



STATE OF TENNESSEE  
DEPARTMENT OF FINANCE AND ADMINISTRATION

**REQUEST FOR PROPOSALS # 31701-05041  
AMENDMENT # 1  
FOR MERCHANT SERVICES**

**DATE: October 3, 2014**

**RFP # 31701-05041 IS AMENDED AS FOLLOWS:**

1. This RFP Schedule of Events updates and confirms scheduled RFP dates. Any event, time, or date containing revised or new text is highlighted.

EVENT	TIME (central time zone)	DATE (all dates are state business days)
1. RFP Issued		9/2/2014
2. Disability Accommodation Request Deadline	2:00 p.m.	9/5/2014
3. Pre-response Conference	2:00 p.m.	9/10/2014
4. Notice of Intent to Respond Deadline	2:00 p.m.	9/12/2014
5. Written "Questions & Comments" Deadline	2:00 p.m.	9/17/2014
6. State Response to Written "Questions & Comments"		10/3/2014
7. Response Deadline	2:00 p.m.	10/15/2014
8. State Completion of Technical Response Evaluations		10/31/2014
9. State Opening & Scoring of Cost Proposals	2:00 p.m.	11/3/2014
10. State Notice of Intent to Award Released <u>and</u> RFP Files Opened for Public Inspection	2:00 p.m.	11/6/2014
11. State sends contract to Contractor for signature		11/19/2014
12. Contractor Signature Deadline	2:00 p.m.	11/25/2014

2. **IMPORTANT NOTICE:** The State has amended the XLS spreadsheet that the vendor will use to prepare its Cost Proposal response, as described in RFP Attachment 6.3, and RFP Section 3.2.2.2. The amendment removes the "Ingenico 6550 including a PIN Pad and all necessary cables" line item from the spreadsheet. This technology is outdated, and the State has determined that it is unlikely that the State will purchase more Ingenico 6550's in the future.

When the Respondent submits its Cost Proposal response, **the Respondent must ensure that it is using the most recently amended version of the Cost Proposal spreadsheet**. The amended spreadsheet is found at the following website address: <http://www.tn.gov/finance/oir/pcm/rfps.html>

**3. State responses to questions and comments in the table below amend and clarify this RFP.**

Any restatement of RFP text in the Question/Comment column shall **NOT** be construed as a change in the actual wording of the RFP document.

QUESTION / COMMENT		STATE RESPONSE
1.	Since our company is a privately held company would it be acceptable for our COO to submit the responses for A3, A4, and A5 as well as any other Financial documentation directly to you?	No, all responses to RFP Attachment 6.2, Technical Response and Evaluation Guide, must be included within the Technical Proposal response, in accordance with the instructions detailed in RFP Section 3.  Pursuant to RFP Section 4.8.3: "Upon completion of response evaluations, indicated by public release of a Notice of Intent to Award, the responses and associated materials will be open for review by the public in accordance with <i>Tennessee Code Annotated</i> , Section 10-7-504(a)(7)."
2.	Can you please provide the details/url for Title VI of the federal Civil Rights Act of 1964?	A search of the Internet using the search term "Title VI of the federal Civil Rights Act of 1964" will provide the requested details.
3.	Can you please provide the details/url for Title IX of the federal Education Amendments Act of 1972?	A search of the Internet using the search term "Title IX of the federal Education Amendments Act of 1972" will provide the requested details.
4.	Can you please provide the details/url for the Americans with Disabilities Act of 1990 and the regulations issued there under by the federal government?	A search of the Internet using the search term "Americans with Disabilities Act of 1990" will provide the requested details.
5.	Requirements for Existing Application Interfaces: Are the existing vendors [i.e. System Innovators, Megasy's Hospitality Management Systems' (HMS') Portfolio, Hospitality Management System, and its MegaTouch Point of Sale, NICUSA, Inc, Rev'd Up's Itinio Reservation System, and Golf Now's Fore! Reservations] aware of the time requirements set for the selected Merchant Services vendor for certification to their application(s) be completed no later than ninety (90) calendar days after the contract start date? i.e. If needed, are they prepared to begin development process and allocate resources on their side to complete their portion of the certification with selected vendor?	Prior to the release of the RFP, we reached out to the respective vendors making them aware of the potential to have to interface with a new merchant services provider. All stated they were willing to work with a new vendor to develop a certified interface within the allotted time. The contracts for Itinio Reservation System and Fore! Reservations contain language contractually requiring them to interface with a new merchant services provider within 60 calendar days of being notified by the State.
6.	Can you tell me who your current provider is [PRE-BID MEETING PORTION OF QUESTION REDACTED]?	Link2Gov Corp, a subsidiary of FIS Global
7.	Who is the incumbent electronic payments processor for the State and, if under contract, when does the current contract expire?	The incumbent electronic payments processor is Link2Gov Corp, a subsidiary of FIS Global. The contract with Link2Gov is scheduled to expire May 26, 2015.

