Prepaid Integrity Fee - Debit/Prepaid Integrity Fee Domestic Integrity Fee Cross Border Integrity Fee Integrity	MC Account Status Fee - Intra-regional		
Domestic Debit Domestic Credit Disa Misuse of Authorization Disa Misuse of Authorization Fee Disa Misuse of Authorization Fee Disa Misuse of Authorization Integrity Fee - Credit Disa Zero Floro Limit Fee Domestic Disa Transaction Integrity Fee - Debit/Prepaid Disa Transaction Integrity Fee Domestic Disa System Integrity Fee Domestic Disa System Integrity Fee Cross Border Discover Program Integrity Fee Domestic Domestic Domestic Valuation Integrity Fee Domestic Domestic Domestic Domestic Valuation Integrity Fee Domestic Domestic Domestic Domestic Valuation Integrity Fee Domestic Domestic Valuation Integrity Fee Domestic Domestic Valuation Integrity Fee Debit/Program Domestic Valuation Integrity Fee Domestic Domestic Valuation Integrity Fee Domestic Domestic Valuation Integrity Integrity Fee Domestic Domestic Valuation Integrity Fee Domestic Domestic Valuation Integrity Integrity Fee Domestic Domestic Valua	MC Account Status Fee - Inter-regional	]	\$0.0300
International Debit/Credit MC Processing Integrity Fee - Pre Authorization Pre Autho			
Charged when a card is authorized but not deposited and the authorization understand the authorization is not reversed in timely manner.  "the minimum fee amount for a Final Authorization is \$0.04  Visa Zero Floor Limit Fee  Visa Transaction Integrity Fee - Credit  Visa Transaction Integrity Fee - Debit/Prepaid  Visa System Integrity Fee - Debit/Prepaid  Visa System Integrity Fee Domestic  Data Consistency fees will be charged when certain authorization data elements are changed or mainpulated to move from a declined to an approved authorization response.  Excessive Authorization fees will be charged when certain authorization data elements are changed or mainpulated to move from a declined to an approved authorization response.  Excessive Authorization fees will be charged or be ach reattempt in excess of 15 authorizations that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged when a fraud related Chargeback is blocked by MasterCard.  \$3.00  MasterCard Cross Border Assessment Fee  Visa International Service Assessment Fee  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  O. 800%  MC International Support Fee  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  O. 800%  Visa Partial Auth Non-Participation Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorizations.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Freight Program  Applies to Travel merchants for transactions qualifying at the Freight Program  Applies to Travel merchants for transactions qualifying at the Freight Pr	International Debit/Credit		
Charged when a card is authorized but not deposited and the authorization authorization is a timely manner.  "The Muthorization fee description of Authorization fee dust provided in a timely manner.  "The minimum fee amount for a Final Authorization is \$0.04  "South Sa Zero Floor Limit Fee description of Justin Fee Charged when a transaction is deposited but never authorized south for Custom Payment Service (CPS) categories.  "South Justin Fee Debit/Prepaid of Coustom Payment Service (CPS) categories.  "Journal of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Coustom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Coustom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Coustom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Coustom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid Prepaid of Custom Payment Service (CPS) categories.  "South Justin Fee Debit Prepaid of Custom Payment Service Prepaid Office Program Payment Service Prepaid Program Payment Service Prepaid Program	MC Processing Integrity Fee - Pre Authorization		·
authorization is not reversed in a timely manner.  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 9.04  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee amount for a Final Authorization is 450.0930  The minimum fee and authorization standards for Custom Payment Service (CPs) categories.  The minimum fee amount or a Final Authorization is 450.000  The minimum fee amount or a Final Authorization is 450.0000  The minimum fee amount or a Final Authorization is 450.0000  The minimum fee amount or a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount for a Final Authorization is 450.0000  The minimum fee amount fee amount fee amount fee amount fee amount fee amount fee			\$0.0450
Visa Misuse of Authorization Fee  Visa Zero Floor Limit Fee  Charged when a transaction is deposited but never authorized  So. 2000  Visa Transaction Integrity Fee - Credit  Visa Transaction Integrity Fee - Debit/Prepaid  Visa Transaction Integrity Fee - Debit/Prepaid  Visa System Integrity Fee Domestic  Data Consistency fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response.  Excessive Authorization resewil be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response.  Excessive Authorization resewil be charged or each reattempt in excess of 15 authorizations within a 30-day period.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged when a fraud related Chargeback is blocked by MasterCard.  Visa International Service Assessment Fee  Charged when a fraud related Chargeback is blocked by MasterCard.  Visa International Support Fee  Wisa Interregional Acquiring Fee (IAF) (wher MCCs) Visa Partial Auth Non-Participation Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Cord Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program			· ·
Charged when a transaction is deposited but never authorized   \$0.2000		*the minimum fee amount for a Final Authorization is \$0.04	
Additional Support Fee  Wisa International Support Fee  Wisa Interregional Acquiring Fee (IAF) (other MCCs) Visa Partial Auth Non-Participation Fee  Wisa Partial Auth Non-Participation Fee  Wisa Global B2B Virtual Payment Service Fee  Wisa Global B2B Virtual Payment Service Fee  Charged on Visa transactions that do not meet qualification standards for Custom Payments Service (PS) categories.  \$0.1000  Charged on Visa transactions that do not meet qualification standards for Custom Payments Service (PS) categories.  \$0.1000  Charged on Visa transactions that do not meet qualification standards for Custom Payments Service (PS) categories.  \$0.1000  Charged on Visa transactions that do not meet qualification standards for Custom Payments Service (PS) categories.  \$0.1000  Charged on Visa transactions that do not meet qualification standards for Custom Payments Service sewill be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization data elements are changed or manipulated to move from a declined to an approved authorization data elements are changed or manipulated to move from a declined to an approved authorization data elements are changed or manipulated to move from a declined to an approved authorization standards for each reattern to a payment service for ach reather to an approved authorization standards for International data elements are changed or manipulated to move from a declined to an approved authorization standards for Excessive Authorization standards for International data elements are changed or manipulated to move from a declined to an approved authorization standards for International Service Sounds approved authorization standard for International Service Payments and Joba MasterCard, Discover, Diners and Joba MasterCard, Visa, American Express, Discover, Diners and J		Charged when a transaction is deposited but never authorized	
for Custom Payment Service (CPS) categories.  \$0.1000  Data Consistency Fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response.  Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged when a fraud related Chargeback is blocked by MasterCard.  Sa.00  MasterCard Cross Border Assessment Fee  Visa International Service Assessment Fee  Visa International Support Fee  Visa Interregional Acquiring Fee (IAF) (wher MCCs)  Visa Interregional Acquiring Fee (IAF) (wher MCCs)  Visa Partial Auth Non-Participation Fee  Visa Partial Auth Non-Participation Fee  Visa Global B2B Virtual Payment Service Fee  MC Freight Program Fee  Applies to Freight transactions qualifying at the Freight Program  MC Freight Program Fee  Applies to Freight transactions qualifying at the Freight Program  MC Freight Program Fee  Applies to Freight transactions qualifying at the Freight Program  MC Freight Program Fee  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  MC Freight Program Fee  MC Freight Program Fee			
Data Consistency fees will be charged when certain authorization data elements are changed or manipulated to move from a declined to an approved authorization response.  Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged when a fraud related Chargeback is blocked by MasterCard.  Sa.00  Mc Ineligible Chargeback Blocking Fee  Charged when a fraud related Chargeback is blocked by MasterCard.  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  O.800%  Mc International Support Fee  Visa Interregional Acquiring Fee (IAF) (other MCCs) Visa Interregional Acquiring Fee (IAF) (inter MCCs) Oiscover, Diners, & JCB International Processing Fee  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  O.500%  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  O.500%  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  O.500%  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Travel merchants for transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program		<b>⊣</b>	
Excessive Authorization fees will be charged for each reattempt in excess of 15 authorizations within a 30-day period.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged on Discover transactions that are downgraded to or directly qualify for U.S Base-submission interchange program.  Charged when a fraud related Chargeback is blocked by MasterCard.  S3.00  MasterCard Cross Border Assessment Fee  Visa International Service Assessment Fee  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Discover, Diners, & JCB International Service Fee  MC International Support Fee  Visa Interregional Acquiring Fee (IAF) (other MCCs)  Visa Interregional Acquiring Fee (IAF) (high risk MCCs)  Discover, Diners, & JCB International Processing Fee  Visa Partial Auth Non-Participation Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program		elements are changed or manipulated to move from a declined to an	\$0.1000
Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  Wisa Interregional Acquiring Fee (IAF) (other MCCs)  Visa Interregional Acquiring Fee (IAF) (high risk MCCs)  Discover, Diners, & JCB International Processing Fee  Visa Partial Auth Non-Participation Fee  Wisa Global B2B Virtual Payment Service Fee  Additional fee charged by Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged when a fraud related Chargeback is blocked by MasterCard.  \$3.00  Charged when a fraud related Chargeback is blocked by MasterCard.  \$3.00  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  O.850%  O.450%  O.500%  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  1.570%  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  O.500%	Visa System Integrity Fee Cross Border	Excessive Authorization fees will be charged for each reattempt in	\$0.1500
MasterCard Cross Border Assessment Fee Visa International Service Assessment Fee Discover, Diners, & JCB International Service Fee MC International Support Fee Visa Interregional Acquiring Fee (IAF) (other MCCs) Visa Interregional Acquiring Fee (IAF) (high risk MCCs) Discover, Diners, & JCB International Processing Fee Visa Partial Auth Non-Participation Fee Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program	Discover Program Integrity Fee		\$0.0500
Visa International Service Assessment Fee Discover, Diners, & JCB International Service Fee  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Visa, American Express, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued cards  Charged by MasterCard, Discover, Diners and JCB on foreign bank issued card	MC Ineligible Chargeback Blocking Fee	Charged when a fraud related Chargeback is blocked by MasterCard.	\$3.00
Discover, Diners, & JCB International Service Fee  and JCB on foreign bank issued cards  0.800%  MC International Support Fee //isa Interregional Acquiring Fee (IAF) (other MCCs) //isa Interregional Acquiring Fee (IAF) (high risk MCCs)  Discover, Diners, & JCB International Processing Fee  Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  0.850%  0.450%  0.900%  0.900%  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  0.500%			0.600%
MC International Support Fee   MC International Support Fee   MC International Support Fee   Mc Interregional Acquiring Fee (IAF) (other MCCs)   Mc Interregional Acquiring Fee (IAF) (high risk MCCs)   Mc Interregional Acquiring Fee (IAF) (high risk MCCs)   Mc International Processing Fee   Mc International Pr	/isa International Service Assessment Fee		1.000%
//isa Interregional Acquiring Fee (IAF) (other MCCs) //isa Interregional Acquiring Fee (IAF) (high risk MCCs) //isa Interregional Acquiring Fee (IAF) (high risk MCCs) //isa Partial Auth Non-Participation Fee //isa Partial Auth Non-Participation Fee //isa Partial Auth Non-Participation Fee //isa Global Wholesale Travel Transaction Program B2B //isa Global B2B Virtual Payment Service Fee //isa Global B2B Virtual Payment Service Fee //isa Additional fee charged by Visa, MasterCard, Discover, Diners and JCB //isa, MasterCard, Discover, Diners and JCB //isa, MasterCard, Discover, Diners and JCB //isa, MasterCard Susing automated fuel pumps that do not support Partial Authorization. //isa Global Wholesale Travel Transaction Program B2B //isa Global B2B Virtual Payment Service Fee //isa Global B2B Virtual Payments interchange category.		and JCB on foreign bank issued cards	
Additional fee charged by Visa, MasterCard, Discover, Diners and JCB on foreign bank issued cards  Discover, Diners, & JCB International Processing Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Discover, Diners and JCB 0.900%  Discover, Diners and Discov			
Oiscover, Diners, & JCB International Processing Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  O 500%	/isa Interregional Acquiring Fee (IAF) (other MCCs)	Additional fee charged by Visa MacterCard Discover Diners and ICB	
Discover, Diners, & JCB International Processing Fee  Applies to Petroleum merchants using automated fuel pumps that do not support Partial Authorization.  MC Global Wholesale Travel Transaction Program B2B Fee  Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program	Visa Interregional Acquiring Fee (IAF) (high risk MCCs)		0.900%
NCG Global Wholesale Travel Transaction Program B2B Applies to Travel merchants for transactions qualifying at the MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program Applies to Freight transactions qualifying at the Freight Program  O 500%	Discover, Diners, & JCB International Processing Fee	S	0.500%
MasterCard Commercial Business-to-Business interchange category.  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payment Service Fee  Applies to Travel merchants for transactions qualifying at the Visa Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  Applies to Freight transactions qualifying at the Freight Program  0.500%	/isa Partial Auth Non-Participation Fee	1	\$0.0100
Global B2B Virtual Payment Service Fee Global B2B Virtual Payments interchange category.  Applies to Freight transactions qualifying at the Freight Program  0.500%	· ·	1 1	1.570%
MC Freight Program Fee Applies to Freight transactions qualifying at the Freight Program	Visa Global B2B Virtual Payment Service Fee		1.550%
	MC Freight Program Fee		0.500%

6. Periodic Fees	
Monthly Fees	
Visa Fixed Acquirer Network Fee - Visa Fixed Acquirer Network Fee is a monthly fee assessed by Visa per tax ID based	
on Merchant Category Code (MCC), dollar volume, number of merchant locations, and whether the physical Visa card is	Pass-Through
present or not present at the time of the transaction. This fee can vary monthly.	
MasterCard Merchant Location Fee - MasterCard Merchant Location Fee of \$1.25 will be applicable for each month with	\$1.25
\$200.00 or more in MasterCard volume. This fee will be assessed quarterly based on the previous 3 months activity.	φ1.25

#### 1. Card Network Fees

A significant portion of the fees that Paymentech, LLC, also known as Chase Merchant Services ("CMS") charges consists of fees and other charges that CMS pays to the various card networks and payment systems ("Card Networks").

These charges (collectively referred to in this Schedule A as "Card Network Fees", include, but are not limited to, interchange rates, assessments, file transmission fees, access fees, and international and cross border fees, and will be charged to Merchant in addition to the rates set forth above. Whether a particular Card Network Fee applies may be based on a number of factors, such as the type of card or payment method presented, specific information contained within the Transaction, how and when the Transaction is processed, and the merchant's domicile and industry.

Please note that CMS may, from time to time, elect not to charge for certain existing, new or increased Card Network Fees. If CMS elects not to charge any Card Network Fees, CMS reserves the right to begin doing so at any time in the future (including with respect to existing, new or increased Card Network Fees), upon notice to Merchant. No such Card Network Fees will be imposed retroactively.

- 2. Mastercard assesses the Mastercard Acquiring License Fee annually to each Acquirer based on the total annual volume of Mastercard-branded sales (excluding Maestro PIN debit volume) of its U.S. domiciled merchants. To fairly distribute the fee across all CMS Mastercard-accepting merchants, a rate of 0.004% will be applied to all of Merchant's Mastercard gross sales transactions.
- 3. In some cases, it is not possible to allocate the associated expenses from the payment networks directly to transaction counts or volume, so Chase Merchant Services produces a rate that is based on the associated expense from the payment networks and applies that expense accordingly.

Agreed and Accepted by:		
Address	<u> </u>	
Title (Print of Type)		
Date	_	
nly) Agreed and Accepted by:		
Address		
Title (Print of Type)	_	
Title (Fillit OF Type)		
	Address  Title (Print of Type)  Date	



# **Schedule A - PINIess Debit**

PINLess Debit Assumptions			
Transaction - Related Assumptions Annual PINLess Debit Transactions	9,216 Av	g. PINLess Debit Transaction Amount	\$68.16
		· ·	ψ00.10
1. PINLess Debit Processing Fees (transactions	typical for every payment ma	ide via PinLess Debit)	
Authorization & Settlement Fees PINLess CPU/Online Authorization (PNS Authorization)	tion)		\$0.02250
PINLess Settled Transaction	tion		No Charge
PINLess Settled Transaction %			0.0225%
2. Per Incidence Fees – charged every time Mero	chant's account incurs one of	the below items	
PINLess Debit Authorization Reversal			\$0.02250
PINLess Debit Adjustment Fee			\$2.50000
PINLess Debit Re-presentment Fee PINLess Debit Reject Fee			\$2.50000 \$0.02250
•			\$0.02230
3. One Time and Periodic Fees  Monthly Fees			
Not Applicable			N/A
Network Processing Fees – (Applied to every tra	ansaction) - All Network fees/Int	erchange are subject to change from time to tim	e as mandated by the Debit
Networks. These rates and fees are "Passed-Through" a	at cost.	ordinange are easjeet to enange from time to time	
PINLess Debit Network Fees / Interchange			Pass-Through
Agreed and Accepted by:			
State of Nebraska			
Merchant Legal Name		Address	
Printed Name		Title (Print of Type)	
Authorized Representative Signature:		The (Fint of Type)	
·			
X			
Signature		Date	
Signature		Date	
(Internal Use Only) Agreed and Accepted by	<i>y</i> :		
Paymentech, LLC for itself and on behalf of		8181 Communications Pkwy	
JPMorgan Chase Bank, N.A.		Plano, TX 75024	
Merchant Legal Name		Address	
Printed Name	<u> </u>	Title (Print of Type)	
Authorized Representative Signature:			
x			
•			

Signature

Date



# **Schedule A - PIN Debit**

PIN Debit Assumptions			
Transaction - Related Assumptions			
Annual PIN Debit Transactions	82,940	Avg. PIN Debit Transaction Amount	\$68.16
1. Debit Processing Fees - (Fees applied to every	transaction)		
Transaction Fees & Authorization Fees			
PIN Debit Online Authorization			\$0.02250
PIN Debit Settled Transactions			No Charge
PIN Debit Settled Transactions %			0.02250%
2. Per Incidence Fees – charged every time Merc	hant's account incurs one of	Etha halaw itams	
Per Incidence Fees – Charged every time Merci Per Incidence Fees – Miscellaneous Transaction Re		the below items	
PIN Debit Authorization Reversal	ateu		\$0.02250
PIN Debit Adjustment Fee			\$2.50000
PIN Debit Re-presentment Fee			\$2.50000
PIN Debit Reject Fee			\$0.02250
PIN Debit Point of Sale Terminal Item Authorized			\$0.02250
PIN Debit Point of Sale Terminal Item Authorized Wi	reless		\$0.02250
PIN Debit Point of Sale Terminal Item Authorized TC	P/IP		\$0.02250
PIN Debit Point of Sale Terminal Item Authorized Sp			\$0.02250
PIN Debit Point of Sale Terminal Item Authorized Fra			\$0.02250
PIN Debit Point of Sale Terminal Item Authorized Le			\$0.02250
PIN Debit Point of Sale Terminal Item Authorized Ne	tconnect TCP/IP		\$0.02250
PIN Debit Point of Sale Terminal Item Deposited			No Charge
Point of Sale Terminal Reject Transaction			\$0.02250
3. One Time and Periodic Fees			
One Time Fees			
Not Applicable			N/A
Network Processing Fees – (Applied to every train	nsaction) – All Network fees	Interchange are subject to change fron	time to time as mandated
by the Debit Networks. These rates and fees are	"Passed-Through" at cost.		
PIN Debit Network Fees / Interchange			
in Dobit Notwork Foco / Interchange			Pass-Through
			Pass-Through
Agreed and Accepted by:			Pass-Through
Agreed and Accepted by:  State of Nebraska			Pass-Through
Agreed and Accepted by:  State of Nebraska		Address	Pass-Through
Agreed and Accepted by:		Address	Pass-Through
Agreed and Accepted by:  State of Nebraska		Address	Pass-Through
Agreed and Accepted by:  State of Nebraska		Address  Title (Print of Type)	Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name			Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name			Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name  Authorized Representative Signature:			Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name  Authorized Representative Signature:			Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name  Authorized Representative Signature:			Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature		Title (Print of Type)	Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:		Title (Print of Type)	Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:		Title (Print of Type)  Date	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of		Title (Print of Type)  Date  8181 Communications Pkwy	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by: Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024	Pass-Through
Agreed and Accepted by:  State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of		Title (Print of Type)  Date  8181 Communications Pkwy	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.  Merchant Legal Name		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024 Address	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name  Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.  Merchant Legal Name  Printed Name		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.  Merchant Legal Name		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024 Address	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.  Merchant Legal Name  Printed Name Authorized Representative Signature:		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024 Address	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by: Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A. Merchant Legal Name  Printed Name		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024 Address	Pass-Through
State of Nebraska  Merchant Legal Name  Printed Name Authorized Representative Signature:  X  Signature  (Internal Use Only) Agreed and Accepted by:  Paymentech, LLC for itself and on behalf of JPMorgan Chase Bank, N.A.  Merchant Legal Name  Printed Name Authorized Representative Signature:		Title (Print of Type)  Date  8181 Communications Pkwy Plano, TX 75024 Address	Pass-Through



# **Schedule A - Electronic Check (eCheck)**

Electronic Check (eCheck) Assumptions	
Transaction - Related Assumptions (All eCheck transactions from all divisions and subsidiaries will be processed by Chase Merchant Services)  Annual eCheck Transactions  10 Avg eCheck Transaction Amount	\$68.16
1. Common Transaction Types	, , , ,
Transaction Fees & Authorization Fees	
eCheck Validation (Online Only)	
This fee is assessed when using a 'Validate Only' action code and when the transaction passes Validation. Validation includes format and data edit checks bank routing number checks and comparison to Chase Merchant Services proprietary internal negative file. Note: Validation also occurs with every deposit transaction in batch at no charge.	\$0.10000
eCheck ACH Transaction This fee is assessed for successfully deposited eCheck transactions indicating the bank account has been successfully debited or credited.	\$0.10000
eCheck Prenote Transaction  This fee is assessed when a prenote transaction is run which is a zero dollar transaction that determines whether the account number information is valid.	\$0.10000
eCheck Redeposit Transaction	
This fee is assessed when an ACH return occurs and the merchant has authorized Chase Merchant Services to resubmit the item to the ACH network. Only transactions returned for insufficient or uncollected funds can be resubmitted.	\$0.10000
eCheck ECP Deposit Check (Facsimile Draft) Deposit Paper (Facsimile) Drafts are created when a transaction is not eligible for ACH processing. The transaction is sent to the bank outside of the ACH network.	\$2.00000
eCheck Redeposit Paper Draft  This fee is assessed when a paper return occurs and the merchant has authorized Chase Merchant Services to resubmit the item through the banking system (e.g. NSF Returns / Uncollected Funds).	\$2.00000
2. Per Incidence Fees	
Per Incidence Fees – Returns ACH Fees/Dishonored Return Fees	
ACH Return/ACH Dishonored Return Processed/Represented  This fee is assessed every time an item which has been presented for deposit into the ACH network is returned by the RDFI (consumer bank) or when Chase Merchant Services dishonors a late return originally initiated from the RDFI.	\$2.25000
eCheck Notification of Change	
This fee is assessed when Chase Merchant Services receives a change notice from RDFIs (consumer's bank) on bank format changes (Routing/Account Number). This information is conveyed back to our clients as a NOC when an old or previous Routing/Account Number is used. This is particularly important for clients who store consumer profiles.	\$2.50000
Deposit Matching This fee is assessed whenever a transaction that is submitted with old routing/bank account information is updated by our NOC system with the corrected bank information. The system updates are based on Notification of Changes that have been stored in our NOC database.	\$1.00000
Facsimile Draft Return/Dishonored Paper Return Processed/Represented  This fee is assessed for those items which have been presented to the RDFI as Paper Drafts but have been returned or when Chase Merchant Services dishonors a late return.	\$5.00000
Per Incidence Fees – Miscellaneous Transaction Related	
eCheck Reject Fee Submitted transactions are validated prior to deposit. If the transaction fails validation this fee is charged instead of the eCheck ACH Transaction fee.	\$0.10000
3. Other Fees	
Per Incidence Fees	
eCheck ACH Unauth Entry Fee This is a mandatory pass through fee used to compensate the issuing banks involved in processing all unauthorized returns through the ACH network; R05, R07, R10, R29, R51. This fee is assessed to each unauthorized return received	\$4.50

Agreed and Accepted by:		
State of Nebraska		
Merchant Legal Name	Address	<u> </u>
	<u> </u>	
Printed Name	Title (Print of Type)	
Authorized Representative Signature:		
x		
Signature	Date	—
(Internal Use Only) Agreed and Accepted by:		
Paymentech, LLC for itself and on behalf of	8181 Communications Pkwy	
JPMorgan Chase Bank, N.A.	Plano, TX 75024	
Merchant Legal Name	Address	
Printed Name	Title (Print of Type)	
Authorized Representative Signature:	Title (Fillit of Type)	
Authorized Representative dignature.		
x		
Signature	Date	_

# Form A BIDDER Proposal Point of Contact Request for Proposal Number 6556 Z1

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:	Paymentech, LLC		
Bidder Address:	8181 Communications Parkway Plano, Texas 75024		
Contact Person & Title:	Matt Leman, Executive Director		
E-mail Address:	Matt.Leman@jpmorgan.com		
Telephone Number (Office): (630) 379-8573			
Telephone Number (Cellular): (630) 379-8573			

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:	Paymentech, LLC		
Bidder Address:	8181 Communications Parkway Plano, Texas 75024		
Contact Person & Title:	Matt Leman, Executive Director		
E-mail Address:	Matt.Leman@jpmorgan.com		
Felephone Number (Office): (630) 379-8573			
Gelephone Number (Cellular): (630) 379-8573			

## **Attachment A**

# **Forms**

# Form A.1

# **Statutory Project Requirements**

# Request for Proposal 6556 Z1

Bidder name: Paymentech, LLC

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.

	dder does not agree to provide collateralization of State deposits, the bidder will be further evaluations.
Yes <u>X</u> 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 <u>X</u> No	_ Does the bidder agree to provide a Letter of Credit;
	_ Or does the bidder agree to the Pooled Method for Collateral with Nebraska Banker Services Company (NBISCO);
Yes X No	_ <b>Or</b> does the bidder agree to pledge securities?