QUESTION / COMMENT		STATE RESPONSE
8.	Is the incumbent providing all of the required service within this RFP today? If not, which services would be new?	The current provider does not provide all services included in the RFP. The following Scope of Services items included in RFP Attachment 6.6, <i>Pro Forma</i> Contract, represent new services requested: <ol style="list-style-type: none"> <li>1. A.6. Mobile Payment Processing</li> <li>2. A.9. Point-to-Point Encryption Solution</li> <li>3. A.17. Europay, MasterCard, and Visa (EMV)</li> <li>4. A.31. Prepaid Card System</li> </ol>
9.	What transaction types/card brands does the State accept today? <ol style="list-style-type: none"> <li>a. Visa</li> <li>b. MasterCard</li> <li>c. American Express</li> <li>d. Discover</li> <li>e. PIN Debit</li> <li>f. PINLess Debit</li> <li>g. E-Check (POP, ARC, BOC, Verification, Guarantee, etc.)</li> <li>h. Other – (Gift Card? please identify)</li> </ol>	The State currently accepts the following types of cards as payment: <ol style="list-style-type: none"> <li>1. Visa</li> <li>2. MasterCard</li> <li>3. American Express</li> <li>4. Discover</li> <li>5. PIN Debit</li> <li>6. PINLess Debit</li> <li>7. E-Check</li> </ol> Acceptance varies per agency per MID. See RFP Attachment 6.7 for additional detail of card type acceptance.
10.	What are the 9 agencies which utilize iNovah?	The 9 agencies that utilize iNovah are as follows: <ol style="list-style-type: none"> <li>1. Agriculture</li> <li>2. Commerce and Insurance</li> <li>3. Environment and Conservation</li> <li>4. Health</li> <li>5. Safety</li> <li>6. Tennessee Bureau of Investigation</li> <li>7. Tennessee Wildlife Resources Agency</li> <li>8. Transportation</li> <li>9. Tricor</li> </ol>
11.	[a] What are the 13 agencies which utilize the centralized State internet portal provided by NICUSA, Inc. (“NICUSA”) [b] What is the current dollar volume and transaction count for Credit/Debit payments processed daily, monthly, or annually by the State?	[a] The 13 agencies which utilize the internet portal provided by NICUSA are as follows: <ol style="list-style-type: none"> <li>1. Agriculture</li> <li>2. Children’s Services</li> <li>3. Commerce and Insurance</li> <li>4. Comptroller of the Treasury</li> <li>5. Education</li> <li>6. Environment and Conservation</li> <li>7. Health</li> <li>8. Labor and Workforce Development</li> <li>9. Revenue</li> <li>10. Safety</li> <li>11. Secretary of State</li> <li>12. Tennessee Bureau of Investigation</li> </ol>

QUESTION / COMMENT		STATE RESPONSE
		13. Tennessee Wildlife Resources Agency [b] RFP Attachment 6.7 has the activity by agency, card type, and acceptance method. Amounts collected through the NIC portal are designated as "Third Party – NIC Portal".
12.	Please provide details of Virtual Terminal that is currently in place for Credit, Debit, or E-Check processing?	The State currently operates 2 virtual terminals. RFP Attachment 6.9 provides a detail description of the flow of information for transactions processed through the virtual terminal.
13.	If hardware terminals are in place today, are most transactions authorized/settled via dial-up or IP-based communication?	Most transactions processed through the hardware terminals are authorized and settled via IP-based communication. There are a few terminals that still utilize a dial-up connection.
14.	State-wide [a] what percentage of transactions are processed at Retail (card-swipe); [b] what percentage are processed in a mail-order/telephone-order environment (key-entered); and [c] what percentage are accepted via the Internet (customer key entered)?	Of the transactions processed by the State, [a] approximately 26% is received in a retail setting [b] If the vendor is referring to IVR orders, the State does not currently accept these types of payments and does not intend to accept such payments in the future. However, if the vendor is referring to phone orders, key-entered by a live representative, the State does do this currently, and will continue to do so under the new contract. The State is not able to break out these transactions to provide percentages. [c] 74% is accepted via the internet portal.
15.	If IVR is in place today, please provide mail-order/telephone-order numbers broken out by IVR vs. other key-entry methods such as via the telephone (CSR rep) or via mailed requests.	The State does not currently accept transactions via IVR.
16.	Is the State accepting transactions via IVR today? a. If yes, is the IVR owned/hosted by the State or a third-party? b. If a third-party, who is the current vendor?	The State does not currently accept transactions via IVR.
17.	If available, please provide a list of payment networks (Vital/TSYS, NOVA/Elavon, FDMS, etc.) to which the State is currently authorizing and/or settling electronic payment transactions.	The State currently authorizes and settles its electronic payment transactions through Chase Paymentech.
18.	Specific to Merchant Services fees does the State wish to have those fees debited/invoiced directly or does the State wish to process those fees through Wachovia Account Analysis?	Sections A.12 <u>Settlement</u> and C.3 <u>Payment Methodology</u> of RFP Attachment 6.6, <i>Pro Forma Contract</i> , address the State's requirements.
19.	Does the State currently charge, or plan to charge, a convenience or service fee to the cardholder for use of a Debit or Credit card? If yes, please expand upon how and when this fee is currently charged or where and when the State anticipates it will be charged in the future.	All fees currently charged by the State fall under the original convenience fee program that can be charged when using an alternate payment channel. The State plans to begin implementation of the Visa Government and Higher Education program that allows for a variable service fee to be charged on all card transactions.
20.	Does the State anticipate that any additional	The RFP was based upon activity and transactions

QUESTION / COMMENT		STATE RESPONSE
	departments, not currently accepting payments today, will desire to implement a merchant services program for payment acceptance in the future?	as of June 30, 2014. Since that time, we have added 10 point of sale locations, a new portal application, and an online payment page. The State anticipates the merchant services program to continue to grow.
21.	<p>Visa and MasterCard require all acquirers to enter into contracts containing specific provisions with its merchants, provisions which are not included in the form contract and/or which provisions conflict with the terms and conditions of the RFP. Therefore, will the State agree to include the acquirer's standard terms and conditions as a part of the contract?</p>	<p>Compliance with Visa and MasterCard regulations is a contract requirement.</p> <p>Subject to, and in accordance with RFP Sections 5.2.3 and 5.3.5, the State may engage in limited negotiations with the apparently successful Respondent and will consider the incorporation of terms and conditions that do not conflict with State law.</p> <p>See also RFP Attachment 6.2, Section A, Item A.15.</p>
22.	<p>Re: A.11 Government Program, A.18 Reporting, and Attachment 6.7.</p> <p>Can the State disclose which departments charged a Service Fee and what Service Fee rate was charged (e.g. Flat Rate, Variable Rate)?</p>	<p>Currently, no State agencies charge a service fee as permitted by Visa's Government and Higher Education Program. All fees passed along to the customers are convenience fees that are charged for the convenience of using an alternate payment channel. The State would like to begin implementation of the Visa Government and Higher Education Program to interested agencies.</p>
23.	<p>Stand-alone Point of Sale (POS) Terminal</p> <p>The Department of Environment and Conservation maintains approximately 43 MIDs with stand-alone POS terminals which utilize an IP enabled connection to the State network. The terminal models used are the VeriFone Omni 3750, VeriFone Mx570, and VeriFone Mx610 Wi-Fi. Attachment 6.8 presents additional detail on the flow of information for stand-alone POS transactions.</p> <ul style="list-style-type: none"> <li>• [a] Are POS transactions processing directly from credit card terminals to payment processor, or are credit card terminals connected to the payment processor via a 3rd party payment gateway or middleware?</li> <li>• [b] If a 3rd party payment gateway/middleware is utilized, what is the 3rd party payment gateway or middleware?</li> <li>• [c] Confirm make and model of credit card terminals. Are some of the terminals VX models versus MX models?</li> <li>• [d] Will these terminals continue to be used in the future, or do you have a replacement strategy to comply with EVM standards?</li> <li>• [e] Is tokenization used at the point of sale via</li> </ul>	<p>[a] With the implementation of Itinio, the State Parks are dramatically reducing the number of stand-alone POS terminal. These terminals utilize the third-party payment gateway, FIS PayDirect v4.5, to connect to the payment processor. Chase Paymentech serves as the payment processor.</p> <p>[b] See the answer to 23.[a] above.</p> <p>[c] The terminal makes and models used are the VeriFone Omni 5700, the VeriFone Omni 3750, the VeriFone VX570 6MG Dualcomm, and the VeriFone VX610 Wifi.</p> <p>[d] Likely, the existing terminals will remain operational until it is necessary for them to be replaced to comply with EMV standards. The State will develop a strategy to replace this equipment before the October 2015 deadline. RFP Attachment 6.2, Section A – Mandatory Requirements, Item A.12, states the Contractor shall support continued use of the existing terminals.</p> <p>[e] Tokenization is not currently utilized for stand-alone point-of-sale transactions under the current merchant services system. However, in accordance with <i>Pro Forma</i> Contract Section A.10, tokenization is required in the merchant services solution that results from this RFP.</p>