-	
NA	If the bidder agrees to a Letter of Credit or the Pooled Method for collateral the next two question do not apply
Yes <u>X</u> No	If the bidder is providing pledged securities do they agree, without exceptions, to provide a statement of collateral every month?
Yes <u>X</u> 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 a	nswer to the questions below will eliminate the bidder from further evaluations.
Yes <u>X</u> 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 <u>X</u> 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)?

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

#### Form A.2

# **Baseline Functional Requirements**

# Request for Proposal 6556 Z1

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.

#### FR 1 - Equipment

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.

We sell point-of-sale equipment through our vendor or the State may opt to obtain point-of-sale equipment that is certified to our network from a third-party vendor.

Class A terminals that are actively sold, certified and supported by us include:

- Ingenico: Desk 5000 (IP/Ethernet only), Move 5000 (WiFi/BT/4G only) and iCT250 stand-alone terminals
  - External PIN pad options include: DPP 1500 only for use with the Desk 5000 and iPP320 to be used with the iCT250 only
- Verifone: VX 520 and VX 680 (3G model only)
  - External PIN pad options include: VX 820 to be used with the VX 520 only

If your existing terminals need reprogramming, we facilitate that process for you, including preparation of download files, deploying welcome kits (via our deployment vendor), scheduling dates and times for outbound calls to each location to perform equipment download, and training for each location. If you need new equipment, we arrange the programming, and our deployment vendor will send the equipment to you. Once your equipment arrives, our training team calls you to schedule a time to coach your location through set-up and training.

Our Client Support Center's Point of Sale Terminal Support is available 24/7/365 for troubleshooting and swap replacements. If requested prior to 3 p.m. ET, we will ship swap orders same-day for overnight delivery. We send your equipment fully downloaded and tested, unless you have requested we send it blank.

The State's ability to use the devices listed below is dependent on the software solution to which they connect if applicable.

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	

Ingenico Desk 3500	yes	yes	
	, , , ,	,	
Ingencio Desk 5000	yes	yes	Class A supported
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	Class A supported
Lane 3000	yes	yes	
Poynt 3G	yes	yes	
Poynt P3303 (wireless & internet)	yes	yes	
Poynt P3303-B (cellular)	yes	yes	
Verifone VX520	yes	yes	Class A supported
Verifone VX680	yes	yes	

#### Additional comments:

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).

#### Response:

If only terminal software updates are required, we provide the latest software upgrades available for you to either download remotely or schedule remote installation during off hours.

If your equipment must be upgraded, you can order an upgraded Class A unit from us that is fully programmed with the latest software, as well as your specific information. We test the unit and send it to your desired location so that you can simply replace the old unit with the new unit and begin processing as normal.

When a software update is available, we include additional logic in our Class A terminals using terminal capture that only updates if the open batch is closed on the terminal and there is no active processing. For our Class A terminals using host capture, we close any open batch-on the terminal before processing the download, except in cases where there are open pre-authorizations or open tabs. In these cases, the terminal skips the scheduled download and checks again for pre-authorizations and open tabs during the next scheduled download window.

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

#### Response:

#### **Tokenization**

We offer services and solutions that facilitate tokenization, a security process that replaces your customer's primary account number (PAN) data with a surrogate value known as a "token." Tokens serve as customer identification numbers for your systems and applications, helping you avoid risks inherent with managing and storing cardholder account data while supporting PCI compliance requirements.

We offer tokenization solutions through the following:

**Safetech Tokenization** – Safetech Tokenization replaces cardholder PAN data with a 16 - 19 character token, with several format options available such as preserving the first six and/or last four digits of a customer account number or forcing alpha characters so that the value is visibly not clear PAN. This is ideal if your systems rely on standard credit or debit card formats, helping you more easily provide the last four digits of an account number on customer receipts. You may use the same customer tokens for both card-present and card-not-present transactions by coding directly to our platforms or via our Orbital Gateway. This capability is designed to help you reduce PCI scope.

**Safetech Encryption** – If you accept card-present customer payments (including contactless, swiped and manually keyed), not only do you have to comply with the Payment Card Industry Data Security Standards (PCI DSS), but you must consider the implications of a breach on your ongoing business operations. Safetech Encryption is designed to help you comply with PCI DSS standards and potentially reduce compliance costs, while helping you protect customer account data.

Integrating with most point-of-sale (POS) systems, Safetech Encryption encrypts and formats your cardholder data at the onset so your POS systems process it normally. This renders the data useless to any other person or system who obtains it, potentially reducing the impacts should a system breach occur. The encrypted data is then transmitted to us, where it is decrypted and processed through the payment brands' networks. This means no vulnerable card data needs to be stored on your network. This entire process is done behind the scenes and is unnoticeable to your customers who use cards to pay for goods and services.

Additional advantages to Safetech Encryption include:

- **Simplified integration** Safetech Encryption can be easily integrated into your existing payments infrastructure. It is available on Verifone and Ingenico stand-alone devices, or it can also be integrated with POS and enterprise applications via Verifone and Ingenico PIN pads.
- Compatible and cost efficient Safetech Encryption is compatible with all branded cards
  and most POS systems. It may also decrease your ongoing security costs by removing
  some of your operations from the scope of PCI compliance.
- Meets PCI Council standards and best practices Safetech Encryption limits cleartext
  availability of cardholder data and sensitive authentication data to the point of encryption
  and the point of decryption. It uses key management solutions consistent with international
  and/or regional standards, as well as key-lengths and cryptographic algorithms consistent
  with international and/or regional standards.
- Flexible tokens to support your business processes While tokenization can help you secure customer payment data, many business processes may rely on the standard numeric formats of credit or debit card account numbers. By pairing Safetech Encryption with Safetech Tokenization, you can protect not only card-present transactions, but recurring or card-on-file transactions as well. Safetech Tokenization allows you to select formats that preserve the first six and/or last four digits of an account number. This helps you provide the last four digits on a receipt and customers with card-on-file payment options, perform other operational tasks and create a seamless consumer experience as customers move from card-present to card-not-present environments With this new tokenized account number, you can now retain the tokenized card number for future card-on-file purchases across all transaction environments. The returned token may also be used to submit future transactions to our platforms, allowing your customers to move from card-present to card-not-present activity seamlessly.
- d. Describe the process to exchange a defective or damaged credit card terminal purchased or provided by the contractor..

#### Response:

If your existing terminals need reprogramming, we facilitate that process for you, including preparation of download files, deploying welcome kits (via our deployment vendor), scheduling dates and times for outbound calls to each location to perform equipment download, and training for each location. If you need new equipment, we arrange the programming, and our deployment vendor will send the equipment to you. Once your equipment arrives, our training team calls you to schedule a time to coach your location through set-up and training.

Our Client Support Center's Point of Sale Terminal Support is available 24/7/365 for troubleshooting and swap replacements. If requested prior to 3 p.m. ET, we will ship swap orders same-day for overnight delivery. We send your equipment fully downloaded and tested, unless you have requested we send it blank.

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.

#### Response:

We support contactless chip payments for point-of-sale (POS) solutions and our host systems. This enables your customers to simply wave or tap their cards or mobile wallets in front of a reader at the POS and, in many cases, without requiring them to enter a PIN or sign a receipt. Data is transmitted between your POS device (equipped with a contactless reader) and a microchip, without the two being required to touch, significantly helping improve transaction speed. Beyond the terminal, contactless transactions use existing transaction-processing infrastructure and leverage either the ISO 14443 (RFID) or ISO 18092 near-field communication (NFC) international communication standards/wireless technologies (NFC is simply an extension of the more well-known radio frequency identification RFID).

Contactless payments are ideal for organizations with a high volume of low-dollar transactions (e.g., gas stations, coffee shops, convenience stores, movie theaters, quick-service restaurants, transit services, car washes, etc.).

# FR 2 - Vendors or Gateways

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.

We can connect to many of these vendors today. However, depending on the version number of the solution in use, additional certification may be needed.

Vendor	Certified with bidder	Vendor Recommendations
Active Network (Integrated with Cybersource)	yes	
Aspira	no	Certification is possible as is alternative gateway connectivity. More information is required from the third party
Authorize.net	yes	
Braintree	yes	
Bridgepay	yes	
Brown Paper Ticket	no	Certification is possible as is alternative gateway connectivity. More information is required from the third party
CardConnect	yes	
CashNet	yes	
Converge (Contractor Hosted Payment Page)	no	Proprietary to the existing merchant vendor; our Orbital Gateway can replace this application and provide similar or expanded requirements.
Cybersource	yes	
Cybersource (Integrated with Paciolan)	yes	
Fusebox (Contractor Solution to integrate with Micros)	no	Other solutions can be used to integrate with Micros such as FreedomPay.
Heartland Payment Systems	no	Proprietary to the existing merchant vendor; our Orbital Gateway can replace this application and provide similar or expanded requirements.
Official Payments	yes	
Payflow Link	yes	
Payment Express	no	Direct Certification can be completed. Alternatively, a gateway may provide connectivity. More information is required from the third party.
PayPal	yes	

POYNT payment solution	yes	
Salesforce/Authorize.net	yes	
SimpleCirc (integrated with contractor hosted payment page)	no	Direct Certification can be completed. Alternatively, a gateway may provide connectivity. More information is required from the third party.
Vantive (integrated with Tessitura)	no	Direct Certification can be completed. Alternatively, a gateway may provide connectivity. More information is required from the third party.

#### Additional Comments:

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

# Response:

When a client/integrator requires certification, we require that they submit a certification request form to enter our certification queue. Once the client/integrator completes development and submits their initial test transactions, we assign an integration consultant to the client/integrator to manage the certification process. We provide all certified integrators with additional test accounts, which they can issue to their clients for testing. Clients using certified products should work with their integrator to obtain test account information. EMV-certified integrator solutions must engage us for interoperability certification if a new point-of-sale system is introduced or when the integrator's application changes.

Alternatively, there are many third party integrators that choose to connect to us via a gateway application. These applications allow for processing in secure environments without the integrator completing a full certification.

# FR 3 – Merchant Identification Number Set Up

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.

#### Response:

We assign merchant ID numbers during the implementation process. The project manager assigned to your account will assist the State in determining all technical parameters associated with the project and will work directly with you to establish the best possible merchant ID structure to meet your current and future reporting needs. We will assign you a unique merchant ID for processing with J.P. Morgan, and can incorporate existing unique IDs as a reference number or discuss additional options. You will continue to use your current American Express ID, as it is an independent card type. Discover uses our assigned merchant ID unless they have retained the processing relationship with you, in which case you will have a unique Discover ID.

Once your merchant accounts are active, should new MIDs be required, your relationship manager and/or account manager will assist in the process of adding new MIDs. The documents required for additional MIDs does not change on a specific schedule. Communication with your relationship manager will enable the State to get be sure the most recent version of the Add Location form is in hand. Alternatively, our Client Support Center is available 24/7/365 to assist in this process.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 2. Sample Implementation Schedule, Technical File, 9 of 17.

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

# Response:

Your relationship manager and account manager will assist in day-to-day activity including adding new MIDs and closing accounts no longer in use. However, as a secondary line of support, you may contact the Client Support Center 24/7/365 to facilitate the process of adding new locations and

closing existing locations. The timing of this process may vary based on the size and complexity of the request.

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

# Response:

Please refer to FR. a. and b. above

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

# Response:

There is no cost charged by us to set up a merchant ID.

# FR 4 - Online access for Merchant Activity

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

# Response:

Paymentech Online provides the State with 24/7/365 Internet access to information within four main applications: Report Center, Transaction History, Chargeback Management and Bank Information. Use Paymentech Online to perform online searches of the database, alleviating the need to call our Client Support Center or the IVR system. Also use it to support your customer service efforts, accessing crucial information supporting customers on the phone.

Reports – whether daily, weekly or monthly – are generated at the end of your processing day and typically ready for you to view the morning of the next day. More than 100 reports provide processing detail, summary and analytics, which include:

Paymentech Online reports	Report description
Adjustment Detail (FIN-0002)	Identifies adjustments posted to a client's account
Chargeback Activity (PDE-0017)	Provides financial summary and transaction-level detail of CB activity (daily report); monthly report summarizes CB activity by reason code
Chargeback History to Sales – Visa (RSK-0002)	Tracks compliance with monitoring program guidelines for Visa U.S. and Visa International
Chargeback Received (PDE-0020)	Provides transaction-level detail for disputes/chargebacks (CB) received
Debit Adjustment Detail (PDE-0036)	Lists the debit adjustments received by us during the reporting period
Deposit Activity by Hierarchy (FIN-0108)	Summarizes activity by hierarchy level in a spreadsheet format; can be requested as an alternative to the Deposit Activity Summary
Deposit Activity Summary (FIN-0010)	Contains activity, financial, fees and adjustment and funds transfer summaries
Deposit Detail (ACT-0010)	Transaction-level detail for all deposited transactions
ECP Notification of Change (ACT-0019)	Provides updated consumer account information for ECP transactions
ECP Return Activity (PDE-0018)	Provides financial summary and transaction-level detail of Electronic Check Processing (ECP or eCheck) returns activity (daily report); monthly report summarizes ECP returns activity by reason code
Exception Detail (ACT-0002)	Transaction-level detail for declined deposits, front-end edit rejects and cancelled/on-hold items
Financial Activity Summary (FIN-0025)	Summarizes net financial activity, fees, adjustments, balances and funds transfers daily for the current month
Funds Transfer Detail – Net (FIN-0042)	Provides details regarding activity and source entities that contributed to a specific funds transfer (for all net-settled clients)
Funds Transfer Summary (FIN-0041)	Summarizes information for bank deposits that occurred during the report period. This information is also available on the Deposit Activity Summary
Interchange Downgrade Summary (ANS-0017)	Summarizes front-end downgrades by card type and downgrade reason code

Interchange Qualification Detail (ANS-0018)	Provides transaction-level detail for front-end downgrades
Interchange Qualification Summary (ANS-0016)	Provides summary by card type and interchange rate for all frontend downgrades
Monthly Terminal/Batch (FIN-0028)	Summarizes by transaction division the total transactions processed by a POS terminal or similar electronic device for a month
Refund Exception Detail (RSK-0007)	Identifies refunds that do not match prior sales transactions, an indication of potential fraud or processing issues that may lead to loss of revenue
Reserve Balance Summary (RES-0003)	Summarizes the activity and adjustments affecting dispute/chargeback, ECP or other reserve balances
Reserve Detail (RES-0004)	Provides the details of adjustments and activity that affected reserve balances during the reporting period
Service Charge Detail (FIN-0011)	Details interchange and assessment, and fees assessed
Single Submission Summary (FIN- 0053)	Provides transactional information for a single submission grouped by action code and method of payment; displayed via a hyperlink from the Submission Listing
Submission Listing (ACT-0012)	Provides a listing of submissions received on behalf of a client with summarized transaction information for each submission
Terminal/Batch Detail (ACT-0027)	Provides transaction-level detail for sales and refunds received from a POS
Terminal/Batch Summary (FIN-0027)	Summarizes by MOP and subtotals by batch, transaction count and amount of sales and refunds received from a POS

With all the flexibility built into Paymentech Online, the variety of reports available, the ability to export reports and to define your hierarchy structure, the need for ad hoc reporting is rare. If you have a reporting request that cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

In addition to online reporting, we offer select reports 24/7/365 over secure network communication channels in an electronic Delimited File Reporting (DFR) format that you can import in either detailed or summary formats directly into your internal accounting or data management systems. This helps expedite and streamline daily operational processes by adding data automation to simplify existing reconciliation, exception processing or information analysis. DFR seamlessly integrates with other accounts receivable and general ledger applications, as well as common database and spreadsheet applications or virtually any software that accepts input of delimited data. Our Developer Center has our DFR specification with information on each report supported with the field formatting layouts.

We are happy to provide a demonstration of Paymentech Online upon request.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

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

# Response:

You will need Internet access and an assigned logon to use our web-based Paymentech Online reporting tool. It is accessible using a standard Web browser, with no special add-on applications (i.e., plug-ins, applets, etc.) required.

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.

### Response:

You assign roles to users to allow or restrict access to each application, specific reports or hierarchy levels. We require each user to be assigned a unique user ID and password that allows only that user access to data.

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

We are happy to provide a demonstration of Paymentech Online upon request.

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.

#### Response:

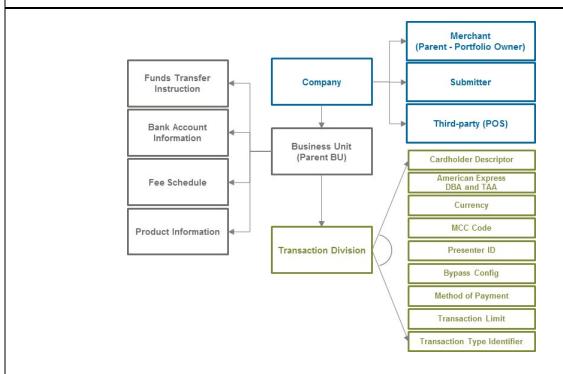
Yes. The merchant will assign roles to users to allow or restrict access to each application, specific reports or hierarchy levels. Hierarchy is established in the discovery and planning phases of implementation.

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

#### Response:

Our reporting tools provide you with the flexibility to build a hierarchical structure to depict even the most complicated organizational structures. Report data rolls up from the Transactional Division (TD) to the Business Unit (BU), then ultimately to the Company (CO). We employ the concept of recursive parent/child entities that can be set up at both the company and business unit levels. To handle more customized hierarchical reporting requirements, we support reporting groups that can be established at all levels of the structure. Below is an example of the core elements.

# Sample layout



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

#### Response:

Please refer to FR 4 e. above.

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

# Response:

Our Web-based reporting solution provides access to reports 24/7/365 in a variety of user-controlled formats that you can view, download and print using multiple formats (e.g., HTML, PDF, RTF, Excel, CSV). You control access to your reporting data. If you authorize access for a third-party user, either Web-based or through Delimited File Reporting (DFR) delivery, report data may be delivered to the third party.

- h. Merchant statements must be provided for each MID monthly, they should include, but not limited to the following information:
  - 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;
    - 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.

#### Response:

Monthly statements are available via Paymentech Online, including MID-level statements.

We provide users the flexibility to build a reporting structure to depict your existing organizational hierarchy. Choose to receive a merchant statement per location, a company statement that provides both summary and detail information of all locations within, or both.

**Merchant statements** are divided into eight different sections:

- Cover Page Merchant information and any important alerts or communications.
- Deposit Summary Activity of all card types to which you are entitled, summarized by day.
- Funding Summary Daily summary of funding information including totals for the day corresponding to deposits, chargebacks, financial adjustments, fees and the total amount transferred.
- Credit Card Summary Monthly summary of total activity and volume broken out by card and transaction type (sale/credit). Also provides average ticket information.
- Tax Information Alerts you if the tax ID on file matches the IRS file per IRS mandate.
- Chargebacks and Reversals Summary of all chargebacks or reversals that had financial impact during the statement period.
- Financial Adjustments Itemizes any miscellaneous financial adjustments posted during the statement period.
- Charges and Fees Summary of all fees assessed during the statement cycle based on your billing option and pricing plan. There are seven categories of charges/fees:
  - Mastercard
  - Visa
  - Discover

- American Express
- Non bankcard (debit)
- Authorization
- Other (miscellaneous or fees that are independent of transactions)

The sections that are specific to card type represent the interchange charges. You only see the sections that have corresponding entitlements. For instance, if you do not accept debit cards, you will not see a section for non-bankcard charges.

**Company statements** are similar to merchant statements but provide a summarized view of the same information for all locations within the company. In addition, we provide the same charges and fees detail information broken out by merchant (essentially identical to the corresponding section on the merchant statement), appended to the end of the company statement. This clarifies which locations were assessed exactly what fees.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

Please also see RFP 6556 Z1, J.P. Morgan, Appendix 5. Sample Merchant Statement, Technical File, 12 of 17.

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

# Response:

Our reports break out each day's deposits, fees, chargebacks, etc., in detail by each day, including Saturday and Sunday. The net settlement amount is dependent on whether we have separate funds transfer instructions for sales and separate funds transfer instructions for fees and chargebacks. Having all activity under one funds transfer instruction will have refunds, processor/payment brand fees, and chargebacks debited from your sales volume and will show the net settlement amount that we are sending to your depository bank.

You will be able to utilize an easy-to-use, flexible and comprehensive online reporting package that enables ongoing analysis and evaluation of transactions, settlements, chargebacks, fees and other critical information. You can receive standard reports in a variety of formats, enabling you to distribute your critical data according to your internal processes.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

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

# Response:

We offer invoicing for processing fees, interchange fees, and dues and assessment fees on a monthly basis. Invoices for your previous month's processing are emailed to your organization's designated contact.

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

#### Response:

Our Web-based reporting solution provides access to reports 24/7/365 in a variety of user-controlled formats that you can view, download and print using multiple formats (e.g., HTML, PDF, RTF, Excel, CSV).

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

### Response:

Files can be downloaded straight from Paymentech Online, or can be provided via our Combined Extract File, which is delivered via SFTP. Both will include transaction level reporting.

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

## Response:

Files can be downloaded straight from Paymentech Online, or can be provided via our Combined Extract File, which is delivered via SFTP and can be integrated into your software.

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.

# Response:

For select reports, our reporting tools support a search function that provides:

- Filtering Allows you to display only those records that meet the criteria you specify
- Preferences Allows you to specify what information to display in the reports and in what order the information displays on the screen

Additionally, you can export data into Microsoft Excel or delimited formats for further manipulation. Ad hoc requests that you cannot fulfill by filtering or setting changes can be submitted to your client service team who will work with you in attempting to meet your business requirements.

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

# Response:

For select reports, our reporting tools support a search function that provides:

- Filtering Allows you to display only those records that meet the criteria you specify
- Preferences Allows you to specify what information to display in the reports and in what order the information displays on the screen

Additionally, you can export data into Microsoft Excel or delimited formats for further manipulation. Ad hoc requests that you cannot fulfill by filtering or setting changes can be submitted to your client service team who will work with you in attempting to meet your business requirements.

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

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

### Response:

Through our proprietary reporting tool, Paymentech Online, reports are available online for a rolling five-week period (35 days). For older reports, you can submit a request to your client service team or Client Support Center to pull archived data. Summary report data is accessible for a date range of up to 16 months, transaction detail data is available for six months, and chargeback data is available for two years. You may request various analyses and standard daily reports for different date ranges, with our Client Support Center or your client service team pushing these reports to your online on-demand folder.

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.

#### Response:

In addition to providing you with our full array of standard financial reports available via Paymentech Online, we offer reports with user-defined date ranges that you can customize to meet your needs. Some examples include:

- Authorization Analysis
- AVS/Chargeback Analysis
- Chargeback Analysis by Category
- Average Sale and Refund Amount
- Interchange Qualification
- Recycle Analysis
- Sales by BIN
- Transaction Detail by Submission Analysis

You can export report data into Microsoft Excel or delimited formats for further manipulation. For select reports, our Paymentech Online support a search function that provides filtering (i.e., allows you to display only records that meet the criteria you specify) and preferences (i.e., allows you to specify what information to display in reports and in what order the information displays on the screen).