QUESTION / COMMENT		STATE RESPONSE
	stand-alone credit card terminals?	
24.	<p>Virtual Terminal</p> <p>The Secretary of State's office operates 2 MIDs that use a virtual terminal application that utilizes the current Contractor's POS software. The Contractor selected must provide the necessary infrastructure to continue card processing operations for the State of Tennessee's existing virtual terminal applications. Attachment 6.9 presents additional detail on the flow of information for virtual terminal transactions.</p> <p>Transaction data and authorization request are communicated to the Processor via a secure URL site.</p> <ul style="list-style-type: none"> <li>• [a] What is the payment gateway that is being utilized and how does the payment gateway interact with the secure URL site?</li> <li>• [b] Who is accessing the virtual terminal and why are there two merchant ID numbers?</li> <li>• [c] Will the state continue using tokenization at the point of sale and online?</li> </ul>	<p>[a] The Virtual Terminal utilizes FIS PayDirect v4.5 to connect to the payment processor, Chase Paymentech.</p> <p>[b] State personnel access the virtual terminal. There are two merchant ID numbers because there are two separate locations that utilize this product.</p> <p>[c] Tokenization is not utilized with this application.</p>
25.	<p>iNovah Cashiering</p> <ul style="list-style-type: none"> <li>• [a] Is the Ingenico 6550, Verifone MX 870, Verifone MX 915 POS terminals and the ID-Tech Model IDMB-336133B magnetic strip reader connected directly to the payment processor's network, or is the equipment connected via a middleware or payment gateway?</li> </ul>	<p>[a] The referenced terminals are connected through the middleware, iNovah. iNovah currently utilizes the FIS PayDirect v4.5 to connect to the payment processor, Chase Paymentech.</p>
26.	<p>NICUSA, Inc.</p> <ul style="list-style-type: none"> <li>• [a] What payment gateway is currently being utilized with NICUSA, Inc and</li> <li>• [b] what payment processors is it currently certified to?</li> <li>• [c] Should we expect that the state will continue working with NICUSA in 2015?</li> </ul>	<p>[a] NICUSA, Inc. currently uses FIS PayDirect v4.5 to connect to the payment processor Chase Paymentech.</p> <p>[b] The State assumes that the vendor is asking what payment processors NICUSA, Inc. is certified to. If this is correct, NICUSA, Inc. is certified to the following payment processors:</p> <ol style="list-style-type: none"> <li>i. Cybersource</li> <li>ii. echo</li> <li>iii. Fifththird</li> <li>iv. Global</li> <li>v. Linkpoint</li> <li>vi. Monetra</li> <li>vii. Payfuse</li> <li>viii. PayPal</li> <li>ix. Sps</li> <li>x. Verisign</li> <li>xi. Worldpay (Can)</li> <li>xii. WorldPay (US)</li> </ol>

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		<p>[c] Please see RFP Section 1.1.2(d)1, second paragraph.</p> <p>With regard to the technical information provided above, as well as any other technical information provided in State's responses in this Amendment 1, in accordance with RFP Section 1.4.9, "it is the Respondent's obligation to independently verify any data or information provided by the State."</p>
27.	<p>Megasys Hospitality Management Systems' (HMS)</p> <ul style="list-style-type: none"> <li>• [a] What payment gateway is HMS currently utilizing to process payments and</li> <li>• [b] what payment processors is it currently certified to?</li> <li>• [c] Should we expect that the state will continue working with Megasys in 2015?</li> </ul>	<p>[a] Currently, HMS uses Shift4 Dollars on the Net to directly dial the processor, which is Chase Paymentech. The agency is currently in the process of transitioning from this approach to FIS PayDirect v4.5, which connects to the payment processor Chase Paymentech.</p> <p>[b] The State assumes that the Proposer is asking what payment processors Megasys (HMS) is certified to. If this is correct, the list of payment processors to which Megasys (HMS) is certified to can be accessed at <a href="http://megasyshms.com/interfaces">http://megasyshms.com/interfaces</a>.</p> <p>[c] Yes</p>
28.	<p>Itinio Reservation System</p> <ul style="list-style-type: none"> <li>• [a] What payment gateway is Itinio currently utilizing to process payments and</li> <li>• [b] what payment processors is it currently certified to?</li> <li>• [c] Should we expect that the state will continue working with Itinio in 2015?</li> </ul>	<p>[a] Itinio currently uses the FIS PayDirect v4.5 to connect to the payment processor, Chase Paymentech.</p> <p>[b] The State assumes that the Proposer is asking what payment processors Itinio is certified to. If this is correct, Itinio is certified to the following payment processors:</p> <ol style="list-style-type: none"> <li>i. Authorize.net</li> <li>ii. VeriSign (PayPal)</li> </ol> <p>[c] Yes</p>
29.	<p>Fore! Reservation</p> <ul style="list-style-type: none"> <li>• [a] What payment gateway is Fore currently utilizing to process payments and</li> <li>• [b] what payment processors is it currently certified to?</li> <li>• [c] Should we expect that the state will continue working with Fore! Reservations in 2015?</li> <li>• [d] Will the closed loop gift card program need to process through Fore! Reservations?</li> </ul>	<p>[a] Fore! Reservations currently uses the FIS PayDirect v4.5 to connect to the payment processor, Chase Paymentech.</p> <p>[b] The State assumes the Proposer is asking what payment processors Fore! Reservations is certified to. If this is correct, Fore! Reservations is certified to the following payment processors:</p> <ol style="list-style-type: none"> <li>i. Mercury Payment Systems</li> <li>ii. Electronic Transactions Systems Corp (ETS)</li> </ol> <p>[c] Yes</p> <p>[d] Yes, the gift card solution will need to be able to process at any location where credit cards are accepted, including the stand-alone VeriFone terminal locations, the HMS locations, the Itinio locations and the Fore! Reservations locations.</p>
30.	<p>A-List, a product offered by Fast Enterprises</p> <ul style="list-style-type: none"> <li>• [a] What payment gateway is A-List utilizing</li> </ul>	<p>[a] A-List is the name given by the State for the implementation process of transferring the Driver's License database to Fast Enterprises</p>

QUESTION / COMMENT		STATE RESPONSE
	<p>to process payments and</p> <ul style="list-style-type: none"> <li>• [b] what payment processors is it currently certified to?</li> <li>• [c] Should we expect that the state will continue working with A-List in 2015?</li> </ul>	<p>product FastDS. Fast Enterprises will use FIS Tokenized API with Chase Paymentech serving as the payment processor.</p> <p>[b] The State assumes the Proposer is asking what payment processors Fast Enterprises is certified to. If this is correct, Fast Enterprises is certified to the following payment processors:</p> <ol style="list-style-type: none"> <li>Information Network of Arkansas (INA)</li> <li>Hewlett Packard (HP)</li> <li>Official Payments Corp (OPC)</li> <li>MT Interactive (MTI)</li> <li>Value Payment Systems (VPS)</li> <li>Collector Solutions</li> <li>Link2Gov</li> <li>Access Idaho</li> <li>OK Interactive</li> <li>Utah Interactive (UII)</li> </ol> <p>[c] Yes</p>
31.	Is the state looking for a new closed loop gift card program that can only be utilized at state locations?	The State wishes to provide a closed loop gift card program that can only be utilized within a specific agency or department of the State. Multiple systems may be needed if multiple agencies wish to provide this program to their customers.
32.	Does the state currently offer a closed loop gift card program?	No, the gift card program is a new service to be offered by the State.
33.	Could you provide the list of attendees at the pre-response conference?	The list of Pre-Response attendees is attached. See Amendment # 1, Attachment A, below.
34.	Also, would the existing proposal/contract be available to review?	<p>A copy of the State's current Merchant Services contract and the successful vendor's proposal are available for review at the following address:</p> <p>State of Tennessee Office for Information Resources Capital Complex Service Center 901 5<sup>th</sup> Avenue North Nashville, TN 37243</p> <p>A potential respondent wishing to view these documents must do so by scheduling an appointment with the Solicitation Coordinator, Travis Johnson. The Solicitation Coordinator's contact information is found in RFP Section 1.4.2.1.</p>
35.	<p>Section A Question A.3 "Provide a current bank reference indicating that the respondent's business relationship with the financial institution is in a positive standing. Such reference must be written in the form of a standard business letter, signed and dated within the past three (3) months.</p> <p>Would the State consider removing this</p>	<p>The State will not remove this requirement. However, if the Respondent is a financial institution that maintains no relationships with other financial institutions, thus cannot provide the standard documentation required, the Respondent should provide explanation of this in its Proposal.</p> <p>If the Respondent is either partnering or proposing in a joint venture relationship with another company (which is not a financial institution), this company</p>