Ad hoc reporting is available to meet specific reporting needs that include unique date ranges and/or specific hierarchy levels, which you request through your client service team or the Client Support Center. Once we generate the requested report, we place it in your folder, which you can access through the Paymentech Online Report Center. You can view, save or download on-demand reporting by following the same procedures as for the daily, weekly or monthly reports. If a reporting request cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

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

#### Response:

If you are using our hosted, Web-based Orbital Virtual Terminal application to accept, process and manage your key-entered or card-not-present transactions. Our solution supports a full range of capabilities, from authorization only, authorization and capture, refunds, reversals, voids and electronic receipts. To accept credit card payments via Orbital Virtual Terminal, you only need an Internet connection and a Web browser. During setup, you may set one default "auto close" time when you would like your activity to automatically close each day. You may also enter extended order data as needed for tracking and reconciliation.

If you are using a third party application, initiating manual authorizations and credits will follow the process provided from that third party.

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

#### Response:

Please refer to FR 4 r. above for Orbital Virtual Terminal. If you are using a third party application, initiating manual authorizations and credits will follow the process provided from that third party.

With Paymentech Online Deposit Activity Summary Report FIN-0010 or FIN-0025, you will be able to review your sales, refunds, fees and chargeback at a high level to see the total net deposit amount. Our Deposit Activity Summary is organized by method of payment and identifies sales count and amount for submissions received. This document also includes the summary of pass-through costs, such as interchange and assessments, our costs, and chargebacks, as well as net financial activity and funds transfer information.

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

## Response:

This depends upon the solution. If using a gateway or integrator, voids would be initiated there and sent to us to process. Retail voids initiate from device to gateway/integrator. eCommerce voids initiated at a gateway/integrator or if using our Orbital Gateway can be handled once you are logged in to our Orbital Gateway.

Please refer to FR 4 r. above for Orbital Virtual Terminal.

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.

### Response:

Via Internet access and an assigned logon to our web-based Paymentech Online reporting tool, your designated administrators will assign roles to users to allow or restrict access to each application, specific reports or hierarchy levels.

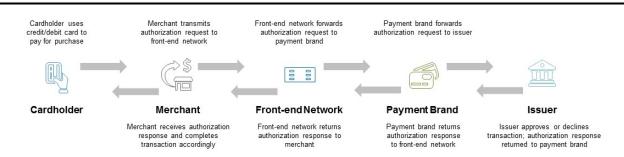
Your relationship manager and account manager can provide user listings upon request.

# FR 5 - Transaction Batching, Authorizations, and Processing

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.

### Response:

# **Authorization process**



We maintain redundant, direct links to the payment brands' authorization centers with no third-party intermediaries, which enables us to provide you with fast, reliable authorizations.

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

## Response:

The interchange fees charged are set by the card brands and determined by several factors. Some of these factors include the type of organization accepting payments (i.e. higher education, government services, coffee shop, etc.), the type of card accepted (i.e. corporate card, debit card, etc.) and how the card is accepted (i.e. swiped in person or keyed in over the phone in a card not present environment).

J.P. Morgan will work with the State to determine how each merchant account should be set-up to take advantage of the lowest interchange costs available. Specific examples of government interchange categories are Visa's Government Program and Mastercard's Public Sector rates.

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

#### Response:

We work consistently to help the State qualify for the lowest interchange rates available via the following business practices and capabilities:

- Your relationship manager regularly analyzes your interchange rates, making recommendations
  on actions you can take to qualify for more favorable interchange rates, including implementation
  of new business practices and/or products and services.
- Our automated interchange management and monitoring process provides you the benefit of an optimal fee structure and helps minimize the overall interchange clearing expense.
- Our extensive edit process helps ensure that non-qualifying transactions are successively cleared at optimal rates for which they can qualify.
- Our system-generated exception reporting capability monitors, reports and reviews downgrades at a certain threshold or higher.
- We provide ongoing communication, education and support to promote interchange best practices.

Our Paymentech Online reporting tool provides the following interchange exception management reports:

- Interchange Qualification Detail (ANS-0013) Detail of front-end interchange downgrades
- Interchange Qualification Summary (ANS-0016) Summary of interchange qualification levels
- Interchange Downgrade Summary (ANS-0017) Summary of front-end downgrades by card type and downgrade reason code
- 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.

### Response:

For card-present transactions, we support Host Capture System duplicate checking if the point of sale (POS) submits the correct indicators and reference numbers. Terminal Capture System's duplicate checking occurs at a batch level only on the last three to 10 batches submitted (depending on the POS type). You can void incorrect sales amounts prior to settlement and refund them post-settlement.

For card-not-present transactions, we take the following measures to identify and handle duplicate transactions and provide detailed information on duplicate transactions and the date(s) they were originally processed.

Quality control/duplicate detection overview – As a quality control measure within our standard processing offering, we perform duplicate detection on files deposited to us for settlement, comparing every new authorization and deposit to our database. Our duplicate detection solution identifies duplicates at the transaction level by credit card, dollar amount, division number, action code and order number across our database (prior seven days plus current day) of processed transactions. We measure the percentage of duplicates in each file against your defined thresholds of allowable duplicates to determine when to hold files from deposit. Our solution is designed to work in conjunction with your internal duplicate detection program, not as the only edit check.

**Prior authorization detection** – If a duplicate transaction is authorization only, we provide the previously issued valid authorization code from our database to prevent a second authorization to the cardholder's account, helping you avoid inadvertent billing errors. If you/presenter submits a file for deposit, we will flag the stored authorizations as "used," based on the logic that authorizations can only be exercised once.

File transmission failures at the transaction level details – When we receive a file containing duplicate transactions of previous records, three percent or more of the transactions must be duplicates before the file will fail. If under three percent, our system will place the file on hold for you/presenter to decision to cancel or release. Duplicate thresholds over three percent must have the approval of our senior director of Production Services. When we receive a file worth \$2,500.00 or more containing at least five duplicate transactions, we will place the file on hold, contacting you within one hour. You/presenter must decision whether to process or cancel the file by 2 p.m. ET the next day, or we will cancel the file. If the file is worth less than \$2,500.00 and contains five duplicate transactions, we will process the file unless it has 100 percent duplicates.

File transmission failures at the file header level details – You may choose to have us perform duplicate detection at the file header level, which first requires each file header record be unique for at least 30 days. If you/presenter send the same file header on subsequent files, it will be put on hold. You/presenter must decision whether to process or cancel the file by 2 p.m. ET the next day, or we will cancel the file.

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

We support Visa, Mastercard, American Express, Discover, JCB, Diners Club, debit networks, numerous mobile wallets and some private label cards. We also provide one-stop payments processing. You may submit all card types in one file. We process all methods of payment in the same manner, eliminating the need for you to manage separate system requirements. We support the following payment options:

Supported payment brands and payment types			
Mastercard	Visa	Discover	
American Express	JCB	Diners Club	
Debit – Visa, Mastercard Check Card	UnionPay (via Discover/Pulse agreement)	Stored Value Gift Cards	
PIN Debit	Private Label	Electronic Check Processing (ECP)	
PINIess Debit e-commerce and PINIess Debit Bill Payment (NYCE, Star, Pulse, Accel only)	Mastercard and Visa Fleet	Apple Pay	
Google Pay	Samsung Pay	Click To Pay (Secure Remote Commerce)	
Electronic Benefit Transfer (EBT)	Health benefit cards	eWIC (via provider solution)	

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

# Response:

You may transmit authorization and settlement files 24/7/365. Our maximum file size is 1,000,000 transactions, with any limitations driven by methods of payment outside our control. Our standard client profile per presenter ID has a recommended limit of 50 batch files per day. Should you have additional batch requirements, we are open to discussing an increase in your limits.

Our Orbital Gateway batch process supports a maximum of 300,000 rows per file, with no limit on the number of files submitted daily as long as they conform to submission and naming conventions outlined in our specification guides. For quicker response times, we recommend that batches do not exceed 50,000 rows per file.

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

# Response:

Online processing – Provide your constituents with the security of credit card verifications and payment validation on your website through our online processing authorization option. Multithreaded online processing helps eliminate transaction bottlenecks that typically occur in a single-threaded environment. Our application "heartbeat" helps ensure an application-to-application connection between you and our system, preventing the connection from closing when idle and reducing the need to recycle ports.

Additional capabilities include:

- Supports dedicated MPLS leased line, Dynamic Multipoint VPN (DMVPN), Shared VPN\* and Internet
- Easy interface with the following protocols:
  - TCP/IP\*\* MPLS leased line and VPN
  - HTTPS\*\* NetConnect and Orbital Gateway

**Batch processing** – Send us batch authorizations once or several times daily. We break down the file into individual transactions and send each transaction to the payment brand for authorization. You then pick up the results of the submission processing at a later time. If you use a leased line, Dynamic Multipoint VPN (DMVPN) or Shared VPN\*, you may also access our secure transfer channel server (e.g., SFTP) to send and receive data files using your standard secure transfer channel services application.

<sup>\*</sup>Available upon technical approval

<sup>\*\*</sup>Latest TLS cipher suites are supported

Our secure transfer channel server is secured with one-factor authentication for leased line and VPN connections. Depending on the format and protocol option you select, we may be able to process authorizations as soon as the first transaction in the batch hits our system. We start building the reply file as soon as transactions have responses from the issuer.

Additional capabilities include:

- Easy interface with the following protocols:
  - TCP/IP\*\*
  - Secure transfer channel via MPLS or VPN
  - NDM Secure+
  - Secure transfer channel via the Internet
- Single-file processing for all transactions and immediate transaction-level processing
- 24/7/365 transmission acceptance and unrestricted processing times
- Multiple deposit options

**Orbital Gateway** – Use our proprietary Orbital Gateway to establish automated, secure online transaction processing for card-not-present transactions (e.g., MOTO, recurring billing, etc.) in a true one-stop processing environment.

Orbital Virtual Terminal – Use our hosted, Web-based Orbital Virtual Terminal application to accept, process and manage your key-entered or card-not-present transactions. Our solution supports a full range of capabilities, from authorization only, authorization and capture, refunds, reversals, voids and electronic receipts. To accept credit card payments via Orbital Virtual Terminal, you only need an Internet connection and a Web browser. During setup, you may set one default "auto close" time when you would like your activity to automatically close each day. You may also enter extended order data as needed for tracking and reconciliation.

**Middleware option** – Integrate to our platform through the use of a certified middleware provider or via a new middleware provider that will engage in a direct certification.

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

# Response:

We support the major connectivity methods so that you may easily and securely communicate directly to us, including MPLS, VPN\* and Internet (NetConnect or Orbital Gateway). Each method offers unique advantages. For example, TCP/IP protocol for MPLS and VPN connectivity methods offer increased authorization speed by provisioning a direct connection between your data center and ours. We work with you to determine and set up the optimum connectivity configuration between our respective data centers to help maximize transaction throughput and provide the best alternate backup routing.

Supported connectivity methods			
MPLS (TCP/IP protocol)	VPN (TCP/IP protocol)  Dynamic Multipoint VPN (DMVPN)  Shared VPN*	Internet (Orbital Gateway)	Internet (NetConnect)

<sup>\*</sup>Available upon technical approval

We place a high priority on the ability to proactively contact you in the event of transmission problems detected by our systems. Our system operators monitor the delivery and processing of

<sup>\*</sup>Available upon technical approval

<sup>\*\*</sup> Latest TLS cipher suites are supported

your batch files, receiving notification of any failed files or transmission problems to identify the cause and proactively contact you typically within 30 minutes to explain the situation and discuss the actions to resolve. Back-ups, archives, disk space usage and CPU usage are all part of our System Operations team's daily functions. Any area that falls below 100 percent for that day's performance level becomes an immediate priority to investigate and completely resolve before removing it as a top priority.

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

#### Response:

On average, we realize a sub-second response time. We size our systems and payment brands' interfaces to cover peak transaction volumes, and manage our system capacity and configuration with the goal of adding less than sub-second system residency time.

The delay between your host and ours depends upon several latency factors (e.g., host speed, host congestion, network transport, network speed, network latency, network congestion and application architecture). The response time is dependent on these external factors, which are outside our control, and will vary depending on your connection method, line speed and protocol.

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

#### Response:

Please refer to response FR 5 i. above.

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

#### Response:

On our card present platform, you may submit a reversal transaction from your point of sale. If you need to reverse a transaction after the original is settled, you may submit the transaction as a return.

On our card-not present platform, we support client-generated reversal transactions which can correct a previous authorization if you process them within our specifications.

The process to reverse an authorization depends upon the gateway or integrator procedures.

. Describe how to authorize international credit card transactions.

#### Response:

International credit cards are processed the same as domestic credit cards.

Please refer to FR 5 g. for our authorization process.

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

# Response:

We have many clients who have the need for seasonal accounts. In order to best serve our clients, we do not activate/deactivate merchant accounts but, rather, leave them open and active but note them in a seasonal status. This allows clients to utilize the accounts without a notice period or extra processes to remember. We can remove any monthly minimum or statement fees associated with these merchant accounts so there is not a financial impact to State of Nebraska for these "seasonal" accounts. Monthly communication fees could apply; however, we do not anticipate this scenario in our recommendations to State of Nebraska.

With our proposed interchange plus, a transparent method of pricing, merchant fees are charged based on use rather than fixed. Fees and assessments from the card brands are charged per transaction so charges would occur when there is activity rather than during dormant months.

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

Please refer to response FR 5 m. above.

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.

# Response:

Our year-to-date availability, as well as the previous year, has exceeded 99.99 percent availability. For purposes of measuring the availability of our proprietary payments processing systems (the "System"), the System is deemed to be available as long as one of our processing centers is operational and is able to perform the obligations under the Merchant Agreement. We will attempt to redirect transactions; however, you are encouraged to connect to both data centers to ensure optimal configuration and system availability. Your architectural configuration choices may impact actual experiences.

We have had no outages in our internal proprietary authorization system, yet certain individual clients or transactions have failed due to an inability to authorize transactions. These individual incidents have many causes, including vendor, issuer or carrier outages. The circumstances around any particular instance are unique and only certain clients may be impacted due to their connectivity method and/or products and services selected.

We are happy to discuss this particular question more thoroughly once we have been selected as a finalist or awarded the business and we have an opportunity to better understand your processing needs.

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

#### Response:

We place a high priority on our ability to notify you when we detect an event that could impact your organization. We communicate details to help you manage planned and unplanned technology events, and also provide defined support and escalation processes. Our Platform Status Dashboard allows you to opt into planned and unplanned event notifications through the methods of your choice, including a status dashboard, email and text message. You can also review the Platform Status Dashboard 24/7/365 for the current schedule of upcoming changes as well as the operability status of our products and systems. Your client service team may also communicate these changes/updates to you.

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

# Response:

We maintain two active systems rather than a primary and a backup system, so there is no downtime.

We perform system maintenance as necessary, routing all volume to an alternate system and performing maintenance on the down system, while the alternate system processes all transactions. This process tests the tolerances of the alternate system on a regular basis.

We perform capacity upgrades as needed, based upon traffic and usage statistics that our IT staff constantly monitors and analyzes. Our open architecture design allows us to add appropriate system capacity as volume increases. While system software and hardware upgrades are a weekly occurrence, we typically, but not exclusively, plan and execute capacity upgrades once or twice per year.

Given our redundant architecture, maintenance to either platform does not affect processing; therefore, we typically do not perform scheduled outages.

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

### Response:

We support the following methods of payment to process fuel payments:

- All major credit cards
- EBT food stamps
- WEX (fleet)
- Voyager (fleet U.S. Bank)
- FleetCor (fleet)
- SVS gift card

Our merchant services platform and reporting options to support fuel payment are:

- Our card-present payment authorization platform
- ChaseNet Credit, Signature Debit and PIN Debit
- PIN Debit
- Dynamic Debit Routing
- Paymentech Online reporting platform extract PTI Gen file

We also support a middleware POS solution.

The data elements required for card authorization vary by card and transaction types. When able, we attempt to normalize these element requirements. For example, a swiped transaction requires Track II, dollar amount and merchant ID. A keyed transaction requires the card number, expiration date, dollar amount and merchant ID; Address Verification Service (AVS) and Visa's Card Verification Value 2 (CVV2) are optional. Many fleet private label cards require such elements as driver ID, vehicle number and product information. For detailed information, we can provide our message specifications, upon request.

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

## Response:

We provide one-stop payments processing. You may submit all card types, including electronic check transactions, in one file. We process all methods of payment in the same manner, eliminating the need for you to manage separate system requirements.

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.

#### Response:

Clients like the State that accept online payments continually seek better ways to secure cardholder information and maintain compliance with Payment Card Industry (PCI) standards. Our Hosted Payment Solution offers two variations, Hosted Pay Page and Hosted Pay Form, which are part of our Orbital suite of services. They are designed to help you securely accept online customer payments. Both solutions maintain your brand look and feel, and provide your customers with a seamless checkout experience.

With Hosted Pay Page, your customer's shopping experience proceeds as it does today. At checkout, Hosted Pay Page redirects your customer to a secure server to enter payment details onto our form, so you do not have to store payment data on your server. We notify you of the successful transaction and, if desired, provide you with a customer profile ID (token) to represent that transaction or customer using our Orbital Customer Profile Management service. With Hosted Pay Form, you enable a seamless online payment collection form within an iFrame on your website, preventing your customers from experiencing a full-page redirect when they are ready to submit payment.

Key advantages of our Hosted Payment Solution include:

- Protecting data in transit and at rest Use Hosted Pay Page and Hosted Pay Form in conjunction with our Customer Profile Management, a service that securely stores sensitive customer data in our Orbital Gateway with a 1 22 alphanumeric customer profile ID (token). Profile IDs replace your on-file customer account information to help you more efficiently and easily process customer transactions, with you simply retrieving the customer profile information through the Orbital Gateway and Orbital Virtual Terminal. Together, these services help you further reduce PCI scope.
- Managing the cost of compliance By not receiving or transmitting cardholder data, you help
  reduce your PCI scope and potentially reduce the costs of both attaining and maintaining PCI
  compliance. You are still required to maintain compliance in any other areas of your business
  where payment data may be accessed, transmitted or stored.
- Maintaining a consistent brand and shopping experience Secure payment pages that
  appear as unfamiliar third-party sites can erode customer confidence and lead to shopping cart
  abandonment. Hosted Pay Page mirrors the look of your site in real time with each transaction,
  providing your customers with a consistent brand and shopping experience. Hosted Pay Form
  allows entry of cardholder data from within your parent page.
- Eliminating back office staff from exposure to Personally Identifiable Information (PII) –
  Choose to send payment links in an email, text or chat message to speed up the payment
  collection cycle and eliminate your team's exposure to PII data.

Product features can slightly vary across regions. We are happy to discuss further and provide you with specific information upon request.

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

### Response:

We support Visa, Mastercard, American Express, Discover, JCB, Diners Club, debit networks and some private label cards. We also provide one-stop payment processing. You may submit all card types, including electronic check transactions, in one file. We process all methods of payment in the same manner, eliminating the need for you to manage separate system requirements.

We support the following payment options on our Hosted Pay Page:

Supported payment brands and payment types on Hosted Pay Page			
Mastercard	Visa	Discover	JCB
American Express (U.S. and Intl)	European Direct Debit/SEPA*	Debit – Visa, Mastercard Check Card	PINIess Debit e- commerce and PINIess Debit Bill Payment (NYCE, Star, Pulse, Accel only)*
Diners Club	UnionPay (via Discover/Pulse agreement)	Maestro*	Wright Express and Voyager**
Electronic Check Processing (ECP)*			

<sup>\*</sup> Card-not-present platform only

<sup>\*\*</sup> Card-present platform only

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.

### Response:

For payments taken over the phone, our Orbital Virtual Terminal will allow for acceptance and processing of payments in real time. J.P. Morgan can process NCSPC transactions online using our Hosted Payment Page solution or via connectivity to a third party application as selected by the State of Nebraska. Robust reporting is available online in a flat file format for ease of management of data and importing to applications used by the State.

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 asimilar 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 creditcard information NCSPC employees log into their website to retrieve credit card payment information forcredit 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.

# Response:

- J.P. Morgan can process NCSPC transactions by the automated phone system solution/application as selected by the State of Nebraska per connectivity of the solution to our platforms. Confirmation of the application and connectivity/certification to our platforms will be conducted in implementation phases. Robust reporting is available online in a flat file format for ease of management of data and importing to applications used by the State.
- 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.

## Response:

The cut off time can be set by the State. If a time of 11 p.m. CT is established then transactions that are made between 11 p.m. CT and 12 a.m. CT are carried over to the next business day.

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 acollection 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 bankstatement. 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.

### Response:

- J.P. Morgan will work with the State of Nebraska to identify potential process improvements upon detailed information as to the capabilities of third party applications in place. Robust reporting is available online in a flat file format for ease of management of data and importing to applications used by the State.
- Z. Describe bidder's ability to process NCSPC credit card transactions as described, including any additional process improvement opportunities. NCSPC charges a 2.49% 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.

#### Response

The State of Nebraska DOR can take advantage of the card brands' Government Service Fee Program or utilize the surcharging program. Fixed or variable fee types are supported, credit is supported, and all

acceptance channels are supported. Surcharge amount and transaction are processed as one payment. Surcharging rules apply to include prohibited states, capped at 4%, and disclosure rules apply.

Please refer to RFP 6556 Z1, J.P. Morgan, Appendix 7. Visa Surcharge Fee Considerations, Technical File, 14 of 17.

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.

## Response:

We have current certifications in place with Official Payments. We will need to discuss versions and functionality with the State in greater detail to determine how we can best support your needs.

More information is required about Brown Paper Tickets and connectivity points to J.P. Morgan platforms.

Alternatively, if the State prefers, J.P. Morgan is agreeable to contractually permit the existing payment processor and solution to remain in place.

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 inthe 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 viaSecure Socket Layer by 5:00 AM CT on the day following the effective settlement time.

#### Response:

Paymentech Online provides the State with 24/7/365 Internet access to information within four main applications: Report Center, Transaction History, Chargeback Management and Bank Information. Use Paymentech Online to perform online searches of the database, alleviating the need to call our Client Support Center or the IVR system. Also use it to support your customer service efforts, accessing crucial information supporting customers on the phone.

Reports – whether daily, weekly or monthly – are generated at the end of your processing day and typically ready for you to view the morning of the next day. More than 100 reports provide processing detail, summary and analytics, which include:

Paymentech Online reports	Report description
Adjustment Detail (FIN-0002)	Identifies adjustments posted to a client's account
Chargeback Activity (PDE-0017)	Provides financial summary and transaction-level detail of CB activity (daily report); monthly report summarizes CB activity by reason code
Chargeback History to Sales – Visa (RSK-0002)	Tracks compliance with monitoring program guidelines for Visa U.S. and Visa International
Chargeback Received (PDE-0020)	Provides transaction-level detail for disputes/chargebacks (CB) received
Debit Adjustment Detail (PDE-0036)	Lists the debit adjustments received by us during the reporting period

Deposit Activity by Hierarchy (FIN- 0108)	Summarizes activity by hierarchy level in a spreadsheet format; can be requested as an alternative to the Deposit Activity Summary	
Deposit Activity Summary (FIN-0010)	Contains activity, financial, fees and adjustment and funds transfer summaries	
Deposit Detail (ACT-0010)	Transaction-level detail for all deposited transactions	
ECP Notification of Change (ACT-0019)	Provides updated consumer account information for ECP transactions	
ECP Return Activity (PDE-0018)	Provides financial summary and transaction-level detail of Electronic Check Processing (ECP or eCheck) returns activity (daily report); monthly report summarizes ECP returns activity reason code	
Exception Detail (ACT-0002)	Transaction-level detail for declined deposits, front-end edit rejects and cancelled/on-hold items	
Financial Activity Summary (FIN-0025)	Summarizes net financial activity, fees, adjustments, balances and funds transfers daily for the current month	
Funds Transfer Detail – Net (FIN-0042)	Provides details regarding activity and source entities that contributed to a specific funds transfer (for all net-settled clients)	
Funds Transfer Summary (FIN-0041)	Summarizes information for bank deposits that occurred during the report period. This information is also available on the Deposit Activity Summary	
Interchange Downgrade Summary (ANS-0017)	Summarizes front-end downgrades by card type and downgrade reason code	
Interchange Qualification Detail (ANS- 0018)	Provides transaction-level detail for front-end downgrades	
Interchange Qualification Summary (ANS-0016)	Provides summary by card type and interchange rate for all from end downgrades	
Monthly Terminal/Batch (FIN-0028)	Summarizes by transaction division the total transactions processed by a POS terminal or similar electronic device for a month	
Refund Exception Detail (RSK-0007)	Identifies refunds that do not match prior sales transactions, an indication of potential fraud or processing issues that may lead to loss of revenue	
Reserve Balance Summary (RES- 0003)	Summarizes the activity and adjustments affecting dispute/chargeback, ECP or other reserve balances	
Reserve Detail (RES-0004)	Provides the details of adjustments and activity that affected reserve balances during the reporting period	
Service Charge Detail (FIN-0011)	Details interchange and assessment, and fees assessed	
Single Submission Summary (FIN- 0053)	Provides transactional information for a single submission grouped by action code and method of payment; displayed via a hyperlink from the Submission Listing	
Submission Listing (ACT-0012)	Provides a listing of submissions received on behalf of a client with summarized transaction information for each submission	
Terminal/Batch Detail (ACT-0027)	Provides transaction-level detail for sales and refunds received from a POS	
Terminal/Batch Summary (FIN-0027)	Summarizes by MOP and subtotals by batch, transaction count and amount of sales and refunds received from a POS	

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.