QUESTION / COMMENT		STATE RESPONSE
	requirement? As the greater majority of respondents are large financial institutions, this requirement would seem to not be necessary. As it is worded today it appears the State is looking for proof that a potential respondent is not continually overdrawn, pays its bills/obligations, maintains balances in accounts, etc. This doesn't really apply in the clearing and custodial relationships that occur between most major financial institutions today.	must provide the standard bank reference documentation as required by Section A Question A.3. See amended RFP Attachment 6.2, Section A, which follows this table.
36.	Prepaid Cards  [a] How many cards will the state order?  [b] Will these cards be good at all state parks or with there be a card for each park?  [c] Would the state entertain stand-a-lone terminals for prepaid card program?  [d] HMS system – does the state use/own Shift 4 that works with the HMS system?	[a] The estimate of the initial order would be between 5,000 and 10,000 cards. Additional orders would be processed based on customer usage.  [b] The State intends to offer prepaid cards that can be redeemed at any of the State Park locations.  [c] No, the State would prefer that the gift card solution be integrated (through an API, etc.) with the current business solutions in place. In locations where a standalone terminal is currently used for credit card processing, ideally, we would like to be able to use the same terminal, but we would be open to adding a second terminal for gift card sales at those locations only. (It should be noted that there are very few standalone terminal locations left in State parks.)  [d] Shift4 is a separate vendor that was providing tokenization and extended refund services. The contract with Shift4 will expire before the merchant services contract start date.
37.	Equipment  Would the state accept alternate stand-alone EMV capable credit card terminals?	Due to the complexity of the State's POS system, stand-alone credit card terminals would not be a viable solution.
38.	Extension  Would the state entertain an extension on the due date because of the short time between the state response to questions and the due date?	No.
39.	Will the State of Tennessee consider utilizing a payment service provider that will combine gateway and merchant services, and who will act as the merchant of record on behalf of the State? This approach will enable the State to get a single blended rate for all card types and all card brands as well as help reduce overall cost, mitigate risk, reduce costs and risks associated with PCI compliance, and provide for better financial reconciliation functionality.	No.
40.	Would the State be open to a 72 hour settlement schedule? For example, funds from credit card,	No.

QUESTION / COMMENT		STATE RESPONSE
	debit card, and eCheck transactions time stamped on Monday, January 1st will be settled to the State's designated treasury bank account(s) on Thursday (72 hours after transaction processed). This will enable the State to receive a single deposit, by business day, for all credit card types and brands, and all payment channels.	
41.	Would the State accept one blended payment processing rate which covers all merchant and gateway fees, licensing costs, ongoing maintenance, account management, end-user customer support, chargeback support and real-time integration?	No.
42.	In Section 6.2 – A.7 through A.11, the State mentions compatibility requirements and proof of such that is required in a bidder's response. [VENDOR NAME REDACTED] has yet to confirm compatibility with all of your software providers. [a] Can the State provide specific contact information for all your software providers? [b] As we understand from this section, this information in pertinent to determine disqualification.	[a] Contact information for each referenced vendor is below: <ol style="list-style-type: none"> <li>1. System Innovators Inc. – iNovah Cashiering Application Contact : Kathy Horton <a href="mailto:khorton@systeminnovators.com">khorton@systeminnovators.com</a></li> <li>2. Megasy's Hospitality Management System Contact: Mark Jewart <a href="mailto:mjewart@megasyshms.com">mjewart@megasyshms.com</a></li> <li>3. Itinio Reservation System Contact: Dave McLean <a href="mailto:dave@itinio.com">dave@itinio.com</a></li> <li>4. FORE! Reservation System Contact: Kirk Burnett <a href="mailto:Kirk.Burnett@GolfChannel.com">Kirk.Burnett@GolfChannel.com</a></li> <li>5. NICUSA, Inc. Contact: David Dahle <a href="mailto:david@egovtn.org">david@egovtn.org</a></li> </ol> [b] With regard to possible disqualification for failure to comply with Section A – Mandatory Requirements, the State will follow the process detailed in RFP Section 5.2.1.2.
43.	Is the State able to provide one full merchant statement per entity or a full chain statement that discloses both rates and fees?	Attachment B to this Amendment # 1 is a sample of the Statement received. This is received in total and also at the merchant identification number level.
44.	In section 6.2 – A.12, the State requires that bidders encrypt non-EMV capable equipment.  [a] Will any bidder be disqualified for inability to encrypt these devices?  [b] Has the State determined their existing software company's plans to certify EMV capable equipment?	[a] Encryption is not a requirement of RFP Attachment 6.2 Section A, Item A.12. RFP Attachment 6.6, <i>Pro Forma</i> Contract, Section A.9. Point-to-Point Encryption Solution addresses the requirement to provide this service. Failure to provide an encryption solution will be scored accordingly.  [b] The State is only in the beginning stages of planning for EMV Chip Acceptance. The existing software company's plans for certifying

QUESTION / COMMENT		STATE RESPONSE
	[c] Can the State provide the make, model and the name of the software to which each piece of equipment will be certified?	EMV capable equipment remain unknown. [c] Since the State is only in the early planning stages of EMV implementation, this information is not available.
45.	In section 6.2 – A.3, the State requires that bidders provide a current bank reference. When the bidder is a bank, as is the case with [VENDOR NAME REDACTED], what documentation would satisfy this requirement since we hold our own deposits and do not have a third party bank to provide such information?	See response to Amendment # 1, question 35 above.
46.	In section 6.2 – A.13 and A.14, the State discusses PCI and tokenized PCI. Additionally in other sections the State references the ability to work with current hardware and software providers. Iron Data API is a proprietary system through Payscape. Thus will the State be willing to move to another solution that is not proprietary? (Reference Section 1.1.3, number 3 page 4)	Iron Data, referenced in Section 1.1.3, is a contracted vendor of the Department of Commerce and Insurance to provide a licensing and regulatory solution. This is not the Iron Data API provided by Payscape. The vendor's website is <a href="http://www.irondata.com/">http://www.irondata.com/</a> .
47.	Page 46 of the RFP section A.12.1 of the contract pertains to "The Account." As point of clarification – it is not a requirement of this contract to establish a depository accounts with the merchant provider, if they are a depository holding institution. Rather this section relates to the existing accounts the State has and this section simply discusses normal merchant processing of credits and debits to that account.	That is correct. This section refers to the demand account the State currently maintains.
48.	In suction 6.2 – B.17, the State requires that bidders provide (2) lager accounts currently serviced by the Respondent, and three (3) completed projects. As point of clarification does a completed project mean you want three references from former clients who used [VENDOR NAME REDACTED] merchant service processing but no longer use that service with us? Or if that is incorrect please advise as to what "completed projects" means in this context.	Yes, with regard to the referenced requirement, the definition of "completed projects" is projects that the vendor has completed; that is, projects for which the vendor is no longer actively providing services to the customer.
49.	Page 28, Section B.14: Do back end processors, such as Chase Paymentech and First Data Corp, constitute a subcontractor?	Yes, back end processors, as well as any other business entities that are a part of the Respondent's project team and that are distinct from the Prime Contractor, must be listed as subcontractors in response to RFP Attachment 6.2, Section B, Item B.14.  With regard to the Prime Contractor, the State will consider the Prime Contractor to be the "Respondent Legal Entity Name," as it appears on the completed and signed RFP Attachment 6.1, Statement of Certifications and Assurances, which will be submitted with the Proposal.
50.	Should the Respondent complete the RFP Attachment 6.5 where it says "Respondent Name" and include in the Technical Proposal response?	No, the Score Summary Matrix is an example, provided to clarify how the process will work; the Matrix is for the State's use only.