#### Response:

We have current certifications in place with POYNT. We will need to discuss versions and functionality with the State in greater detail to determine how we can best support.

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

## Response:

How the University connects to the POS system depends upon how you choose to integrate. Our technical implementations team will help with coding integration, as well as testing prior to going live.

We assign a project manager to coordinate and oversee the State's implementation to our processing platform, which includes identifying processing requirements, developing a project plan or implementation checklist, and creating a mutually agreed-upon schedule. Your project manager is also responsible for issue resolution and management of the timeline to ensure the conversion meets all required deadlines. They assemble a project team comprised of key individuals to help facilitate the overall implementation process. This includes conducting a regularly scheduled conference call with you to identify outstanding issues, report issue resolutions, and advance toward key tasks and milestones in the project plan.

ae. Describe the options available to accept mobile transactions.

## Response:

Orbital Gateway – Depending on the use case and other applications in scope, the State may choose to use our proprietary Orbital Gateway, which provides the State with both a secure Internet connection and a virtual terminal management system, reducing your need to maintain relationships with multiple payments processing providers. Orbital Gateway supports the full range of payment methods we offer and accepts transactions from any card-not-present sales channel – websites, mobile environments, call centers and mail-order departments. Orbital Virtual Terminal, a component of our Orbital suite, provides you with full management of your transactions and payment-capture options, and allows you to establish a default time to "auto-close" payment activity on a daily basis. Additional advantages include:

- Speed, efficiency and reliability Receive high capacity, high up-time payments processing, quick response times and 24/7/365 availability and support. As a combined gateway and merchant processing service, Orbital Gateway helps you avoid additional "transaction hops" inherent when using third-party gateways by leveraging our redundant Internet connections and servers, reducing single points of failure at the hardware, network and application levels.
- **Security and resiliency** Gain secure, robust service availability that automatically recovers without interruption of service delivery. For each service we provide, our networking equipment is installed in identical, cross-connected, auto-failover pairs. Our servers, at the application level, provide load balancing and auto-failover when using network and database resources.
- Easy integration Orbital Gateway offers both an XML and Web services (SOAP) interface to
  help you process transactions over the Internet and integrate with other XML and Web servicescapable platforms. Further simplify integration with our Merchant Services Software Development
  Kit (MSDK) and MSDK Core Interface (for Java and .NET) that is programming language agnostic
  and supports JSON, XML, CSV and URL encoded data formats.
- Accept alternative methods of payments Orbital Gateway connects you to third-party digital
  wallets as a form of payment through Digital Wallet API. Accept the payment methods your
  customers want to use, like Apple Pay, Google Pay and Visa Secure Remote Commerce.

Additional features and capabilities provide secure Internet processing (HTTPS or SFTP) with username/password authentication. Orbital Gateway also provides additional services, including:

- Authorization recycling in the case of soft declines
- Browser-based Virtual Terminal interface
- Safetech Token (U.S., Canada)
- Customer Profile Management, a robust form of tokenization
- Duplicate checking (retry logic)
- Enhanced authorization (U.S.)
- Hosted Pay Page
- Level 2 and Level 3 purchasing cards (U.S.)
- Managed Billing
- Management of split shipments, back orders and reversals
- Online authorization and online capture
- Print, email and text message receipts
- Transaction data storage of up to 13 months

The Orbital Gateway guide, available through our online Developer Center, shows how to establish processing through our gateway. It also outlines our self-certification option and how to build your sandbox so that you can test and determine what will work, what will not, and how to fix issues.

**Chase Mobile Checkout** – Chase Mobile Checkout allows the State to accept credit and signature debit card payments with confidence. With the free Chase Mobile Checkout app from the Apple AppStore or Google PlayStore on your smartphone or tablet, our available Bluetooth-enabled contactless card reader and a merchant processing account with us, you can manage your business from anywhere in the U.S.

Key advantages include:

- Multiple transaction types Enhance the customer experience by accepting all major credit
  cards; supporting both contact and contactless EMV as well as magnetic stripe and popular digital
  wallets; processing signature debit cards, voids and refunds.
- **Flexible features and functionality** Send receipts to customers via email, text or both; search for specific transactions, filter reports; process voids; create an image-based catalog that allows selection of the right product or service every time to help streamline the checkout process.
- **Point-to-point encryption for safe processing** Gain peace of mind that when your customers' cards are captured via our PCI-certified card reader, card information is immediately encrypted so that sensitive data remains secure in transit. For added security, no card data is stored on the reader or the mobile device
- Reduced risk of fraud at the point of sale Process transactions at the time of sale directly within the app, avoiding the need to write the card number down for processing later. Users log in to the app using their unique username and password.
- On-the-go monitoring of your account data Use our reporting capability for a snapshot of
  daily transactions, sales trends, settlement and funding overviews, and more, all viewable from a
  smartphone or tablet. These views are provided for two levels of client hierarchy, so an owner can
  see their transaction volume as well as client subsidiaries one level down.

We support virtually every carrier, including all the large networks. The minimum compatibility requirements needed to use Chase Mobile Checkout with our contactless capable reader are a mobile device using iOS 10.0, Android 6.0 and Bluetooth 4.2.

# FR 6 - Daily Settlement Report

 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.

# Response:

Settlement reporting is available next day. The State may view settlement reporting at the Company level so that you are not required to look up each MID.

Our reports break out each day's deposits, fees, chargebacks, etc., in detail by each day, including Saturday and Sunday. The net settlement amount is dependent on whether we have separate funds transfer instructions for sales and separate funds transfer instructions for fees and chargebacks. Having all activity under one funds transfer instruction will have refunds, processor/payment brand fees, and chargebacks debited from your sales volume and will show the net settlement amount that we are sending to your depository bank.

You will be able to utilize an easy-to-use, flexible and comprehensive online reporting package that enables ongoing analysis and evaluation of transactions, settlements, chargebacks, fees and other critical information. You can receive standard reports in a variety of formats, enabling you to distribute your critical data according to your internal processes.

Customizing settlement time is possible up until 11:45 p.m. ET. Funds would be deposited second business day to both J.P. Morgan DDA and/or non-JP Morgan DDA.

Our standard cut-off settlement time is 10 p.m. ET for card-not-present transactions and 8 p.m. for card present transactions.

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.

#### Response:

Our settlement reports include the information outlined above.

In addition to online reporting, we offer select reports 24/7/365 over secure network communication channels in an electronic Delimited File Reporting (DFR) format that you can import in either detailed or summary formats directly into your internal accounting or data management systems. This helps expedite and streamline daily operational processes by adding data automation to simplify existing reconciliation, exception processing or information analysis. DFR seamlessly integrates with other accounts receivable and general ledger applications, as well as common database and spreadsheet applications or virtually any software that accepts input of delimited data. Our Developer Center has our DFR specification with information on each report supported with the field formatting layouts.

Please refer to FR 6 a. above.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

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

#### Response:

Our Web-based reporting solution provides access to reports 24/7/365 in a variety of user-controlled formats that you can view, download and print using multiple formats (e.g., HTML, PDF, RTF, Excel, CSV). You control access to your reporting data. If you authorize access for a third-party user, either Web-based or through Delimited File Reporting (DFR) delivery, report data may be delivered to the third party.

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

# Response:

The State can send us batch authorizations once or several times daily. We break down the file into individual transactions and send each transaction to the payment brand for authorization. You then pick up the results of the submission processing at a later time. If you use a leased line, Dynamic Multipoint VPN (DMVPN) or Shared VPN\*, you may also access our secure transfer channel server (e.g., SFTP) to send and receive data files using your standard secure transfer channel services application. Our secure transfer channel server is secured with one-factor authentication for leased line and VPN connections. Depending on the format and protocol option you select, we may be able to process authorizations as soon as the first transaction in the batch hits our system. We start building the reply file as soon as transactions have responses from the issuer.

Additional capabilities include:

- Easy interface with the following protocols:
  - TCP/IP\*\*
  - Secure transfer channel via MPLS or VPN
  - NDM Secure+
  - Secure transfer channel via the Internet
- Single-file processing for all transactions and immediate transaction-level processing
- 24/7/365 transmission acceptance and unrestricted processing times
- Multiple deposit options

\*Available upon technical approval

If you close your batch each day, the settlement times have no impact on your processing/discount expense. However, failure to timely batch your transactions could result in interchange downgrades.

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

# Response:

In addition to providing you with our full array of standard financial reports available via Paymentech Online, we offer reports with user-defined date ranges that you can customize to meet your needs. Some examples include:

- Authorization Analysis
- AVS/Chargeback Analysis
- Chargeback Analysis by Category
- Average Sale and Refund Amount
- Interchange Qualification
- Recycle Analysis
- Sales by BIN
- Transaction Detail by Submission Analysis

You can export report data into Microsoft Excel or delimited formats for further manipulation. For select reports, our Paymentech Online support a search function that provides filtering (i.e., allows you to display only records that meet the criteria you specify) and preferences (i.e., allows you to specify what information to display in reports and in what order the information displays on the screen).

Ad hoc reporting is available to meet specific reporting needs that include unique date ranges and/or specific hierarchy levels, which you request through your client service team or the Client Support

<sup>\*\*</sup> Latest TLS cipher suites are supported

Center. Once we generate the requested report, we place it in your folder, which you can access through the Paymentech Online Report Center. You can view, save or download on-demand reporting by following the same procedures as for the daily, weekly or monthly reports. If a reporting request cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

# FR 7 – Settlement and Availability of Funds

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.

# Response:

Next business day funding is available to clients based on the funds transfer method or use of a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time sent to your bank for value as defined below; transfers on bank holidays occur one business day later than normal. We process settlement files multiple times per day. Our standard cut-off settlement time is 10 p.m. ET / 9 p.m. CT for card-not-present transactions and 8 p.m. ET / 7 p.m. CT for card present and Orbital transactions.

You may send all card types in one file; there is no need to send separate files for non-bank card transactions. Non-bank card deposits are electronically conveyed for settlement to the appropriate company, and you receive payment directly from that company. Based on your contracts with Discover and American Express, and your processing agreement with J.P. Morgan, Discover and American Express transactions can be settled through us or conveyed.

For standard processing, Saturday and Sunday settlements are grouped with Monday's settlements for transferring funds to your bank account(s). Our reports break out each day's deposits, fees, chargebacks, etc., in detail, including Saturday and Sunday. Accelerated weekend funding for U.S. and Canadian clients provides funding for Saturday and Sunday activity on Monday as opposed to Tuesday. This option is available upon request and dependent on product approval. Our multibank account system allows you to choose one or many bank settlement accounts in one or many financial institutions. Each merchant number you establish is linked to a specific bank settlement account.

Settlement times for U.S. clients			
Day of file receipt	J.P. Morgan DDA* clients day paid via ACH or wire USD	Non-J.P. Morgan DDA clients day paid via ACH USD	Non-J.P. Morgan DDA clients day paid via wire USD
Sunday	Monday**	Wednesday	Tuesday
Monday	Tuesday	Wednesday	Tuesday
Tuesday	Wednesday	Thursday	Wednesday
Wednesday	Thursday	Friday	Thursday
Thursday	Friday	Monday	Friday
Friday	Monday	Tuesday	Monday
Saturday	Monday**	Wednesday	Tuesday

<sup>\*</sup>The designated settlement account for merchant funds must be a DDA with JPMorgan Chase Bank, N.A.

<sup>\*\*</sup>Accelerated weekend funding must be requested and is dependent upon credit approval

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

## Response:

Cut off time and settlement can be customized to each MID at the request of the State. This customization will be determined and executed in the discovery and planning stages of the implementation.

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.

### Response:

Transactions can settle automatically or manually. Typically, an automated close time is selected in the implementation process to meet the need of the client and specific agency.

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 autoclose 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?

#### Response:

Funding would occur Friday, October 30 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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

# Response:

Funding would occur Monday, November 2 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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?

#### Response:

Funding would occur Monday, November 2 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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?

#### Response:

Funding would occur Monday, November 2 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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?

### Response:

Funding would occur Tuesday, November 3 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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?

### Response:

Funding would occur Wednesday, November 4 to a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time. Please refer to response FR 7 a. for more information.

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

### Response:

Our multibank account system allows you to choose one or many settlement bank accounts in one or many financial institutions. Each merchant number you establish will be linked to a specific settlement bank account.

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.

# Response:

Saturday's and Sunday's transactions are deposited on Monday but have their own line items.

Funding occurs based on how you configure your company level at setup. You may fund at the Company Level or designate one or more business units (BU) under the company level where funds transfer instructions (FTIs) are established. The number of allowed DDAs for funding will depend on the company level structure.

Individual ACH or wires are separated from each other on bank statements. While we send each deposit individually, your bank's reporting determines whether the individual deposits are separated. Our processing platform operates seven days per week. We treat each day's activity separately, even if there are multiple deposits on that day.

Please refer to RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17, and look for the Financial Activity Summary (FIN-0025) Daily Version report.

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.

#### Response:

Settlement can be made either by ACH or wire transfer in the U.S., wire or EFT in Canada and SWIFT, book transfer or network payments in Europe. Funds will be electronically deposited into the account specified by State, according to the transfer method you choose. Fees can be separated from daily card batch settlements.

# FR 8 – Credit Card Customer Service and 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.

#### Response:

Our customer service functions and hours of availability are listed below. Hours of availability may vary based on representatives' time zones. Customer support is available 24/7/365 via 800 numbers.

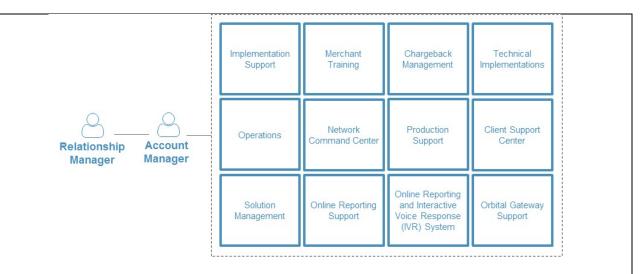
Functional area	Hours of availability
Client service team	Standard business hours
Chargeback analyst	Standard business hours
Training specialist	Standard business hours
Technology Operations	24/7/365
Network Command Center	24/7/365
Technical Implementations	Standard business hours
Production Support	24/7/365
Client Support Center	24/7/365
Solution Management	Standard business hours
Paymentech Online	24/7/365
Interactive Voice Response (IVR) system	24/7/365
Orbital Gateway Support	24/7/365

Additionally, we place a high priority on the ability to proactively contact you in the event of transmission problems detected by our systems. Our system operators monitor the processing of all client files and are notified of any failed files so that they can identify the cause. The system operator investigating the failure typically contact you within 30 minutes to explain the situation and discuss what action needs to be taken. Back-ups, archives, disk space and CPU usage are all part of Operations' daily functions. Any area that falls below 100 percent for that day's performance level becomes an immediate priority to investigate and resolve. Not until an issue is completely resolved is it removed as a top priority.

## Our customer service model

All aspects of our client support model are performed in house. Our highly specialized services and support structure is comprised of the following:

- **Relationship manager** Direct point of contact who focuses entirely on your needs and help identify potential business savings and processing efficiencies; they do not spend time providing sales support or performing business development tasks.
- Account manager Expert who owns your end-to-end client servicing needs and serves as your primary day-to-day contact.
- Senior-level consultants and specialists Subject matter experts with extensive industry backgrounds serve as resources for our client service team and provide strategic account support as needed.
- Multimember account and support teams Specialized service teams that provide comprehensive account support in key areas (e.g., user training, chargeback management, operational and infrastructure support) and many other critical processing support functions.



**Relationship manager** – Serving as the foundation of our client support model, your relationship manager strategically works with the State to determine the best processing solution to optimize your business. They help identify ways to optimize your payments program, potential business savings and processing efficiencies through creative payment strategies and solutions. They share insights on industry and regulatory trends to help you effectively lead and grow your organization and ideas to help you navigate the complexities of the payments industry. They are available to answer questions regarding any aspect of your account activity and regularly provide education, advice and recommendations to assist you with establishing best practices, exception handling processes and interchange compliance.

During regular relationship reviews, your relationship manager may discuss business insights and opportunities, consumer and payment insights, payments industry overview, product and service innovations, strategies and next steps.

Your relationship manager works with your banker, Lori Cadden, and your treasury management officer, Kyle Mooney, to understand your overall financial needs. Together, they recommend comprehensive strategies and solutions to help you maximize efficiencies across your entire commerce cycle.

**Account Management team** – Working with your relationship manager, account managers provide supplemental support to State, including maintenance requests, reconciliation assistance and additional location setup. They have direct access to your account information, allowing them to add merchant IDs, update your existing equipment/add new devices, facilitate banking changes, add methods of payment, and answer your transaction/funding inquiries.

**Chargeback analyst** – We assign a chargeback analyst to serve as your single point of contact for all chargeback issues, assist with questions related to disputes received, and work with you to address and process all items within the required time frames to preserve your dispute rights.

**Training specialist** – A training specialist assists with your initial training needs. They coordinate your unique subject matter and location-based training requirements and provide online, phone or collateral-based training support. They also conduct ongoing customized telephone training and provide user product and service documentation and reference guides, which are also available 24/7/365 on Paymentech Online.

**Implementation support** – We assign a project manager to coordinate and oversee State's implementation to our processing platform. This includes identifying processing requirements, developing a project plan or implementation checklist, creating a mutually agreed-upon schedule, managing the timeline to ensure all required deadlines are met, and facilitating issue resolution. Your project manager assembles a project team comprised of key individuals to support the overall

process, including conducting a scheduled conference call with you to identify outstanding issues, reporting on issue resolutions, and planning and discussing next steps in the conversion project plan.

**Technical implementations** – A technical implementations analyst provides ongoing support during the certification process, including access to the Developer Center, our Web-based certification portal. Developer Center contains Catalog, an online library of our message specifications, and Certify, our real-time integrated testing sandbox environment, to help you review and diagnose all of your test transactions. In addition, the technical implementations analyst provides the testing requirements, script review and technical interface guidance throughout the certification process. You receive a certification letter upon completion, with the technical implementations analyst working with the sales representative and your client service team to provide you with production access.

**Technology Operations** – We staff our data centers 24/7/365. If there is a production issue or technical problem (e.g., file submission, reporting, connectivity issues), you may contact our Technology Operations team by calling the toll-free number. Generally, this team is able to resolve your problem. The team leverages backup resources as needed from the Communications, System Administration and Development departments.

**Network Command Center** – Providing 24/7/365 infrastructure support services for all systems and/or network issues that involve direct interface with our clients, this team has global visibility to all of our centers, enabling continuous monitoring of all services. The team's external escalation points include senior engineering resources from our Network and Systems teams within all support centers.

**Production Support team** – This team provides production environment support for any issues that require technical analysis, file transfers, programming, special processes and other assistance.

**Client Support Center** – Staffed 24/7/365 in multiple sites, our Client Support Center can help you with:

- Administration support Our team of customer service representatives is available to answer questions regarding your account activity (e.g., daily processing, deposits, chargebacks, funds transfers, or any other administrative issues).
- Advanced technical support (VAR software support) Our team of Advanced Technical Support representatives are specially trained to answer questions related to the hundreds of value-added reseller software products certified on our platform, specifically regarding Internet protocol, high-speed DSL and MPLS.

**Solution Management team** – Our team oversees third-party partners (e.g., service providers, software vendors, integrators through middleware, payment facilitators) who have completed a vendor/commercial integration, enabling multiple clients to connect to us. The team consults with all areas within our organization (e.g., business development, compliance verification) to address service and support issues that could impact you and to ensure business continuity. The team does not manage custom or client-specific integrations.

**Orbital Gateway support** – Our highly trained representatives provide comprehensive technical assistance 24/7/365 for our proprietary payment gateway and related suite of products. They provide first-call resolution to assist with connectivity issues, manage Orbital's IP-based authentication system (register/remove IP addresses), and help with error messages and answer technical questions about the applications programming interfaces (APIs). Our Orbital Gateway support representatives also provide first-call resolution for our Virtual Terminal solution, including update user ID or password, add/delete user IDs, assist with error messages and research transaction and deposit functionality.

Paymentech Online and Interactive Voice Response (IVR) system – You have 24/7/365 access to Paymentech Online, our secure Web-based reporting system, and our Interactive Voice Response (IVR) telephone query tool. Paymentech Online provides transaction history, financial reports, bank information and all standard user documentation, while IVR provides touch-tone access to transaction history for sales and refunds, electronic check processing transactions, bank account transfers, and

Visa and Mastercard bank telephone numbers. Security codes are established for each user, ensuring all confidential data remains protected.

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?

# Response:

Through our proprietary reporting tool, Paymentech Online, reports are available online for a rolling five-week period (35 days). For older reports, you can submit a request to your client service team or Client Support Center to pull archived data. Summary report data is accessible for a date range of up to 16 months, transaction detail data is available for six months, and chargeback data is available for two years. You may request various analyses and standard daily reports for different date ranges, with our Client Support Center or your client service team pushing these reports to your online on-demand folder.

Your relationship manager is available to answer questions regarding any aspect of your account activity and regularly provide education, advice and recommendations to assist you with establishing best practices, exception handling processes and interchange compliance. In addition, our team of customer service representatives is available to answer questions regarding your account activity (e.g., daily processing, deposits, chargebacks, funds transfers, or any other administrative issues).

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

#### Response:

We use several methods to monitor your satisfaction. We continuously solicit feedback from the State through consistent interaction. Our Client Vendor Scorecard allows you to evaluate our overall service performance, helping us focus on opportunities for improvement. We also utilize a variety of tools to track inbound calls and escalated issues so that your client service team is made aware of any concerns. We provide you with clearly defined escalation paths so that you may access senior members of the team should escalation become necessary. If there is ever a disconnect between you and your client service team and/or the services provided, we employ a team approach to resolve any issues and ensure the relationship is serviced to your satisfaction. All efforts are coordinated through the client service team, who ultimately maintains direct responsibility for the health and ongoing support of the relationship.

We utilize diverse methods to track and resolve client issues promptly. Ongoing measurement of multiple key performance indicators in all functional areas is a key component of our service model. In addition, we solicit feedback from our clients directly through client scorecards, executive outreach and day-to-day interactions.

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

# Response:

We maintain two active systems rather than a primary and a backup system, so there is no downtime.

We place a high priority on our ability to notify you when we detect an event that could impact your organization. We communicate details to help you manage planned and unplanned technology events, and also provide defined support and escalation processes. Our Platform Status Dashboard allows you to opt into planned and unplanned event notifications through the methods of your choice, including a status dashboard, email and text message. You can also review the Platform Status Dashboard 24/7/365 for the current schedule of upcoming changes as well as the operability status of our products and systems. Your client service team may also communicate these changes/updates to you.

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.

## Response:

Our client service team is designed to support your business needs. We assign a relationship manager who will be responsible for managing your account and providing strategic and consultative collaboration. In addition, your assigned account manager will assist with your day-to-day activities and facilitating support from other specialized service teams. We align our client service team with your organization based on geography and/or vertical sector. Additional service teams (chargeback management, operations and infrastructure, point of sale, technical help, etc.) are organized by function to help support your account as needed.

Your account manager is your primary contact for problem resolution and will facilitate the escalation process, should it be necessary. For issues that require escalation, we will provide you with a contact list detailing the appropriate escalation paths. A typical chain of command includes your account manager, relationship manager and their group manager.

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

### Response:

Our technology departments schedule changes in a change control system that is reviewed by our Technology Client Services team five times per week. This team communicates scheduled changes directly to you via our Platform Status Dashboard, which allows you to opt into planned and unplanned event notifications through the methods of your choice, including a status dashboard, email and text message. You can also review the Platform Status Dashboard 24/7/365 for the current schedule of upcoming changes as well as the operability status of our products and systems. Your client service team may also communicate these changes/updates to you.

We perform capacity upgrades as needed, based upon traffic and usage statistics that our IT staff constantly monitors and analyzes. Our open architecture design allows us to add appropriate system capacity as volume increases. While system software and hardware upgrades are a weekly occurrence, we typically, but not exclusively, plan and execute capacity upgrades once or twice per year.

Given our redundant architecture, maintenance to our platforms does not affect processing; therefore, we typically do not perform scheduled outages. We perform software updates weekly between the hours of 8 p.m. - 6 a.m. ET, which are transparent to you.

We distribute electronic communications when new methods of payment become available. Your client service team may also directly communicate these changes via conference calls, meetings or emails.

We regularly participate in leading industry forums to remain informed on new trends and technology in the marketplace. Your client service team will communicate any potential upgrades or improvements that may be beneficial to your account and will assist you in engaging the appropriate resources to take advantage of these service and product enhancements. We also provide regular webinars on topics that are relevant to your organization.

We review all business enhancements from the payment brands and coordinate implementation of applicable system changes through dedicated quarterly releases and ad-hoc projects. To communicate payment brand mandates and regulation changes to you, we employ a variety of methods:

- **Email/letters** We mail or email updates directly to your organization's executive and other key contacts when payment brand changes are significant, or affect fees or assessments.
- Website/webinars We publish payment brand updates on client-facing websites along with quarterly email and letter update communications. We also host regular webinars for our clients to review changes to the payment brands' rules and regulations.
- Direct contact Your client service team may directly communicate changes via conference calls, meetings or emails.

In addition, our Payment Network Office team directly oversees all payment brand mandates, working to ensure we understand the mandates and meet all compliance-related deadlines. Our Payment Network Office team is dedicated to managing J.P. Morgan's relationship with the payment brands and works to provide transparency into network requirements, including ongoing feedback regarding new requirements and changes as appropriate.

# FR 9 - Chargebacks, Reversals and Refunds

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.

# Response:

According to payment brands' Operating Regulations, an acquirer must re-present or initiate pre-arbitration (reverse) of a dispute/chargeback within 30 calendar days from the initiated date of the dispute/chargeback for Visa and within 45 calendar days from the initiated date of the dispute/chargeback for Mastercard. You must challenge (respond to) a dispute/chargeback by day 18 of the 30-day lifecycle for Visa Allocation, by day 24 of the 30-day lifecycle for Visa Collaboration/Discover, and by day 39 of the 45-day lifecycle for Mastercard. Timeframes may differ for other methods of payment.

We actively work with you to minimize your total disputes/chargebacks and the effect they have on State, with our Chargeback Department proactively evaluating disputed charges. If we are unable to remedy the dispute/chargeback, we send it to you with all supporting documentation via the Online Chargeback Management System.

As part of our disputes/chargebacks program and process, we:

- Perform dispute/chargeback processing in-house on our proprietary system. We have
  developed a state-of-the-art database and a decision logic system to electronically receive
  and interrogate every dispute/chargeback. We are notified electronically that a
  dispute/chargeback has been initiated against your account prior to receiving the supporting
  questionnaire or other images.
- Review the dispute/chargeback to guarantee it has a valid reason code, is within the required time frames and has all the necessary supporting documentation from the issuing bank. We reverse unnecessary or inappropriate disputes/chargebacks without your staff ever being involved in researching the items.
- Review disputes/chargebacks for compliance with regulations. Also, we may utilize the precompliance dispute/chargeback process if there is a violation of a payment brand rule or
  regulation for which there is no established dispute/chargeback reason code. In either
  situation, if the charge is disputed, the cardholder must contact their issuer who then
  completes documentation such as a questionnaire (Visa) or a Billing Dispute Form
  (Mastercard) detailing the reason for the dispute. The issuer then credits the cardholder's
  account and initiates the dispute/chargeback process.
- Process items within the required time frames to preserve your re-presentment/pre-arbitration rights. Our Transaction History Database, which maintains a six-month complete transaction history by credit card number, enables this sophisticated electronic processing.

Key features of our program include:

- · Daily, weekly and monthly reporting
- Anticipation of regulation changes and informing you in time to respond
- Flexible client descriptor to help reduce consumer-disputed chargebacks
- Placement of your customer service 800 number on the cardholder's statement

- Generation of risk reports to anticipate potential problems with a payment brand
- Dispute/chargeback management training by experienced training specialists
- A dispute/chargeback processing manual

Our proprietary Paymentech Online Web portal delivers a cohesive information management experience, providing secure access to a range of electronic information reporting services that leverage the portal's security, messaging and user interface functions. Its Chargeback Management application allows you to manage and process chargebacks online and in real time. Paymentech Online provides AVS/chargeback analysis and chargeback analysis by category, with chargeback data available for two years.

We provide a variety of reports for credit and debit card disputes/chargebacks, and electronic check processing returns. Reports are available with detail information, summary information or analytical information, depending on your requirements. Examples of the reports include, in addition to other post deposit event reports:

- PDE-0017 Chargeback Activity
- PDE-018 ECP Returns Summary
- PDE-0020 Chargebacks Received
- PDE-0040 Chargeback Management User efficiency

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

## Response:

The interactive Online Chargeback Management System enables you to manage disputes/chargebacks and retrievals online, with your users able to view and respond to inquiries, dispute or accept disputes/chargebacks, and fulfill retrieval requests. Dispute/chargeback information is updated three times each day.

Upon receipt of disputes/chargebacks from issuers, when we can, we automatically respond on your behalf. If additional information is needed, we post the dispute/chargeback to the Online Chargeback Management System for you to review and upload documentation as needed. We also post retrieval requests for you to access and respond to by uploading a scanned image of the signed sales slip.

The Online Chargeback Management System helps you:

- Simplify dispute/chargeback processes with an easy-to-use interface that provides access to key documentation associated with disputes/chargebacks
- Minimize paper processing and reduce mailing costs as you manage disputes/chargebacks online
- Reduce manual intervention by uploading dispute/chargeback documentation (e.g., scanned sales receipts, etc.) directly into the Online Chargeback Management module

Our optional Multiple Document Upload feature enables you to electronically transmit dispute/chargeback images to the Online Chargeback Management System, which are then matched directly to the dispute/chargeback and retrieval cases without additional manual intervention. Availability of Multiple Document Upload is determined by how you integrate to us and will require coding and additional development. Once this optional service is set up, you will receive the E-Image Upload Report (ACT-0062) each day, which details any exceptions that did not upload correctly. We recommend that you receive the Delimited File Chargeback Activity Report.

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

## Response:

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

We assign a chargeback analyst to serve as your single point of contact for all chargeback issues, assist with questions related to disputes received, and work with you to address and process all items within the required time frames to preserve your dispute rights.

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.)

### Response:

We perform dispute/chargeback processing in-house on our proprietary system. We have developed a state-of-the-art database and a decision logic system to electronically receive and interrogate every dispute/chargeback. We are notified electronically that a dispute/chargeback has been initiated against a client's account prior to receiving the supporting questionnaire or other images.

We thoroughly investigate the dispute/chargeback to guarantee it has a valid reason code, is within the required time frames and has all of the necessary supporting documentation from the issuing bank. Upon receipt of disputes/chargebacks from issuers, when we can, we automatically respond on the clients behalf. Our representment rate on the merchant's behalf has multiple variables. We have a high success rate when we represent since we are only representing cases on the merchant's behalf when we have a technicality such as the merchant already issued a refund, a duplicate dispute was done on the same ARN, or the issuer didn't supply required documentation. If additional information is needed, we post the dispute/chargeback to the Online Chargeback Management interface. If we respond to cases on your behalf you get notification.

The Online Chargeback Management portal has a comments section where an analyst will provide details of the actions taken. Reporting whether online or delimited data files will always represent the status of a chargeback and the most recent activity.

- 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.

# Response:

The interactive Online Chargeback Management System enables you to manage disputes/chargebacks and retrievals online, with your users able to view and respond to inquiries, dispute or accept disputes/chargebacks, and fulfill retrieval requests. Dispute/chargeback information is updated three times each day.

Upon receipt of disputes/chargebacks from issuers, when we can, we automatically respond on your behalf. If additional information is needed, we post the dispute/chargeback to the Online Chargeback Management System for you to review and upload documentation as needed. We also post retrieval requests for you to access and respond to by uploading a scanned image of the signed sales slip.

The Online Chargeback Management System helps you:

- Simplify dispute/chargeback processes with an easy-to-use interface that provides access to key documentation associated with disputes/chargebacks
- Minimize paper processing and reduce mailing costs as you manage disputes/chargebacks online
- Reduce manual intervention by uploading dispute/chargeback documentation (e.g., scanned sales receipts, etc.) directly into the Online Chargeback Management module

Our optional Multiple Document Upload feature enables you to electronically transmit dispute/chargeback images to the Online Chargeback Management System, which are then matched directly to the dispute/chargeback and retrieval cases without additional manual intervention. Availability of Multiple Document Upload is determined by how you integrate to us and will require coding and additional development. Once this optional service is set up, you will receive the E-Image Upload Report (ACT-0062) each day, which details any exceptions that did not upload correctly. We recommend that you receive the Delimited File Chargeback Activity Report.

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.

# Response:

For card present and card-not-present transactions, you can separate chargebacks from sales and refunds, and are debited directly from the account.

If you are set up for net settlement, we credit sales and refunds less chargebacks and returns, processing fees, interchange fees, miscellaneous adjustments, and dues and assessment fees to your bank account on a daily basis in one deposit.

If you are set up for gross settlement, we credit sales and refunds less chargebacks and returns to your account on a daily basis via your selected funds transfer method(s). We charge processing fees, interchange fees, miscellaneous adjustments, and dues and assessment fees to your bank account in either a single or multiple separate funds transfer deposits. We can separate chargebacks to their own funding transfer if required.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17 for examples of chargeback reports.

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.

## Response:

Refunds are typically part of normal everyday revenues and part of the net deposit (sales less refunds) with detailed reporting available. Chargebacks and reversals along with fees can be debited separately rather than netted. We would welcome the opportunity to further discuss this item with the State if there are questions about refunds.

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

#### Response:

The payment brands mandate the amount of time a cardholder is allowed to dispute a charge. For most reason codes, a cardholder may dispute a charge that is 120 days old; however, some exceptions may exist. There is not any further arbitration process involved with chargebacks.

# FR 10 - Contract Management

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.

#### Response:

Relationship managers conduct regular relationship reviews that produce valuable information on the following subject areas:

- Business insight Review processing volume, authorizations, cost of payments and dispute resolution, analysis of payments performance, security and fraud management insights as well as prevention options
- Client opportunities Areas to improve performance, such as authorization strategy and dispute management, ways to potentially reduce costs, methods to possibly enhance revenue
- Product and service innovations Product previews and enhancements, ChaseNet
- Payments industry overview Payment brand updates, PCI data security compliance information, advocacy programs
- Consumer and payment insights Industry trends, consumer commerce index, news and events such as client forums and webinars
- Strategy and next steps Implementation of recommendations and creation of associated timelines

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

#### Response:

J.P. Morgan strives to stay at the forefront of technology and innovation by introducing unique new services and products that drive operational and economic value and efficiencies in card acceptance, such as our exclusive ChaseNet processing platform. We maximize acceptance by using our Total Value of Acceptance methodology to analyze your unique processing environment from all angles to determine optimal processing solution for your needs. We understand the cost components of card acceptance and the many ways these components can be managed to achieve more favorable results.

We also regularly participate in leading industry forums to remain informed on new trends and technology in the marketplace. Your client service team will communicate any potential upgrades or improvements that may be beneficial to your account and will assist you in engaging the appropriate resources to take advantage of these service and product enhancements. We also provide regular webinars on topics that are relevant to your organization.

Our primary objective for the future is to provide products and services that fully support your diverse needs and meet your goals to optimally manage and lower the costs associated with accepting electronic payments. To meet this objective, we invest significantly in technology and in the proactive planning and research required to support emerging payment types. We strive to serve as your advocate by working closely with the payment brands to address issues you face. We constantly work toward solutions designed to improve authorization rates, reduce fraud and increase consumer acceptance of payment methods while simultaneously exploring new and better ways to process transactions. We commit ourselves to the goal of staying at the forefront of technological advancements that are crucial to your payments processing systems.

Payments are also changing faster than they ever have before. With multiple consumer engagement channels emerging in-store, online and via mobile, it is critical to enable secure, frictionless payments as part of an omnichannel customer experience. With that goal in mind, we continue to commit resources and focus to delivering industry-leading insights and solutions that resonate with our clients.

The following strategies and solutions are in development and are subject to client eligibility:

Alternative methods of payment – We continue to invest in our offerings and are developing
capabilities to expand private label acceptance and alternative payment methods in North
America, including PayPal.

- PINIess Debit for point of sale We are developing support for PINIess Debit transactions
  in a card-present environment with the NYCE, Pulse, STAR, Shazam, Maestro and Accel
  networks. This will also extend our current EMV support to include debit transactions where
  the issuer allows for cardholder verification methods other than online PIN. Clients who do not
  currently accept PIN debit transactions may be eligible to process a subset of transactions
  over the debit networks (eligibility is determined by the issuer).
- Integration with J.P. Morgan Access We are expanding J.P. Morgan Access, our online
  cash management portal, to empower Merchant Services' clients with interactive reporting
  and deep insights to help simplify payments reconciliation and identify opportunities for
  improving profitability around payments. The portal offers dynamic functionality and ondemand, user-defined reporting to help maximize cash management efficiencies. It also
  provides self-service customizable user entitlements and is available in multiple languages.
- Network tokens J.P. Morgan has supported the processing of network tokens for several
  years and is in the process of implementing client-managed Network Tokenization for late
  2021. Once you or your third-party vendor integrates with us to support this functionality, your
  card-on-file token and cryptogram requests can be made against a stand-alone API and then
  used for transaction processing with J.P. Morgan or a processor of your choice.

Also on our roadmap is processor-managed Network Tokenization, which will eliminate your need to manage cryptogram and lifecycle update requests by embedding the functionality within the core processing events. Combining Safetech Tokens with network tokens will give you a complete solution that provides full PCI compliance, authorization optimization and fraud benefits. Once certified, Safetech Tokens can be used throughout your network no matter how payments are received (e.g., card-present, card-not-present, mobile) and will support your need for omnichannel tokenization.

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

#### Response:

Our Computer and Network Services department runs daily service reports monitoring the following areas: transactions processed, authorizations, up-time (both ours and vendor) and peak-hour authorizations. Clients may request a detailed report outlining the performance of various operational areas.

We monitor many systems and resources and take appropriate action to maintain uninterrupted processing. Should the performance of any of these areas fall below 100 percent for that day's performance level, we investigate the issue and work to resolve.

Some of the categories we monitor are:

- Authorizations (including peak hour)
- Call response times
- File accuracy
- First-call resolution
- MIS and database performance
- Network/LAN performance
- Processing performance (batch and online)
- Retrieval requests handled within 24 hours
- Settlement performance
- Timely reporting and month-end statements

- Up-time (ours and vendor)
- Vendor (card type) performance
- 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 due by the 10<sup>th</sup> day of the following month.

# Response:

Our reporting portfolio includes more than 100 reports providing processing detail, summary and analytics information. Our Paymentech Online reporting solution enables you to reconcile submissions, deposits, fees, post deposit events and financial transfers daily, weekly or monthly (calendar and fiscal). These reports, in conjunction with your bank statements, are key elements in a standard financial reconciliation process.

In addition, ad hoc reporting is available to meet specific reporting needs that include unique date ranges and/or specific hierarchy levels, which you request through your client service team or the Client Support Center. Once we generate the requested report, we place it in your folder, which you can access through the Paymentech Online Report Center. You can view, save or download ondemand reporting by following the same procedures as for the daily, weekly or monthly reports. If a reporting request cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

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.

## Response:

We place a high priority on our ability to notify you when we detect an event that could impact your organization. We communicate details to help you manage planned and unplanned technology events, and also provide defined support and escalation processes. Our Platform Status Dashboard allows you to opt into planned and unplanned event notifications through the methods of your choice, including a status dashboard, email and text message. You can also review the Platform Status Dashboard 24/7/365 for the current schedule of upcoming changes as well as the operability status of our products and systems. Your client service team may also communicate these changes/updates to you.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 8. Service Level Agreement Technical File, 15 of 17, as well as RFP 6556 Z1, J.P. Morgan, Appendix 3. Information and Cybersecurity Program Client Letter, Technical File, 10 of 17.

#### FR 11 – Compliance Issue Support

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.

#### Response:

We review all business enhancements from the payment brands and coordinate implementation of applicable system changes through dedicated quarterly releases and ad-hoc projects. To communicate payment brand mandates and regulation changes to you, we employ a variety of methods:

- **Email/letters** We mail or email updates directly to your organization's executive and other key contacts when payment brand changes are significant, or affect fees or assessments.
- Website/webinars We publish payment brand updates on client-facing websites along with quarterly email and letter update communications. We also host regular webinars for our clients to review changes to the payment brands' rules and regulations.

• **Direct contact** – Your client service team may directly communicate changes via conference calls, meetings or emails.

In addition, our Payment Network Office team directly oversees all payment brand mandates, working to ensure we understand the mandates and meet all compliance-related deadlines. Our Payment Network Office team is dedicated to managing J.P. Morgan's relationship with the payment brands and works to provide transparency into network requirements, including ongoing feedback regarding new requirements and changes as appropriate.

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

#### Response:

Please refer to response FR 11 a.

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.

## Response:

We support the State's compliance by facilitating/providing the following:

- **Compliance expertise** Our dedicated team of payment card industry and information security compliance experts focuses solely on clients' PCI compliance matters and needs.
- International reach Our Merchant Compliance team supports all of our operating regions –
  you work with one team for guidance and expertise in PCI and payment brands' program rules
  in the U.S., Canada and Europe.
- Industry leadership We represent our clients and the acquiring industry via the PCI SSC and its Board of Advisors, and we have been elected to the Board numerous times since the founding of the board in 2006. We also participate in forums for sharing information about fraud, threats, vulnerabilities and risk mitigation in the payments industry, including the Financial Services Information Sharing and Analysis Center (FS-ISAC) and the Payment Processor Information Sharing Center (PPISC).
- Credentialing and certification Members of our Merchant Compliance team, hold advanced degrees and certifications, ISACA-accredited Certified Information Security Manager (CISM), Certified Information Security Auditor (CISA) and Certified in Risk and information Systems Controls (CRISC).
- Client communication Upon request we are able to conduct conference calls with you that include your client service team, members of our Merchant Compliance team, our product teams, technology providers, payment brands and PCI Council, etc.

We support our clients by assisting in the clarification of PCI DSS requirements, serving as the liaison between our clients and the various payment brands' security programs. We also host conference calls and client meetings/training, as needed. These training sessions serve to educate our clients about cardholder data security requirements and payment brands mandates for compliance to PCI DSS.

As a founding member of the PCI SSC Board of Advisors, we represented our clients' interests on the board from its formation in 2006, and we continue to serve our clients' interest as a participating organization member and liaison to the PCI Council. We further facilitate discussions with the Qualified Security Assessor (QSA) and payment brands representatives surrounding accelerated compliance strategies and risk mitigation techniques. We frequently publish awareness bulletins and articles to update clients on new technologies, training opportunities, regulatory changes and emerging fraud/compromise risks. Additionally, we provide PCI DSS compliance resources at: <a href="https://www.merchantservices.com/datasecurity">https://www.merchantservices.com/datasecurity</a>.

Below are links to the data security programs of the Visa, Mastercard, American Express, Discover and the Payment Card Industry Security Standards Council's (PCI SSC):

Organization	Program name/link
Visa	Cardholder Information Security Program (CISP)
Mastercard	Site Data Protection and PCI – Mastercard
American Express	American Express – Data Security
Discover	Credit Card Security – Discover Card
PCI SSC	PCI DSS; PA-DSS

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

#### Response:

We support Visa, Mastercard, American Express, Discover, JCB, Diners Club, PINless Debit e-commerce, PINless Debit Bill Payment networks, numerous mobile wallets and some private label cards. We also provide one-stop payments processing. You may submit all card types, including electronic check transactions, in one file. We process all methods of payment in the same manner, eliminating the need for you to manage separate system requirements.

To provide the greatest array of payment options for your customers, we work diligently to identify and implement relevant payment options, including:

Supported payment brands and payment types				
Mastercard	Visa	Discover		
American Express	JCB	Diners Club		
Debit – Visa, Mastercard Check Card	UnionPay (via Discover/Pulse agreement)	Stored Value Gift Cards		
PIN Debit	Private Label	Electronic Check Processing (ECP)		
PINIess Debit e-commerce and PINIess Debit Bill Payment (NYCE, Star, Pulse, Accel only)	Mastercard and Visa Fleet	Apple Pay		
Google Pay	Samsung Pay	Click To Pay (Secure Remote Commerce)		
Electronic Benefit Transfer (EBT)	Health benefit cards	eWIC (via provider solution)		

We can entitle additional methods of payment upon request from the State's authorized contact.

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.

#### Response:

We do not charge non-compliance fees at any time.

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.

#### Response:

Our Merchant Compliance team is dedicated to PCI compliance. The team serves as an industry leader, fostering adoption of cardholder data security compliance programs by our thousands of Level

1, 2 and 3 merchants, their service providers and payment application providers in the U.S., Canada and Europe.

#### Preventive

- Proactive outreach Whether an update on payment brands' rules, a point-of-sale security alert, or a potential compromise, we notify clients often before they realize there is an issue.
- Direct connection with payment brands We can facilitate direct conversations with the payment brands for advocacy and dispute resolutions purposes.

## Detective and Responsive

- Unparalleled insight Our direct access to issuer-identified fraud trends allows us to quickly alert affected companies about impending fraud.
- Quick detection and response Faster fraud detection and alerts from Chase's card-issuing business means earlier responses to our clients. Our unique position allows for quicker information flow to our clients for both fraud- and PCI compliance-related issues.
- Compliance optimization We distill the complex world of payment brands' rules and PCI requirements to help organizations obtain an optimal set of compliance standards.

We offer a wide range of products based on PCI DSS compliance-enabling technologies, such as masking and truncation, hosted pay page, tokenization and end-to-end encryption.

The acquirer is the sole arbiter of PCI DSS business compliance. The determination of compliance is dependent upon validation of your compliance with the payment brands' cardholder data security program rules appropriate to the compliance validation level:

- Level 1 and Level 2 require use of a Qualified Security Assessor (QSA) to assess PCI compliance or have an accredited Internal Security Assessor (ISA) to self-assess. An ISA is an internal staff that is trained and certified to assess PCI compliance.
   URL for ISA: https://www.pcisecuritystandards.org/training/isa\_training.php
- Level 1 requires a completed Report on Compliance
- Levels 2, 3 and 4 require completion of a Self Assessment Questionnaire (SAQ). Please see URL to SAQ – click on the SAQ tab: <a href="https://www.pcisecuritystandards.org/security-standards/documents.php?category=saqs">https://www.pcisecuritystandards.org/security-standards/documents.php?category=saqs</a>

If these entities remain separate, then those levels would likely remain. We would want to convene with the State to best understand its infrastructure and determine how to align the PCI levels along with any opportunity to streamline the reporting from the State.

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?

# Response:

We do not offer a PCI online portal. PCI compliance details can be sent directly to our PCI team or your relationship team via e-mail. Please refer to response FR 11 f. for additional details on how we support your PCI compliance needs.

# FR 12 – Disaster Recovery

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

#### Response:

We have made a significant financial investment in our disaster recovery program by deploying loadbalanced, mirrored data centers. These data centers provide redundancy between sites for our frontend processing networks. Both sites are active-active, meaning that each site is processing a portion of the transaction volume. With this approach, in the event of a site failover, we ensure that we are moving to an already active site. Our Business Continuity Plan is tested once per year. Additionally, as part of maintenance activities, we may move processing to one site while we perform maintenance on the other, providing continuously available front-end systems.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 3. Information and Cybersecurity Program Client Letter, Technical File, 10 of 17.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 4. Global Business Resiliency Client Letter, Technical File, 11 of 17.

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?

# Response:

Please see RFP 6556 Z1, J.P. Morgan, Appendix 4. Global Business Resiliency Client Letter, Technical File, 11 of 17.

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

#### Response:

We maintain two active systems rather than a primary and a backup system, so there is no downtime.

Also refer to response FR 12 a. above.

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

#### Response:

In the rare event of a system outage or reporting malfunction, alerts may be distributed via J.P. Morgan Access® Online<sup>SM</sup> and reinforced via your Client Service Associate. The ongoing dialogue will largely be driven by the nature of the challenge and the best suited path to resolution.

Alternative instruction capabilities can be established upfront to ensure your ongoing operating capabilities during outage scenarios.

During any business disruption, we recognize it is imperative that we keep you informed on a regular basis.

In 2020, J.P. Morgan Access average uptime was over 99.98%. In 2019, J.P. Morgan Access average uptime was over 99.98%.

# FR 13 - Online Bank Reporting

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

#### Response:

Paymentech Online provides the State with 24/7/365 Internet access to information within four main applications: Report Center, Transaction History, Chargeback Management and Bank Information. Use Paymentech Online to perform online searches of the database, alleviating the need to call our Client Support Center or the IVR system. Also use it to support your customer service efforts, accessing crucial information supporting customers on the phone.

Reports – whether daily, weekly or monthly – are generated at the end of your processing day and typically ready for you to view the morning of the next day. More than 100 reports provide processing detail, summary and analytics, which include:

Paymentech Online reports	Report description
Adjustment Detail (FIN-0002)	Identifies adjustments posted to a client's account
Chargeback Activity (PDE-0017)	Provides financial summary and transaction-level detail of CB activity (daily report); monthly report summarizes CB activity by reason code
Chargeback History to Sales – Visa (RSK-0002)	Tracks compliance with monitoring program guidelines for Visa U.S. and Visa International
Chargeback Received (PDE-0020)	Provides transaction-level detail for disputes/chargebacks (CB) received
Debit Adjustment Detail (PDE-0036)	Lists the debit adjustments received by us during the reporting period
Deposit Activity by Hierarchy (FIN-0108)	Summarizes activity by hierarchy level in a spreadsheet format; can be requested as an alternative to the Deposit Activity Summary
Deposit Activity Summary (FIN-0010)	Contains activity, financial, fees and adjustment and funds transfer summaries
Deposit Detail (ACT-0010)	Transaction-level detail for all deposited transactions
ECP Notification of Change (ACT-0019)	Provides updated consumer account information for ECP transactions
ECP Return Activity (PDE-0018)	Provides financial summary and transaction-level detail of Electronic Check Processing (ECP or eCheck) returns activity (daily report); monthly report summarizes ECP returns activity by reason code
Exception Detail (ACT-0002)	Transaction-level detail for declined deposits, front-end edit rejects and cancelled/on-hold items
Financial Activity Summary (FIN-0025)	Summarizes net financial activity, fees, adjustments, balances and funds transfers daily for the current month
Funds Transfer Detail – Net (FIN-0042)	Provides details regarding activity and source entities that contributed to a specific funds transfer (for all net-settled clients)
Funds Transfer Summary (FIN-0041)	Summarizes information for bank deposits that occurred during the report period. This information is also available on the Deposit Activity Summary
Interchange Downgrade Summary (ANS-0017)	Summarizes front-end downgrades by card type and downgrade reason code
Interchange Qualification Detail (ANS-0018)	Provides transaction-level detail for front-end downgrades
Interchange Qualification Summary (ANS-0016)	Provides summary by card type and interchange rate for all front-end downgrades
Monthly Terminal/Batch (FIN-0028)	Summarizes by transaction division the total transactions processed by a POS terminal or similar electronic device for a month
Refund Exception Detail (RSK-0007)	Identifies refunds that do not match prior sales transactions, an indication of potential fraud or processing issues that may lead to loss of revenue
Reserve Balance Summary (RES-0003)	Summarizes the activity and adjustments affecting dispute/chargeback, ECP or other reserve balances

Reserve Detail (RES-0004)	Provides the details of adjustments and activity that affected reserve balances during the reporting period
Service Charge Detail (FIN-0011)	Details interchange and assessment, and fees assessed
Single Submission Summary (FIN- 0053)	Provides transactional information for a single submission grouped by action code and method of payment; displayed via a hyperlink from the Submission Listing
Submission Listing (ACT-0012)	Provides a listing of submissions received on behalf of a client with summarized transaction information for each submission
Terminal/Batch Detail (ACT-0027)	Provides transaction-level detail for sales and refunds received from a POS
Terminal/Batch Summary (FIN-0027)	Summarizes by MOP and subtotals by batch, transaction count and amount of sales and refunds received from a POS

With all the flexibility built into Paymentech Online, the variety of reports available, the ability to export reports and to define your hierarchy structure, the need for ad hoc reporting is rare. If you have a reporting request that cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

In addition to online reporting, we offer select reports 24/7/365 over secure network communication channels in an electronic Delimited File Reporting (DFR) format that you can import in either detailed or summary formats directly into your internal accounting or data management systems. This helps expedite and streamline daily operational processes by adding data automation to simplify existing reconciliation, exception processing or information analysis. DFR seamlessly integrates with other accounts receivable and general ledger applications, as well as common database and spreadsheet applications or virtually any software that accepts input of delimited data. Our Developer Center has our DFR specification with information on each report supported with the field formatting layouts.

We are happy to provide a demonstration of Paymentech Online upon request.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

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

## Response:

You will need Internet access and an assigned logon to use our web-based Paymentech Online reporting tool. It is accessible using a standard Web browser, with no special add-on applications (i.e., plug-ins, applets, etc.) required.

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

#### Response:

We are happy to provide a demonstration of Paymentech Online upon request.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

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.

## Response:

You assign roles to users to allow or restrict access to each application, specific reports or hierarchy levels. We require each user to be assigned a unique user ID and password that allows only that user access to data.

Paymentech Online's Report Center application presents information to your users based on their roles and hierarchical permissions. Most reports can be viewed at Company, Business Unit and Transaction Division hierarchical levels, as well as client-defined ad hoc reporting groups. We do not send (via email or regular mail) specific hierarchical sections; however, users with specific role-based security can log in to the tool and view appropriate reports at specific hierarchical entity levels. There is no additional cost for this service.

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

# Response:

Please see RFP 6556 Z1, J.P. Morgan, Appendix 3. Information and Cybersecurity Program Client Letter, Technical File, 10 of 17.

f. Describe the bank firewalls to protect customer information.

# Response:

We manage the security of transaction data through a password-protected environment. In order to access our system, we require complex passwords. In addition, all electronic data that is stored by us is available only to employees with such access. We handle all processing data in strict confidence.

We protect our databases through a certified secured network and system tier architecture. We grant only pre-authorized individuals Web access to our applications. We secure access into the existing Order History database through encrypted communication, which requires the individual to have multiple identifiers. Once authenticated, authorized users can access credit card account information by providing the proper data combination. Our secured Web services prohibit random selection of non-specific credit card inquiries through implementation of tight security measures.

In addition, we have implemented several levels of restricted access to our core network by using extensive firewall and access list integrations. This limits access through both Web and wide-area network solutions.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 3. Information and Cybersecurity Program Client Letter, Technical File, 10 of 17.

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

# Response:

Paymentech Online implements industry standard security measures to provide a secure online reporting environment, including latest version of the Payment Card Industry (PCI) Data Security Standards (DSS) and multifactor authentication to manage access to online reporting systems. Your users must always provide their username and password, and if attempting to log in from a new or unrecognized device, must validate their authenticity by completing challenge questions and use single-use passwords. Three incorrect password entries or three incorrect answers to a challenge question will lock the user's account, with users having to contact customer service to unlock their account.

User passwords automatically expire after 90 days and must be reset during the next log in to Paymentech Online, with user accounts automatically suspended after 90 days of inactivity. If the account remains inactive for a total of 270 days, the account becomes inactive and you will need to contact customer service in order to have it reactivated. If a user logs in to Paymentech Online and they have been idle for 15 minutes, the application will automatically log the user out of the system.

While Paymentech Online does not require multilevel authentication, we will be moving Paymentech Online users to J.P. Morgan Access, our online cash management portal. J.P. Morgan Access offers multilevel authentication. Please refer to FR 10 b. for more information on J.P. Morgan Access.

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

## Response:

Paymentech Online does not limit the number of users that can use the online portal or be online at the same time.

i. Describe how the online solution upgrades are completed.

## Response:

We have designed our reporting suite to minimize the impact of change to your organization. The core structure and format of our reports remains consistent and change is infrequent. Minor modification such as data element additions are the most typical and are essential for supporting new regulations, products and services. We make revisions to our reporting user guides throughout the year and create addenda as temporary updates if necessary. We publish the revisions and updates on Paymentech Online for easy client access.

We outline changes to our Delimited File Reporting (DFR) reporting suite in our DFR technical specification. We provide you with the updated DFR specification a minimum of 60 days prior to any changes, which allows you to assess impact and make appropriate adjustments to your systems. We work extremely hard to append new data elements to the end of our reports and to group changes into periodic releases when at all possible.

j. Describe how the previous day reporting will be available by 8:00 AM CT.

## Response:

Our reporting system generates reports based on your end-of-day, which is typically 10 p.m. ET. We capture transactions submitted prior to this time in our reports and make them available to you before the start of the next day. However, it is not uncommon for these transactions to be viewable within just a few hours.

k. Describe when funds are available to transfer after settlement (same day, next day, etc.).

#### Response:

Please refer to response FR 7 a. for our settlement times and funds availability schedule.

I. 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.

## Response:

Our reporting system, Paymentech Online, supports the inclusion of customer defined data fields (e.g. specifically an order ID) that follow the entire lifecycle of a transaction and can track financial transactions. Transaction inquiry tools that can track individual transactions by any number of filters (e.g., card type, amount, data range, order ID, last four digits) are also available, with our Deposit Activity Summary report containing activity, financial, fees and adjustment and funds transfer summaries. To track funds transfers, we send the funds transfer instructions ID (internal identifier) in our wire, ACH, and SWIFT transfers to your depository bank to match back to our reporting.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

m. Describe all reports available online. Describe how the reports can be customized.

#### Response:

Please refer to response FR 13 a. for a list of standard reports.

In addition to providing you with our full array of standard financial reports available via Paymentech Online, we offer reports with user-defined date ranges that you can customize to meet your needs. Some examples include:

- Authorization Analysis
- AVS/Chargeback Analysis
- Chargeback Analysis by Category
- Average Sale and Refund Amount
- Interchange Qualification
- Recycle Analysis
- Sales by BIN
- Transaction Detail by Submission Analysis

You can export report data into Microsoft Excel or delimited formats for further manipulation. For select reports, our Paymentech Online support a search function that provides filtering (i.e., allows you to display only records that meet the criteria you specify) and preferences (i.e., allows you to specify what information to display in reports and in what order the information displays on the screen).

Ad hoc reporting is available to meet specific reporting needs that include unique date ranges and/or specific hierarchy levels, which you request through your client service team or the Client Support Center. Once we generate the requested report, we place it in your folder, which you can access through the Paymentech Online Report Center. You can view, save or download on-demand reporting by following the same procedures as for the daily, weekly or monthly reports. If a reporting request cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

Our Delimited File Reporting (DFR) helps expedite and streamline your daily operational processes by adding data automation to your existing reconciliation, exception processing or information analysis processes. It seamlessly integrates with your accounts receivable and general ledger applications, as well as many common database and spreadsheet applications, or any software that accepts input of delimited data. We offer a full suite of DFR reports, allowing you to electronically process financial activity, transaction detail or exception activity data. If a reporting requirement cannot be met with the standard options, your client service team will work with you in attempting to meet your business needs.

DFR reporting is easy to set up, process and use, allowing you to manipulate the data once received into your in-house systems and able to be customized. Multiple file formats (e.g., flat, compressed, encrypted, compressed and encrypted) can be generated automatically for you to pick up via secure transfer channel (e.g., SFTP) or for us to deliver via MPLS/VPN. Data is transmitted using the same secure network communication channels you trust for your submission processing.

We created DFR reporting in response to requests from clients like the State, which exemplifies our commitment to meeting the highest standards of quality and to exceeding your payments processing expectations.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

n. Describe information available on current day and previous day reporting. Example: Merchant ID or merchant name and amount.

## Response:

Merchant ID, merchant name and amount data are available on current-day and previous-day reporting. Please refer to response FR 13 a. for a list of standard reports. Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17.

O. Describe the ability to view, print, and download daily reports for previous day and current day activity, include all formats available.

#### Response:

Through Paymentech Online, reports are available online for a rolling five-week period (35 days). For older reports, you can submit a request to your client service team or Client Support Center to pull archived data. Summary report data is accessible for a date range of up to 16 months, transaction detail data is available for six months, and chargeback data is available for two years. You may request various analyses and standard daily reports for different date ranges, with our Client Support Center or your client service team pushing these reports to your online on-demand folder.

Paymentech Online provides access to reports 24/7/365 in a variety of user-controlled formats that you can view, download and print using multiple formats (e.g., HTML, PDF, RTF, Excel, CSV). You control access to your reporting data. If you authorize access for a third-party user, either Web-based or through Delimited File Reporting (DFR) delivery, report data may be delivered to the third party.

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<sup>th</sup> of each month for the previous month's charges. Online reporting must be downloadable in an editable file format. List available formats.

#### Response:

We offer invoicing for processing fees, interchange fees, and dues and assessment fees on a monthly basis. Invoices for your previous month's processing are emailed to your organization's designated contact.

q. Describe the length of time data is retained and how to retrieve it. Explain any options for extending the data retention time frames.

## Respond:

Through Paymentech Online, reports are available online for a rolling five-week period (35 days). For older reports, you can submit a request to your client service team or Client Support Center to pull archived data. Summary report data is accessible for a date range of up to 16 months, transaction detail data is available for six months, and chargeback data is available for two years. You may request various analyses and standard daily reports for different date ranges, with our Client Support Center or your client service team pushing these reports to your online on-demand folder.

We are happy to discuss extending data retention beyond our standard availability.

r. Describe how to initiate and complete wires, as well as make book transfers using the online solution.

#### Response:

Please refer to pages 6-34 of the attached RFP 6556 Z1, J.P. Morgan, Appendix 6. JPMorgan Access Payments Guide, Technical File, 13 of 17.

s. Describe the method used to accept real-time payments and post them the same day.

## Response:

J.P. Morgan was one of the first early adopter banks in the country to offer Real-Time Payments (RTP). RTP message capabilities include sending payments and receiving acknowledgements in real-time. As an industry leader J.P. Morgan currently offers its clients the ability to send and receive RTP through a system-to-system Application Program Interface (API) and through our Intelligent Routing solution in the United States. J.P. Morgan has also partnered to offer RTP directly to J.P. Morgan clients through the Kyriba and Modern Treasury platforms.

We are planning to extend our RTP capabilities to the J.P. Morgan Access® Online<sup>SM</sup> portal, J.P. Morgan Access® Mobile<sup>SM</sup>, and NACHA file format in the near future. Required information and formats may vary based on the channel you choose.

RTP is a credit-push only solution and operates on a good funds model, meaning that you will need funds in your designated funding account to initiate payments. Additionally, J.P. Morgan will work with you to enable use of the RTP service based on your needs.

- 1. J.P. Morgan Access® API: a machine-to-machine, web-enabled connection.
  - For secure authentication purposes, we will work with you to create and exchange a public certificate. The public certificate will be stored in our internal system.
  - State of Nebraska's system will also attach a digital signature to each API call as an added security measure.
  - API messages will be based on JSON format.
- 2. **Intelligent Routing:** Through this B2C electronic payment service, corporate clients may send payment offers to their customers via email or SMS text message, or an account and routing number. Through intelligent routing, there is ubiquitous payment delivery across the network. Based on State of Nebraska's preferences, payments that aren't eligible for RTP are routed to other payment methods like Same Day ACH, Next Day ACH, Zelle, and Checks.
  - This functionality may be reached through Access.
  - The client can initiate payments through online manual entry, file upload, transmission or API.
  - Transmission file formats include proprietary fixed-length messaging, ISO 20022, EDI X12 and GFF.
- 3. Kyriba and Modern Treasury: treasury management software system.
  - State of Nebraska can initiate payments directly through their existing Kyriba or Modern Treasury workstation for seamless, easy setup.

The client implementation process will vary based upon the method of entry chosen for initiation, whether API or file based, with the latter taking as little as just a few days for set up.

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.

#### Response:

J.P. Morgan Access provides online repetitive wire setup. There are two options available. Standard repetitive templates are approved and activated by the State's users and do not require a bank review/approval process. Payment routing details (e.g., account #, Bank ID) cannot be edited at payment initiation.

Depending on the State's requirements for payments, the second option available is to leverage enhanced repetitive templates which are verified and activated by the bank once the client user creates and approves them. This feature is configured through the State's settings and user entitlements.

Telephonic wire transfer with a PIN can be used as a primary and/or back-up method of wire initiation. Hours of operation are Monday-Friday from 8:30 a.m. to 5:00 p.m. ET.

Please refer to pages 9-15 of the attached RFP 6556 Z1, J.P. Morgan, Appendix 6. JPMorgan Access Payments Guide, Technical File, 13 of 17.

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.

# Response:

J.P. Morgan Access® Online<sup>SM</sup> has an optional alert that notifies users when a payment transaction meeting the established criteria (positive or negative amount) has been processed successfully. The alert is sent once per occurrence. The structure of the messages are as follows:

# Alerts Inbox Message: Completed Transaction - For Account #XXXXX1234

Your completed payment notification for [e.g., XXXXXXX1234] Method–[e.g., Wire, ACH] Payment Type–[e.g., Debit] Amount–[e.g., XXXXXXX USD] Account #–[e.g., XXXXXX1234] Date–[e.g., 09-Mar-16] Originator OR Paid To [name] JPM Reference #–[e.g., JPM TRN: 000000000FR] Client reference #–[e.g., 173027] Confirmation–[e.g., XXXXXX\*\*X] Remarks–[e.g., HOLD CLEANING CHEMICAL INV 14697 /ACC/INSTIT. #XXX] Sending Bank–[e.g., BANK NAME 123 MAIN STREET SAN FRANCISCO CA 94104-1298] Acct Party– [e.g., ABCD CORPORATION, 123 MAIN STREET CT 06880 WESTPORT US] B/O Customer– [e.g., CUSTOMER NAME, 123 MAIN STREET MOUNT PLEASANT VILLAGE BS] Ultimate Beneficiary–[e.g., BENE NAME. UNIT 101 - 190 STREET SURREY, BC V3Z 3W6 CA] ,

**Email Message**: Same as that sent to the Notifications Inbox.

Note: The Completed Transaction Alert is triggered when the user sets a threshold amount on the following transaction types on J.P. Morgan Access® OnlineSM: Account Transfer, Adjustment, ATM Transaction, Automated Clearing House, Book Transfers, Cash Concentration Transfer, Checks, Chips Transfers, Coin and Currency, Commercial Loan, Controlled Disbursement, Deposit and Remittance, Documentary Collections, Fedwire Transfers, Fee or Charge, International Banking Facility, Investment Services, Letter of Credit, Lockbox, Miscellaneous, Other Funds Transfers, Return Items, and Security Activity.

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.

# Response:

J.P. Morgan Access® OnlineSM offers State of Nebraska comprehensive list of predefined reports, as well as advanced filtering and criteria capabilities, and a powerful set of interactive features to enable State of Nebraska to define the report scope to pinpoint desired transactions for enhanced data management, allowing you to customize reports for different views or download them into different layouts to enhance visibility and information transparency to meet your varied reporting needs.

For example, for balance and transaction reporting, State of Nebraska can customize the reports on Online with the following selection options:

- Select balances by account or groups of accounts
- Access prior business day, current business day or as of business day financial data; or select a date range of up to 90 calendar days
- Evaluate account averages for this month, the prior month and year-to-date
- View balances, credits and debits
- Select from a variety of industry standard formats: Excel, CSV, PDF, MT940, ISO camt.054 and BAI2

In addition, our flexible and advanced Interactive Reporting with the following functionality will allow State of Nebraska to enhance the presentation of information to meet your business needs:

- Move, show or hide fields or columns within the report
- Sort on single or multiple columns
- Use our web search tool to filter data
- Use graphs or charts to quickly visualize trends
- See your report change dynamically as you perform customization of your report
- Save and re-use the report template, print or export the report with the customized settings

To enhance productivity, reports can be scheduled to run automatically via our Automated Scheduler at recurring intervals, e.g. daily, weekly or monthly. Additionally, customized reports can be shared by the creator with other State of Nebraska users.

Once the scheduled reports are available in your users' Reports Inbox, the users can download these reports at any time even outside of regular business hours, provided that this is not within our electronic banking system's regular maintenance hours.

w. Describe the layout of the CSV format to be exported.

## Response:

J.P. Morgan utilizes standard CSV formats and will work with the State to determine any custom text fields.

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.

## Response:

Clients can earn a credit (a soft dollar value calculation) on cash balances held overnight in non-interest bearing accounts. This earnings credit is used to offset banking fees and may enable you to realize greater value for your cash compared to other alternatives. The earnings credit is automatically applied to offset banking fees for the billing period.

J.P. Morgan uses the following formula to calculate the monthly earnings credit allowance:

(Average Monthly Investible Balance x ECR x Actual Days in Month)

**Earnings Credit** 

-

Actual Days in Year

Traditional Collateral Premium below.

July 2020	20 bps
August 2020	20 bps
September 2020	20 bps
October 2020	20 bps
November 2020	20 bps
December 2020	20 bps
January 2021	20 bps
February 2021	20 bps
March 2021	15 bps
April 2021	15 bps
May 2021	15 bps
June 2021	15 bps
July 2021	15 bps

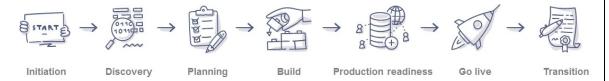
# FR 14 - Implementation and Post Implementation Support

a. Provide a detailed example that includes a step by step process of the implementation plan. Response:

We assign a project manager to coordinate and oversee the State's implementation to our processing platform, which includes identifying processing requirements, developing a project plan or implementation checklist, and creating a mutually agreed-upon schedule. Your project manager is also responsible for issue resolution and management of the timeline to ensure the conversion meets all required deadlines. They assemble a project team comprised of key individuals to help facilitate the overall implementation process. This includes conducting a

regularly scheduled conference call with you to identify outstanding issues, report issue resolutions, and advance toward key tasks and milestones in the project plan.

# Implementation project flow and framework



**Initiation** – After we receive your mandate for services, we work with you to complete and finalize all documents related to the Merchant Agreement. Our Business Development team manages the execution of the merchant agreements, application forms mandated by Visa and Mastercard, and other required documentation.

**Discovery** – We conduct discovery conversations with you and your designated resources to identify critical activities to help prepare for a successful implementation. Based on the information gathered, we either create an implementation checklist for our internal use, or a Statement of Work document outlining the technical details of your set up, which we distribute to your team for review and sign-off.

**Planning** – Should a Statement of Work be required, upon your sign-off, the project manager develops a project plan that incorporates all implementation-related tasks, timelines, projected completion dates, and assigned individuals responsible for completing key tasks. We also work with you to identify critical the State team members to join the project and set a day and time for regularly scheduled status meetings.

**Build** – Upon receiving all your required documentation, the project manager begins facilitating the overall setup and development of your interface to us. They coordinate the appropriate teams to identify hierarchy requirements, which provide a profile of your lines of business, along with the locations or lines of business you want segmented for reporting and funding purposes. Based on the agreed-upon hierarchy and baseline location information, we then set up your account on our system and begin work to establish your desired reports, identify report recipients and distribution centers, and note any unique funding requirements.

Should there be a requirement for you or a vendor to certify directly to us, the project manager coordinates the effort with our technical team. Our technical implementations analyst advises and assists you with all steps required for establishing connectivity, including ordering, delivering and installing a primary and secondary dedicated circuit (depending on the chosen communication method, client access and availability for installation). They serve as your primary contact to answer all questions that relate to coding to our authorization and deposit file formats, test and certify the completed authorization application, and deposit the file to our test system.

We also develop similar online and batch testing outlined as follows that contain all critical elements required for you to certify to our platform:

- Online test
- Connectivity
- Transaction type, including authorization, capture, refund, void
- Methods of payment: Visa, Mastercard, American Express, Discover, etc.
- Data elements: Address Verification Service, Card Security Verification

**Production readiness** – The project manager facilitates all activities required by our Operations and Support teams in preparation for your production processing and handoff to your service

model. Final quality checks are completed on setup and configurations in accordance with the agreed-upon Statement of Work or as outlined in the implementation checklist.

**Go live** – Once your build is complete, we send you a secure email with your merchant IDs for you to code into your system. Upon completion of the coding, if no Statement of Work was required, you are activated and ready to process transactions. If a Statement of Work is required, we develop a deployment plan specific for you. The plan begins with the selection of merchant IDs to be used in a production pilot, processing live transactions. The results of this pilot are evaluated by you and our team, and any issues corrected prior to the rollout of all production merchant IDs. After a final review of the conversion issues to date and a determination that all issues impacting the launch have been satisfactorily resolved, you can begin processing. The conversion team monitors incoming authorizations and deposit activity to ensure interchange is assessed appropriately, that there are no funding issues, and all fees and assessments are correct.

**Transition** – The project manager remains a key contact through the first billing cycle to assist in any transition issues that may arise. Once all issues are satisfactorily resolved and you are successfully processing, the project manager transitions your relationship to the client service team to manage your relationship going forward.

We are dedicated to delivering a seamless implementation process. The milestones outlined below in the following sample implementation schedule provide a high-level overview of the steps required to set up your J.P. Morgan services and products. Please note that timeframes for your actual implementation vary based on the number and diversity of product types, and rely on the timely completion of key milestones and tasks performed by accountable owners from your organization and ours.

Please refer to RFP 6556 Z1, J.P. Morgan, Appendix 2. Sample Implementation Schedule, Technical File, 9 of 17.

#### b. Provide an implementation timeline giving estimated lengths of time.

#### Response:

We have provided payments processing solutions for more than 35 years, and have the expertise to deliver a customized and fully operational system for the State. While every implementation is different, we have established many practices to efficiently board clients onto our platform in a timely manner. As we customize each system for our clients, some variables that can increase implementation time include:

- Client-managed internal system development
- Client resource limitations needed to facilitate the implementation and/or dependency on a third-party vendor
- Coding and development time and resources versus off-the-shelf, plug-and-play applications
- Establishing secure connectivity to exchange files and information between our organizations
- Integration complexity
- Number of decentralized channels or host systems
- Scheduling challenges across multiple client locations where we set up sessions to train your teams to perform terminal downloads, etc.
- Unplanned point-of-sale configuration changes after delivering code to the client
- 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.

## Response:

**Our Client Consulting team** advises you on critical facets of your processing environment, including point-of-sale systems, integration methodologies, communication methods, value-added services (e.g., security and fraud services, ChaseNet, PCI solutions), reporting (online, raw data files), third-party vendors, system architecture and other essential business functions. They help assess your current environment and map out solutions to meet your strategic needs. Averaging more than 15 years of payments experience, team members are well-versed in helping you navigate complex products and processing requirements.

**Our Client Implementation team** is comprised of experienced project managers responsible for implementing major client accounts to our processing systems. The team works toward your successful integration to us and leveraging our optimal payments processing solutions. They address PCI compliancy rules, payment brands' rules and regulations, as well as transaction qualification for best interchange rates, unique nuances of integrated point-of-sale solutions and project management methodologies. The team's combined experience includes years of customer service, project management and client training, with team members bringing deep industry experience, quality project management, and a commitment to exceeding your expectations.

Some examples of the team's previous client account implementations include the following. For privacy reasons, we do not disclose client names.

- Leading global technology firm Managed the conversion of one of the world's largest
  multinational information technology companies. We successfully coordinated efforts that
  involved multiple markets processing on various payments platforms, leading to a secure,
  international processing network.
- Prominent restaurant corporation Managed the implementation of a leading restaurant corporation with 6,400 corporate and franchise locations. The project required a complex reporting structure that was established with ease by our skilled implementation professionals.
- Major retail leaders Managed the implementation of several high-end fashion organizations that involved both retail and e-commerce processing. The project included encryption, tokenization and EMV processing requirements, which were seamlessly facilitated across third-party software vendors when applicable.

# d. Describe the methods used to communicate industry updates, rules and regulations. How often are they distributed or published?

#### Response:

We regularly participate in leading industry forums to remain informed on new trends and technology in the marketplace. Your client service team will communicate any potential upgrades or improvements that may be beneficial to your account and will assist you in engaging the appropriate resources to take advantage of these service and product enhancements. We also provide regular webinars on topics that are relevant to your organization.

We review all business enhancements from the payment brands and coordinate implementation of applicable system changes through dedicated quarterly releases and ad-hoc projects. To communicate payment brand mandates and regulation changes to you, we employ a variety of methods:

- Email/letters We mail or email updates directly to your organization's executive and other key contacts when payment brand changes are significant, or affect fees or assessments.
- Website/webinars We publish payment brand updates on client-facing websites along
  with quarterly email and letter update communications. We also host regular webinars for
  our clients to review changes to the payment brands' rules and regulations.
- **Direct contact** Your client service team may directly communicate changes via conference calls, meetings or emails.

In addition, our Payment Network Office team directly oversees all payment brand mandates, working to ensure we understand the mandates and meet all compliance-related deadlines. Our Payment Network Office team is dedicated to managing J.P. Morgan's relationship with the payment brands and works to provide transparency into network requirements, including ongoing feedback regarding new requirements and changes as appropriate.

Industry updates are released on an as-is basis by the card brands. J.P. Morgan communicates them immediately via our typical communication methods outlined above.

## e. Describe any on-going training available as upgrades or system changes occur.

## Response:

A training specialist assists with your initial training needs. They coordinate your unique subject matter and location-based training requirements and provide online, phone or collateral-based training support. They also conduct ongoing customized telephone training and provide user product and service documentation and reference guides, which are also available 24/7/365 on Paymentech Online.

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

## Response:

f. Describe the warranty on any terminals, including all hardware components Detail how terminals are supported post implementation to provide uninterrupted service.

#### Response:

We are not a manufacturer or manufacturer's agent, and as warranties vary, we are unable to provide any warranty information. We are happy to discuss further in order to ensure your requirements are met.

We sell point-of-sale equipment through our vendor or the State may opt to obtain point-of-sale equipment that is certified to our network from a third-party vendor.

Class A terminals that are actively sold, certified and supported by us include:

- Ingenico: Desk 5000 (IP/Ethernet only), Move 5000 (WiFi/BT/4G only) and iCT250 standalone terminals
  - External PIN pad options include: DPP 1500 only for use with the Desk 5000 and iPP320 to be used with the iCT250 only
- Verifone: VX 520 and VX 680 (3G model only)
  - External PIN pad options include: VX 820 to be used with the VX 520 only

If your existing terminals need reprogramming, we facilitate that process for you, including preparation of download files, deploying welcome kits (via our deployment vendor), scheduling dates and times for outbound calls to each location to perform equipment download, and training for each location. If you need new equipment, we arrange the programming, and our deployment vendor will send the equipment to you. Once your equipment arrives, our training team calls you to schedule a time to coach your location through set-up and training.

g. Describe how trained maintenance staff will be available and must be capable of diagnosing and isolating issues with the terminals.

# Response:

Our Client Support Center's Point of Sale Terminal Support is available 24/7/365 for troubleshooting and swap replacements. If requested prior to 3 p.m. ET, we will ship swap orders same-day for overnight delivery. We send your equipment fully downloaded and tested, unless you have requested we send it blank.

h. Describe how credit card terminals that no longer function as designed will be replaced at no cost to the State.

# Response:

We are not a manufacturer or manufacturer's agent, and as warranties vary, we are unable to provide any warranty information. We are happy to discuss further in order to ensure your requirements are met.

## FR 15 - Other

a. Describe what types of training will be offered on bank processes and procedures during the transition.

#### Response:

A training specialist assists with your initial training needs. They coordinate your unique subject matter and location-based training requirements and provide online, phone or collateral-based training support. They also conduct ongoing customized telephone training and provide user product and service documentation and reference guides, which are also available 24/7/365 on Paymentech Online.

Your training specialist will provide one-on-one assistance for financial and chargeback reporting. They will spend time reviewing this information with you and discussing your training needs. Webbased conference calls are available, as well as a variety of online tutorials and user manuals which explain our reports and other products. These online training resources are easily accessible through the Paymentech Online Report Center with online tutorials and user manuals found in the Resources section.

We provide ongoing fraud and chargeback management training and demonstrations of our fraud solutions, services and fraud-related best practices. Our goal is to help the members of your fraud monitoring team fully leverage the features and functionality of our solutions and services. We also sponsor Web-based fraud management training and demonstration programs as well as fraud education programs at various trade shows throughout the year.

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?

#### Response:

Although we do not offer test cards, you may obtain from an independent test card provider or private label company, as applicable.

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.

## Response:

Merchant Services adopted PCI DSS in 2004 and has maintained compliance as an approved service provider. We have not been assessed a non-compliance fine by any of the payment brands since adoption of the standards in 2004.

Describe how the merchant will be notified of any interchange and assessment fee changes.

## Response:

Via Paymentech Online, the Service Charge Detail (FIN-0011) report details interchange and assessment, and fees assessed.

In addition, we work consistently to help the State qualify for the lowest interchange rates available via the following business practices and capabilities:

- Your relationship manager regularly analyzes your interchange rates, making recommendations on actions you can take to qualify for more favorable interchange rates, including implementation of new business practices and/or products and services.
- Our automated interchange management and monitoring process provides you the benefit of an optimal fee structure and helps minimize the overall interchange clearing expense.

- Our extensive edit process helps ensure that non-qualifying transactions are successively cleared at optimal rates for which they can qualify.
- Our system-generated exception reporting capability monitors, reports and reviews downgrades at a certain threshold or higher.
- We provide ongoing communication, education and support to promote interchange best practices.
- e. Describe what supplies or signage can be provided or purchased to be used in conjunction with services offered.

#### Response:

Supplies can be ordered through our Client Support Center. The cost will vary depending on the item and quantity that is ordered.

We are happy to have further discussions with the State in order to gain a better understanding of your promotional needs.

f. Describe how adjustment will show on the merchant bank statement for pricing errors for a specific agency.

# Response:

While reporting errors are rare, they can occur and are usually a result of systemic data synchronization anomalies. In the unlikely event that we discover an issue, we will catalog the event and communicate directly with you. This includes report regeneration notifications, which we make available through the Paymentech Online message area.

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.

## Response:

J.P. Morgan's commitment to our clients is to advocate for the payments acceptance opportunities and challenges your organization faces daily. Our executive management participation on numerous Visa, Mastercard and Electronic Transaction Association boards and committees assures that your point of view is communicated and understood by the Mastercard and Visa payment brands.

Below details our current participation in industry-related organizations and payment brands:

Visa	Mastercard
Chris Trunks (Chief Risk Officer)	Chris Trunks (Chief Risk Officer)
Card Operations & Risk Advisors Executive	Fraud Advisory Council
Council	Global Fraud Advisory Committee
North American Risk Executive Forum	
Veronica Murphy (Executive Director, Risk)	Jackie Joseph (Executive Director, Payment Network Executive)
Payment System Risk Advisor	Mastercard POI Advisory Group
Ciaran Carr (Vice President, Payment Network Relations Europe)	Brad Amato (Executive Director, Business Development)
Payment Services Working Group	Canadian Advisory Board Member
UK and Ireland Processing Group	
	Jackie Joseph (Executive Director, Payment Network Office)

Colm O'Monachain (Vice President, Product Solutions-Regulatory and Fraud)	Mastercard POI Advisory Group
Fraud Working Group	Vickie Martinez (Vice President, Payment Network Office)
	Customer Advisory Group
	Veronica Murphy (Executive Director, Risk)
	Canadian Fraud Advisory Council
Pulse Debit Network	Interac Debit Network Canada
Scott Momburg (Executive Director, Debit Card	Mike Nicholls (Executive Director, Technology)
Product)  • Advisory Council	Special Interest Group for Interac members using HP NonStop systems
	Application Support Group
Sharla Recinella (Vice President, Product Manager Debit Card)	Risk Committee
Advisory Council	Stephen Mandzak (Executive Director, Relationship Management)
	Advisory Committee to the Board
	David Davis (Vice President, Payment Network Office)
	Debit Advisory Council
	Micah Fretwell (Vice President, Application
	Management)
	Network Operations Group
	Veronica Murphy (Executive Director, Risk)
	Risk Committee
Merchant Advisory Group (MAG)	PaymentsEd Forum U.S.
Drew Soinski (Managing Director, Wholesale Payments Solutions)	Caroley Parsons (Executive Director, Relationship Management)
Acquirers Advisory Council	Advisory Board
,	,
Maureen Elworthy (Executive Director, Wholesale Payments Solutions)	Chantal Gaspie (Executive Director, Relationship Management)
Acquirers Advisory Council	Advisory Board
Merchant Risk Council	Electronic Transactions Association
	Drew Soinski (Managing Director, Wholesale
Lee Clifton (Executive Director, Global Head of Helix Client Management)	Payments Solutions)

	Karen Ions (Managing Director, Payment Network Executive)  • Industry Relations Council
	Maegan Cardillo (Executive Director, Product)  • Large Processor Council
	Jackie Joseph (Executive Director, Payment Network Office)  • Large Processor Council
Finance Canada Payments Consultative Committee (FinPay)	U.S. Payments Forum
David Berube (Executive Director, Programs and Project Management)	Maureen Elworthy (Executive Director, Wholesale Payments Solutions)
Member	Advisory Board

h. Describe how the State will receive assistance ensuring each MID is collecting all information required to avoid a downgraded transaction.

## Response:

Our system-generated exception reporting capability monitors, reports and reviews downgrades at a certain threshold or higher.

Our Paymentech Online reporting tool provides the following interchange exception management reports:

- Interchange Qualification Detail (ANS-0013) Detail of front-end interchange downgrades
- Interchange Qualification Summary (ANS-0016) Summary of interchange qualification levels
- Interchange Downgrade Summary (ANS-0017) Summary of front-end downgrades by card type and downgrade reason code
- Describe how the State will receive assistance with Fraud Identification, including but not limited to the thresholds in place and how notification would occur.

# Response:

Relationship managers conduct regular relationship reviews that produce valuable information on key areas, including business insight. They review processing volume, authorizations, cost of payments and dispute resolution, analysis of payments performance, security and fraud management insights as well as prevention options.

We provide ongoing fraud and chargeback management training and demonstrations of our fraud solutions, services and fraud-related best practices. Our goal is to help the members of your fraud monitoring team fully leverage the features and functionality of our solutions and services. We also sponsor Web-based fraud management training and demonstration programs as well as fraud education programs at various trade shows throughout the year.

For card-not-present transactions, Our sophisticated rules-based exception system reviews historical changes in patterns for authorizations, sales, refunds, returns and chargebacks, with exceptions typically brought to the attention of your client service team who contacts you directly. Depending on the type of exception, our Fraud Risk Management Department may collaborate with your client service team on corrective actions and contact you to resolve any pending questions. We typically

notify you the following business day after reviewing a fraudulent transaction, with detailed reviews potentially taking longer.

#### **II. TERMS AND CONDITIONS**

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 besubject 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:

- If only one Party has a particular clause then that clause shall control;
- If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
- If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

#### A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			The respective rights and obligations of J.P. Morgan and the State of Nebraska will be defined in subsequent definitive agreement(s) to be negotiated among the parties. We have prepared a high-level response to the Contract Terms and Conditions herein to point out any key issues, but would expect that the Contract Terms and Conditions would be combined with additional terms to form the definitive agreement. We have included our payment processing specific terms and conditions in the Select Merchant Agreement appendix.

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,
- 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 anyQuestions 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.

#### B. NOTIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i>&gt;</i> ~~			Contract shall include the name of designated CMS contact for purposes of notification under the contract. However, the contract shall also contain the notification requirement which shall also include the unit/team responsible for receipt of notices under the contract. All notifications shall be made to both CMS' parties concurrently pursuant to the notification requirements specified below. Final agreement to include a waiver of jury trial provision similar to that proposed below.

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.

#### 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.

## 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.

Jury trial waiver to be included: EACH PARTY AGREES TO WAIVE ANY RIGHTS EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LITIGATION BASED ON, ARISING OUT OF, OR IN CONNECTION WITH THIS AGREEMENT.

# 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.

#### F. AMENDMENT

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

#### G. CHANGE ORDERS OR SUBSTITUTIONS

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

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\*\*\*

#### H. VENDOR PERFORMANCE REPORT(S)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			

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 maycontact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

#### I. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			

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.

#### J. BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			Specific termination rights for convenience and for cause will be set forth in the agreement, including any associated cure periods. See Section 6.2 Events of Default and Section 6.3 Other Termination Events in the Select Merchant Agreement appendix.

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.

#### K. NON-WAIVER OF BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		7	Specific termination rights for convenience and for cause will be set forth in the agreement, including any associated cure periods. See Section 6.2 Events of Default and Section 6.3 Other Termination Events in the Select Merchant Agreement appendix.

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.

#### L. SEVERABILITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~~			

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.

#### M. INDEMNIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			J.P. Morgan agrees to indemnify the State of Nebraska as follows: CMS agrees to indemnify and hold harmless Merchant and its Affiliates, officers, directors, employees, and agents from any losses, liabilities, and damages of any and every kind (including, without limitation, Merchant's costs, expenses, and reasonable attorneys' fees) arising out of any third party claim or complaint relating to: (a) CMS' noncompliance with Card Network Rules, the Security Standards; (b) a Data Compromise Event of CMS or its service providers; (c) any voluntary or involuntary bankruptcy or insolvency proceeding by or against CMS; or, (d) CMS' violation of applicable federal, state or local laws and regulations. This indemnification does not apply to any claim or complaint to the extent caused by Merchant's own negligence, recklessness or willful misconduct. The indemnification provided under this Section shall survive termination and is subject to the limitation of liability set forth in Section 11 of Agreement attached to hereto as Exhibit A.  Notwithstanding the disclaimer of an indemnity by State of Nebraska may be required to immediately pay Merchant Services, JPMC, or the Payment Brands as applicable, in certain situations not limited to chargebacks, refunds, fines, fees, penalties, assessments and other liabilities from the Payment Brands, caused by an inability to follow the Payment Brand Rules or caused by a data security breach.

#### 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.

#### N. ATTORNEY'S FEES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			See revision below.

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 <a href="reasonable">reasonable</a> attorney's fees and costs, if the other Party prevails.

#### O. PERFORMANCE BOND

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		<i>y</i> ~	CMS to review requirements with State of Nebraska.

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.

#### P. LIQUIDATED DAMAGES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		~~~	CMS does not agree to liquidated damages provisions in its terms of service. Section 11 limitation of liability and disclaimer of warranties provisions of the Select Merchant Agreement appendix set forth each party's combined financial liabilities arising out of or related to the Agreement.

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 (10<sup>th</sup>) 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.

#### Q. ASSIGNMENT, SALE, OR MERGER

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			CMS can agree to not transfer or assign this Agreement, in whole or in part, without the prior written consent of Merchant, not to be unreasonably withheld, except that such prior written consent shall not be required in connection with: (i) the transfer of all or substantially all of the merchant acquiring business of CMS (whether by merger, stock sale, asset sale or otherwise); (ii) an internal reorganization resulting in an assignment or transfer to an Affiliate of CMS; or (iii) as permitted under the Card Network Rules, the substitution of another Card Network member for Chase, as the member bank under whose sponsorship the Services are provided.  CMS agrees that the State of Nebraska may not transfer or assign this Agreement without the prior written consent of CMS, not to be unreasonably withheld subject to CMS' standard credit and risk underwriting policies and procedures (which shall in no event be deemed unreasonable).  CMS also agrees to State of Nebraska's requirement that 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.

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.

# R. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS OF THE STATE OR ANOTHER STATE

Acc (Init	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~			

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.

# S. FORCE MAJEURE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			Specific force majeure provisions will be set forth in the agreement.  Standard force majeure provision is below: Neither party will be liable for delays in processing or other nonperformance caused by such events as fires, telecommunications failures, utility failures, internet failures, power failures, equipment failures, labor strife, riots, war, terrorist attack, acts of God, or other causes over which the respective party has no reasonable control, except that nothing in this Section will affect or excuse Merchant's liabilities and obligations for Chargebacks, Refunds, or unfulfilled goods and services.

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.

#### T. CONFIDENTIALITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		<i></i>	JPMC and Merchant Services will keep confidential information it receives from State of Nebraska to the extent permitted by applicable law and the Payment Brand rules. However, JPMC can disclose confidential information of State of Nebraska to regulators having jurisdiction over JPMC without notice of any kind. Obligations of confidentiality for both parties' confidential information shall be defined in the definitive agreement.

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 by5 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 thespecific 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.

## U. EARLY TERMINATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		<i>,</i> ~~	Specific termination rights for convenience and for cause will be set forth in the agreement, including any associated cure periods.

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.

## V. CONTRACT CLOSEOUT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			Condition #s 1 and 3-7 accepted; however, no ownership or other IP rights in deliverables or JPM work product will be conveyed to the State of Nebraska upon termination of the agreement and return of any deliverables to the State of Nebraska. The terms and conditions involving the creation and ownership of materials in subsection 2 below would not be applicable to the services contemplated in this RFP.

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 or required to keep the information or data by contract or rule of law or Payment Brand rules.—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.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

## **III. CONTRACTOR DUTIES**

# A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~~			

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.

#### B. EMPLOYEE WORK ELIGIBILITY STATUS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		7-	Changes accepted with CMS modifications below.

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 <a href="http://das.nebraska.gov/materiel/purchasing.html">http://das.nebraska.gov/materiel/purchasing.html</a>
- 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.
- 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.

# C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)

The Contractor shall <u>make all reasonable efforts to comply</u> with all applicable local, state, and federal statutes and regulations regarding civilrights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractorsof 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 <u>makes all reasonable efforts to guarantees</u>-complyiance 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.

# D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~~			

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.

## E. PERMITS, REGULATIONS, LAWS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~~			

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.

#### F. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		2-	CMS, in course of providing its Services, will not be providing Merchant any deliverables that include ownership rights or other grant of intellectual property rights to Merchant.

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.

#### G. INSURANCE REQUIREMENTS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
(see proposed revisions below)			JPMorgan Chase & Co., for itself and on behalf of its majority-owned subsidiaries, maintains insurance policies and coverage consistent with the needs of financial institutions of our size and nature. If we are awarded State of Nebraska's business under the RFP, J.P. Morgan reserves the right to review and negotiate with State of Nebraska contract insurance provisions.

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:

- 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/or 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 Employers Liability 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 or permitted by the State of Nebraska employees.

# 2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and/or maintain during the life of this contract such Commercial General Liability Insurance and Commercial Business 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	\$2,000,000				
Aggregate					
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 Li	ability 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 Business AUTOMOBILE LIABILITY	1				
Bodily Injury/Property Damage	\$1,000,000 combined single limit				
Include All Owned, Hired & Non-Owned	Included				
Automobile liability					
UMBRELLA/EXCESS LIABILITY					
Over Primary Insurance	\$5,000,000 per occurrence				
Bankers PROFESSIONAL LIABILITY					
All Other Professional Liability (Errors &	\$1,000,000 Per Claim / Aggregate				
Omissions)					
COMMERCIAL CRIMEbankers Blanket Bond					
Crime/Employee Dishonesty Including 3rd	\$1,000,000 Aggregate				
Party Fidelity					
CYBER LIABILITY					
Breach of Privacy, Security Breach, Denial	\$10,000,000 Aggregate				
of Service, Remediation, Fines and					
Penalties					
MANDATORY COI SUBROGATION WAIVER LANG					
	le a waiver of subrogation in favor of the State of				
Nebraska."					
MANDATORY COI LIABILITY WAIVER LANGUAGE					
	Automobile Liability policies shall name include the				
	and the policies shall be primary and any insurance				
or self-					
	nsidered 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.

#### H. ANTITRUST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
7~			

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.

# I. CONFLICT OF INTEREST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			

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.

#### J. ADVERTISING

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

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.

# K. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at <a href="http://nitc.nebraska.gov/standards/2-201.html">http://nitc.nebraska.gov/standards/2-201.html</a> 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.

#### L. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			J.P. Morgan Chase & Co. is a global firm which has based the corporate resiliency policy on a variety of regulatory requirements that exist across various countries (e.g. FFIEC). The firm has developed a number of internal firm-wide standards. These meet or exceed relevant professional standards (e.g. ISO 22301, 22313, 22317) and industry good practice, rather than seek certification against any specific standard. There are currently over 100 global business continuity regulatory policies, guidelines, controls, etc. taken into account.

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.

## M. DRUG POLICY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			

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.

# N. WARRANTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		7-	Any specific warranties for the Services provided will be set forth in the Agreement, including any associated remedies for non-performance of such Services or breach thereof.

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.

## IV. PAYMENT

# A. PROHIBITION AGAINST ADVANCE 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."

#### 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

## C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i></i>			

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.

## D. INSPECTION AND APPROVAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
	<i></i>		Not applicable based on natures of the Services provided.

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

# E. PAYMENT (Statutory)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
<i>y</i> ~~			

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 servicesprovided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim orcause of action for any such services.

#### 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).

## 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.

# 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.

# Section V. Project description and scope of work

The bidder should provide the following information in response to this solicitation.

## 2. BUSINESS REQUIREMENTS

Bidder must acknowledge agreement and ability to comply with all business requirements listed. Bidder must also indicate if the following sub-sections a – g are provided by the bidder.

a. The bidder should be a member of Visa and/or MasterCard Card Association.

Yes. As a merchant acquirer, we maintain direct links to all of the payment brands, as well as several private label credit card organizations. JPMorgan Chase Bank, N.A. is our sponsoring bank and is a full member of both Visa and Mastercard networks. Our processing facilities operate through JPMorgan Chase Bank, N.A.'s specific Bank Identification Number assigned by Visa and Interbank Card Association numbers assigned by Mastercard. Since we have direct links to Visa and Mastercard, we settle transactions directly to the payment brands without any third-party intermediaries.

Based on your contracts with Discover and American Express, and your processing agreement with J.P. Morgan, Discover and American Express transactions can be settled through us or conveyed.

We also maintain connections to the major debit networks. This allows us to work with each entity for authorizations, funding, reporting and transaction reconciliation. There are secondary market debit networks that outsource their transaction processing, and we connect to these as well. In a few cases, we access networks through these providers due to availability, which gives us additional demographic coverage. We continuously analyze these situations and build direct interfaces when conditions warrant.

- b. The contractor must not sell or use cardholder information, including names and addresses, for purposes other than those agreed upon in writing with the State Treasurer's Office.
  - do not sell cardholder information. Further, we do not use it other than to perform the services contemplated in this RFP or for purposes agreed upon with the State.
- c. The contractor must keep the State, University, State Colleges, cities, counties, and political subdivisions educated in advance of all up-coming changes to the rules and regulations that would affect the State, University, State Colleges, cities, counties, and other political subdivisions by providing training or materials related to the update, or new rules and regulations.

We regularly participate in leading industry forums to remain informed on new trends and technology in the marketplace. Your client service team will communicate any potential upgrades or improvements that may be beneficial to your account and will assist you in engaging the appropriate resources to take advantage of these service and product enhancements. We also provide regular webinars on topics that are relevant to your organization.

We review all business enhancements from the payment brands and coordinate implementation of applicable system changes through dedicated quarterly releases and ad-hoc projects. To communicate payment brand mandates and regulation changes to you, we employ a variety of methods:

- Email/letters We mail or email updates directly to your organization's executive and other key contacts when payment brand changes are significant, or affect fees or assessments.
- Website/webinars We publish payment brand updates on client-facing websites along
  with quarterly email and letter update communications. We also host regular webinars for
  our clients to review changes to the payment brands' rules and regulations.
- **Direct contact** Your client service team may directly communicate changes via conference calls, meetings or emails.

In addition, our Payment Network Office team directly oversees all payment brand mandates, working to ensure we understand the mandates and meet all compliance-related deadlines. Our Payment Network Office team is dedicated to managing J.P. Morgan's relationship with the payment brands and works to provide transparency into network requirements, including ongoing feedback regarding new requirements and changes as appropriate.

Industry updates are released on an as-is basis by the card brands. J.P. Morgan communicates them immediately via our typical communication methods outlined above.

We provide training and support materials on the PCI Data Security Standards (PCI DSS)

- White papers
- Webinar briefings
- Update bulletins
- d. The contractor should also proactively approach the State, University, State Colleges, cities, counties, and other political subdivisions regarding managing and minimizing transaction rates/fees via email.

We work consistently to help the State qualify for the lowest interchange rates available via the following business practices and capabilities:

- Your relationship manager regularly analyzes your interchange rates, making recommendations on actions you can take to qualify for more favorable interchange rates, including implementation of new business practices and/or products and services.
- Our automated interchange management and monitoring process provides you the benefit of an optimal fee structure and helps minimize the overall interchange clearing expense.
- Our extensive edit process helps ensure that non-qualifying transactions are successively cleared at optimal rates for which they can qualify.
- Our system-generated exception reporting capability monitors, reports and reviews downgrades at a certain threshold or higher.
- We provide ongoing communication, education and support to promote interchange best practices.

#### e. PAYMENT OF MERCHANT FEES

i. The State Treasurer's Office will work with the contractor and the State Agencies, University and State Colleges to set up the payment of merchant fees. The State Treasurer will require that most 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 merchant fees be debited from the State account. University Campuses will require an invoice rather than an account debit.

We offer invoicing for processing fees, interchange fees, and dues and assessment fees on a monthly basis. Invoices for your previous month's processing are emailed to your organization's designated contact.

f. Currently the State uses 450 credit card terminals. A list of current terminals being used is listed in Attachment A.

Please see our response in Form RFP 6556 Z1, J.P. Morgan, Form A.2 Baseline Functional Requirements, Technical File, 3 of 17.

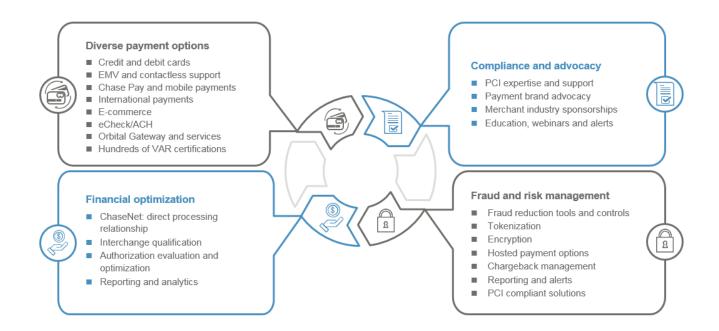
#### D. SCOPE OF WORK

The following information provides a description of the project and additional State and University specific requirements. The contractor must work with current vendors of the State Agencies, University and State Colleges and discuss any issues or concerns that may arise during transition or implementation.

#### 1. BASIC REQUIREMENTS

# a. Credit and debit card acceptance and processing

Yes. J.P. Morgan has offered card processing and acceptance services since 1985. In addition to standard credit and debit card processing, we support a dynamic offering of payment solutions and support services as illustrated in the following diagram. Some options may not be available due to a client's business requirements.



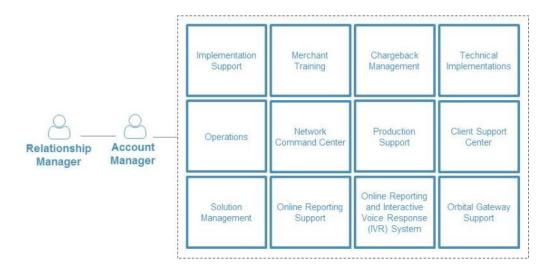
# b. Support services for credit and debit cards

Yes. We support the following payment options: Mastercard, Visa, Discover, American Express, JCB, Diners Club, Debit – Visa, Mastercard Check Card, UnionPay (via Discover / Pulse agreement), Stored Value Gift Cards, PIN Debit, and Mastercard and Visa Fleet. Additionally, for card-not-present transactions, we support Private Label, Electronic Check Processing (ECP), and PINIess Debit e-commerce and PINIess Debit Bill Payment (NYCE, Star, Pulse, Accel only). Additionally, for card-present transactions, we support Wright Express and Voyager and eWIC (via provider solution).

To provide the greatest array of payment options for your constituents, we work diligently to identify and implement relevant alternative methods of payment, including: Apple Pay, Google Pay, Samsung Pay, Click To Pay. Additionally, for card-present transactions, we support Electronic Check Processing (ECP), Electronic Benefit Transfer (EBT) and Health benefit cards and eWIC (via provider solution).

**Customer service –** All aspects of our client support model are performed in house. Our highly specialized services and support structure is comprised of the following:

- Relationship manager Direct point of contact who focuses entirely on your needs and help identify potential business savings and processing efficiencies; they do not spend time providing sales support or performing business development tasks.
- **Account manager** Expert who owns your end-to-end client servicing needs and serves as your primary day-to-day contact.
- Senior-level consultants and specialists Subject matter experts with extensive industry backgrounds serve as resources for our client service team and provide strategic account support as needed.
- Multimember account and support teams Specialized service teams that provide comprehensive account support in key areas (e.g., user training, chargeback management, operational and infrastructure support) and many other critical processing support functions.



Relationship manager – Serving as the foundation of our client support model, your relationship manager strategically works with the State to determine the best processing solution to optimize your business. They help identify ways to optimize your payments program, potential business savings and processing efficiencies through creative payment strategies and solutions. They share insights on industry and regulatory trends to help you effectively lead and grow your organization and ideas to help you navigate the complexities of the payments industry. They are available to answer questions regarding any aspect of your account activity and regularly provide education, advice and recommendations to assist you with establishing best practices, exception handling processes and interchange compliance.

During regular relationship reviews, your relationship manager may discuss business insights and opportunities, consumer and payment insights, payments industry overview, product and service innovations, strategies and next steps.

Your relationship manager works with your banker, Jenny Blankenship, and your treasury management officer, Kyle Mooney, to understand your overall financial needs. Together, they recommend comprehensive strategies and solutions to help you maximize efficiencies across your entire commerce cycle.

**Account Management team** – Working with your relationship manager, account managers provide supplemental support to State, including maintenance requests, reconciliation assistance and additional location setup. They have direct access to your account information, allowing them to add merchant IDs, update your existing equipment/add new devices, facilitate banking changes, add methods of payment, and answer your transaction/funding inquiries.

**Chargeback analyst** – We assign a chargeback analyst to serve as your single point of contact for all chargeback issues, assist with questions related to disputes received, and work with you to address and process all items within the required time frames to preserve your dispute rights.

**Training specialist** – A training specialist assists with your initial training needs. They coordinate your unique subject matter and location-based training requirements and provide online, phone or collateral-based training support. They also conduct ongoing customized telephone training and provide user product and service documentation and reference guides, which are also available 24/7/365 on Paymentech Online.

Implementation support — We assign a project manager to coordinate and oversee State's implementation to our processing platform. This includes identifying processing requirements, developing a project plan or implementation checklist, creating a mutually agreed-upon schedule, managing the timeline to ensure all required deadlines are met, and facilitating issue resolution. Your project manager assembles a project team comprised of key individuals to support the overall process, including conducting a scheduled conference call with you to identify outstanding issues, reporting on issue resolutions, and planning and discussing next steps in the conversion project plan.

**Technical implementations** – A technical implementations analyst provides ongoing support during the certification process, including access to the Developer Center, our Web-based certification portal. Developer Center contains Catalog, an online library of our message specifications, and Certify, our real-time integrated testing sandbox environment, to help you review and diagnose all of your test transactions. In addition, the technical implementations analyst provides the testing requirements, script review and technical interface guidance throughout the certification process. You receive a certification letter upon completion, with the technical implementations analyst working with the sales representative and your client service team to provide you with production access.

**Technology Operations** – We staff our data centers 24/7/365. If there is a production issue or technical problem (e.g., file submission, reporting, connectivity issues), you may contact our Technology Operations team by calling the toll-free number. Generally, this team is able to resolve your problem. The team leverages backup resources as needed from the Communications, System Administration and Development departments.

**Network Command Center** – Providing 24/7/365 infrastructure support services for all systems and/or network issues that involve direct interface with our clients, this team has global visibility to all of our centers, enabling continuous monitoring of all services. The team's external escalation points include senior engineering resources from our Network and Systems teams within all support centers.

**Production Support team** – This team provides production environment support for any issues that require technical analysis, file transfers, programming, special processes and other assistance.

**Client Support Center** – Staffed 24/7/365 in multiple sites, our Client Support Center can help you with:

- Administration support Our team of customer service representatives is available to answer questions regarding your account activity (e.g., daily processing, deposits, chargebacks, funds transfers, or any other administrative issues).
- Advanced technical support (VAR software support) Our team of Advanced
  Technical Support representatives are specially trained to answer questions related to
  the hundreds of value-added reseller software products certified on our platform,
  specifically regarding Internet protocol, high-speed DSL and MPLS.

**Solution Management team** – Our team oversees third-party partners (e.g., service providers, software vendors, integrators through middleware, payment facilitators) who have completed a vendor/commercial integration, enabling multiple clients to connect to us. The team consults with all areas within our organization (e.g., business development, compliance verification) to address service and support issues that could impact you and to ensure business continuity. The team does not manage custom or client-specific integrations.

Orbital Gateway support – Our highly trained representatives provide comprehensive technical assistance 24/7/365 for our proprietary payment gateway and related suite of products. They provide first-call resolution to assist with connectivity issues, manage Orbital's IP-based authentication system (register/remove IP addresses), and help with error messages and answer technical questions about the applications programming interfaces (APIs). Our Orbital Gateway support representatives also provide first-call resolution for our Virtual Terminal solution, including update user ID or password, add/delete user IDs, assist with error messages and research transaction and deposit functionality.

Paymentech Online and Interactive Voice Response (IVR) system – You have 24/7/365 access to Paymentech Online, our secure Web-based reporting system, and our Interactive Voice Response (IVR) telephone query tool. Paymentech Online provides transaction history, financial reports, bank information and all standard user documentation, while IVR provides touch-tone access to transaction history for sales and refunds, electronic check processing transactions, bank account transfers, and Visa and Mastercard bank telephone numbers. Security codes are established for each user, ensuring all confidential data remains protected.

#### c. Online reporting services

Yes. Paymentech Online provides the State with 24/7/365 Internet access to information within four main applications: Report Center, Transaction History, Chargeback Management and Bank Information. Use Paymentech Online to perform online searches of the database, alleviating the need to call our Client Support Center or the IVR system. Also use it to support your customer service efforts, accessing crucial information supporting customers on the phone.

Reports – whether daily, weekly or monthly – are generated at the end of your processing day and typically ready for you to view the morning of the next day. More than 100 reports provide processing detail, summary and analytics, which include:

Paymentech Online reports	Report description
Adjustment Detail (FIN-0002)	Identifies adjustments posted to a client's account
Chargeback Activity (PDE-0017)	Provides financial summary and transaction-level detail of CB activity (daily report); monthly report summarizes CB activity by reason code
Chargeback History to Sales – Visa (RSK-0002)	Tracks compliance with monitoring program guidelines for Visa U.S. and Visa International
Chargeback Received (PDE-0020)	Provides transaction-level detail for disputes/chargebacks (CB) received
Debit Adjustment Detail (PDE-0036)	Lists the debit adjustments received by us during the reporting period
Deposit Activity by Hierarchy (FIN-0108)	Summarizes activity by hierarchy level in a spreadsheet format; can be requested as an alternative to the Deposit Activity Summary
Deposit Activity Summary (FIN-0010)	Contains activity, financial, fees and adjustment and funds transfer summaries
Deposit Detail (ACT-0010)	Transaction-level detail for all deposited transactions

Paymentech Online reports	Report description
ECP Notification of Change (ACT-0019)	Provides updated consumer account information for ECP transactions
ECP Return Activity (PDE-0018)	Provides financial summary and transaction-level detail of Electronic Check Processing (ECP or eCheck) returns activity (daily report); monthly report summarizes ECP returns activity by reason code
Exception Detail (ACT-0002)	Transaction-level detail for declined deposits, front-end edit rejects and cancelled/on-hold items
Financial Activity Summary (FIN-0025)	Summarizes net financial activity, fees, adjustments, balances and funds transfers daily for the current month
Funds Transfer Detail – Net (FIN-0042)	Provides details regarding activity and source entities that contributed to a specific funds transfer (for all net-settled clients)
Funds Transfer Summary (FIN-0041)	Summarizes information for bank deposits that occurred during the report period. This information is also available on the Deposit Activity Summary
Interchange Downgrade Summary (ANS-0017)	Summarizes front-end downgrades by card type and downgrade reason code
Interchange Qualification Detail (ANS-0018)	Provides transaction-level detail for front-end downgrades
Interchange Qualification Summary (ANS-0016)	Provides summary by card type and interchange rate for all frontend downgrades
Monthly Terminal/Batch (FIN-0028)	Summarizes by transaction division the total transactions processed by a POS terminal or similar electronic device for a month
Refund Exception Detail (RSK-0007)	Identifies refunds that do not match prior sales transactions, an indication of potential fraud or processing issues that may lead to loss of revenue
Reserve Balance Summary (RES-0003)	Summarizes the activity and adjustments affecting dispute/chargeback, ECP or other reserve balances
Reserve Detail (RES-0004)	Provides the details of adjustments and activity that affected reserve balances during the reporting period
Service Charge Detail (FIN-0011)	Details interchange and assessment, and fees assessed
Single Submission Summary (FIN-0053)	Provides transactional information for a single submission grouped by action code and method of payment; displayed via a hyperlink from the Submission Listing
Submission Listing (ACT-0012)	Provides a listing of submissions received on behalf of a client with summarized transaction information for each submission
Terminal/Batch Detail (ACT-0027)	Provides transaction-level detail for sales and refunds received from a POS
Terminal/Batch Summary (FIN-0027)	Summarizes by MOP and subtotals by batch, transaction count and amount of sales and refunds received from a POS

With all the flexibility built into Paymentech Online, the variety of reports available, the ability to export reports and to define your hierarchy structure, the need for ad hoc reporting is rare. If you have a reporting request that cannot be satisfied with the standard options, your client service team will work with you in attempting to meet your business requirements.

In addition to online reporting, we offer select reports 24/7/365 over secure network communication channels in an electronic Delimited File Reporting (DFR) format that you can import in either detailed or summary formats directly into your internal accounting or data management systems. This helps expedite and streamline daily operational processes by adding data automation to simplify existing reconciliation, exception processing or information analysis. DFR seamlessly integrates with other accounts receivable and general ledger applications, as well as common database and spreadsheet applications or virtually any software that accepts input of delimited data. Our Developer Center has our DFR specification with information on each report supported with the field formatting layouts.

We are happy to provide a demonstration of Paymentech Online upon request.

Please see RFP 6556 Z1, J.P. Morgan, Appendix 1. Paymentech Online Report Samples, Technical File, 8 of 17

# d. Acceptance for MasterCard, Visa, Discover and American Express cards. Not all agencies accept Discover and/or American Express.

Yes. We support acceptance of Mastercard, Visa, Discover and American Express. Each entity, agency and/or location can determine which methods of payment they would like to accept. We will build merchant accounts to meet that requirement, individually, location by location.

#### e. Next day settlement and availability of funds

Yes. Next business day funding is available to clients based on the funds transfer method or use of a J.P. Morgan DDA for settlement, with all transactions received by our standard cut-off settlement time sent to your bank for value as defined below; transfers on bank holidays occur one business day later than normal. We process settlement files multiple times per day. Our standard cut-off settlement time is 8 p.m. ET for card-present and Orbital Gateway transactions and 10 p.m. ET for card-not-present transactions.

You may send all card types in one file; there is no need to send separate files for non-bank card transactions. Non-bank card deposits are electronically conveyed for settlement to the appropriate company, and you receive payment directly from that company. Based on your contracts with Discover and American Express, and your processing agreement with J.P. Morgan, Discover and American Express transactions can be settled through us or conveyed.

For standard processing, Saturday and Sunday settlements are grouped with Monday's settlements for transferring funds to your bank account(s). Our reports break out each day's deposits, fees, chargebacks, etc., in detail, including Saturday and Sunday. Accelerated weekend funding for U.S. and Canadian clients provides funding for Saturday and Sunday activity on Monday as opposed to Tuesday. This option is available upon request and dependent on product approval. Our multibank account system allows you to choose one or many bank settlement accounts in one or many financial institutions. Each merchant number you establish is linked to a specific bank settlement account.

Settlement times for U.S. clients					
Day of file receipt	J.P. Morgan DDA* clients day paid via ACH or wire USD	Non-J.P. Morgan DDA clients day paid via ACH USD	Non-J.P. Morgan DDA clients day paid via wire USD		
Sunday	Monday**	Wednesday	Tuesday		
Monday	Tuesday	Wednesday	Tuesday		
Tuesday	Wednesday	Thursday	Wednesday		
Wednesday	Thursday	Friday	Thursday		
Thursday	Friday	Monday	Friday		
Friday	Monday	Tuesday	Monday		
Saturday	Monday**	Wednesday	Tuesday		

<sup>\*</sup>The designated settlement account for merchant funds must be a DDA with JPMorgan Chase Bank, N.A.

f. National Automated Clearing House Association (NACHA) Customer Initiated Entry (CIE), Cash Concentration or Disbursement plus Addendum (CCD+) or Prearranged Payment or Deposit plus Addendum (PPD+) formatted receipt files are used to populate agency database tables.

Yes. The bank can support CCD+ and PPD+.

g. Real time processing

Yes.

Online processing – Provide your constituents with the security of credit card verifications and payment validation on your website through our online processing authorization option. Multithreaded online processing helps eliminate transaction bottlenecks that typically occur in a single-threaded environment. Our application "heartbeat" helps ensure an application-to-application connection between you and our system, preventing the connection from closing when idle and reducing the need to recycle ports.

Additional capabilities include:

- Supports dedicated MPLS leased line, Dynamic Multipoint VPN (DMVPN), Shared VPN\* and Internet
- Easy interface with the following protocols:
  - TCP/IP\*\* MPLS leased line and VPN
  - HTTPS\*\* NetConnect and Orbital Gateway

<sup>\*\*</sup>Accelerated weekend funding must be requested and is dependent upon credit approval

<sup>\*</sup>Available upon technical approval

<sup>\*\*</sup>Latest TLS cipher suites are supported

**Batch processing** – Send us batch authorizations once or several times daily. We break down the file into individual transactions and send each transaction to the payment brand for authorization. You then pick up the results of the submission processing at a later time. If you use a leased line, Dynamic Multipoint VPN (DMVPN) or Shared VPN\*, you may also access our secure transfer channel server (e.g., SFTP) to send and receive data files using your standard secure transfer channel services application. Our secure transfer channel server is secured with one-factor authentication for leased line and VPN connections. Depending on the format and protocol option you select, we may be able to process authorizations as soon as the first transaction in the batch hits our system. We start building the reply file as soon as transactions have responses from the issuer.

Additional capabilities include:

- Easy interface with the following protocols:
  - TCP/IP\*\*
  - Secure transfer channel via MPLS or VPN
  - NDM Secure+
  - Secure transfer channel via the Internet
- Single-file processing for all transactions and immediate transaction-level processing
- 24/7/365 transmission acceptance and unrestricted processing times
- Multiple deposit options

**Orbital Gateway** – Use our proprietary Orbital Gateway to establish automated, secure online transaction processing for card-not-present transactions (e.g., MOTO, recurring billing, etc.) in a true one-stop processing environment.

Orbital Virtual Terminal – Use our hosted, Web-based Orbital Virtual Terminal application to accept, process and manage your key-entered or card-not-present transactions. Our solution supports a full range of capabilities, from authorization only, authorization and capture, refunds, reversals, voids and electronic receipts. To accept credit card payments via Orbital Virtual Terminal, you only need an Internet connection and a Web browser. During setup, you may set one default "auto close" time when you would like your activity to automatically close each day. You may also enter extended order data as needed for tracking and reconciliation.

**Middleware option** – Integrate to our platform through the use of a certified middleware provider or via a new middleware provider that will engage in a direct certification.

<sup>\*</sup>Available upon technical approval

<sup>\*\*</sup> Latest TLS cipher suites are supported