QUESTION / COMMENT		STATE RESPONSE
51.	Should the Respondent complete the RFP Attachment 6.6 where it references the contractor information in "red and include in the Technical Proposal response?	No, the Respondent is not to fill in any of the red-font information in the RFP Attachment 6.6, <i>Pro Forma</i> Contract. The information in red font will be filled in by the State after the apparent best-evaluated Proposer has been determined.
52.	Page 22, Section A.7 – A. 11: Please provide the contact person for each vendor where [VENDOR NAME REDACTED] can request a certification certificate. We are currently certified with each vendor and processing payments for TN, but we do not have an official letter to provide.	<ol style="list-style-type: none"> <li>1. System Innovators Inc. – iNovah Cashiering Application Contact: Kathy Horton <a href="mailto:khorton@systeminnovators.com">khorton@systeminnovators.com</a></li> <li>2. Megasy's Hospitality Management System Contact: Mark Jewart <a href="mailto:mjewart@megasyshms.com">mjewart@megasyshms.com</a></li> <li>3. Itinio Reservation System Contact: Dave McLean <a href="mailto:dave@itinio.com">dave@itinio.com</a></li> <li>4. FORE! Reservation System Contact: Kirk Burnett <a href="mailto:Kirk.Burnett@GolfChannel.com">Kirk.Burnett@GolfChannel.com</a></li> <li>5. NICUSA, Inc. Contact: David Dahle <a href="mailto:David@egovtn.org">David@egovtn.org</a></li> </ol>
53.	Page 51, Attachment 6.6: Please provide the current POS/terminals being used at the park locations requiring prepaid gift cards.	<p>The following are terminal models that are in use at State Parks:</p> <p>VeriFone Omni 5700, VeriFone Omni 3750, VeriFone VX570 6MG Dualcomm, and VeriFone VX610 Wifi.</p> <p>State Parks are willing to switch to new terminal models if it is able to process both debit, credit and gift cards via IP.</p>
54.	Page 51, Attachment 6.6: For the prepaid gift card program, please clarify the "customer printed magnetic stripe"... do they want customer names or information printed on these cards or are they just looking for cards with an encoded mag strip?	<p>This was a mistake in the wording of the contract. The sentence should read, "The Contractor shall provide custom-printed magnetic stripe or chip enabled cards for each prepaid system."</p> <p>See Amended RFP Attachment 6.6., Pro Forma Contract, Section A.31, which follows this table.</p>
55.	General  Can the State specify its current payment engine, so that we may verify if they are certified to our platform?	The State does not use a single payment engine for all of its card payment processing. The portal applications do utilize the Tennessee Online Payment Engine (TOPE).
56.	p.2, 1.1.2 Existing Operations  Can the State provide the interface specifications for the APIs?	Specifications for the current APIs is proprietary to the current merchant service provider. This information cannot be shared.
57.	p.9, 3.1.1.2 Response Form  Will the State allow responses in a table format to use a smaller font than 12 point, or does every	In general, 12-point font should be used wherever practical. However, there may be limited cases in which a smaller font is more practical. In such cases, it is acceptable to use a smaller font.

QUESTION / COMMENT		STATE RESPONSE
	part of a response need to be in 12 point font?	However, in all cases the Respondent should ensure the legibility of all of its responses.
58.	p.11, 3.3.1 Response and Respondent Prohibitions  Will the State consider certain terms and conditions post-contract award?	See the State's response to Item 21 above.
59.	p.11, 3.3.2 Response and Respondent Prohibitions  Will vendors be disqualified or declared non-responsive for submitting potential contract provisions for negotiations upon award?	The Respondent may submit terms and conditions that it wishes to negotiate, after the apparent award has been made.  See also the State's response to Item 21 above.
60.	p.22, Attachment 6.2 – Section A.7-A.11  There is a requirement of 90 days to certify the listed applications, and requires the POS vendor to certify with our platform. Would the State support the processor in guiding the vendor for certification?	State personnel will provide support to the processor when working with the contracted vendors in becoming certified.
61.	p.24, Attachment 6.2 – Section A.12  Is the State requesting the processor to supply EMV-compliant equipment to replace current equipment not in compliance?	The merchant services provider must support the State's existing equipment until the State converts to EMV-compliant terminals.  The deadline for the State to complete conversion to EMV-compliant terminals is October 2015. The merchant services provider must offer EMV-compliant terminals in its catalog of services with sufficient lead time for the State to be able to meet the conversion deadline. The State will purchase the terminals from the merchant services provider.  After Contract approval, the State will work with the Contractor to update the Statewide Rollout Plan (Pro Forma Contract Section A.20) to include tasks and a viable schedule for EMV compliance.
62.	p.28, Attachment 6.2 – Section B.12  The State requires a description of the project team, identifying the key people who would be assigned to the project. May we propose representative personnel in our proposal, who may not be the actual members of the team? In the event that a proposed person is no longer available upon award of the contract, would the State permit the substitution of another, equally qualified person?	In response to RFP Attachment 6.2, Items B.12 and B.13, the State requires the Respondent to list the actual personnel that the Respondent intends to assign to provide the required services. The proposal of "representative personnel" is not acceptable.  Substitutions of equally qualified personnel are acceptable after the contract is in place. However, in accordance with RFP Section 4.5, which is incorporated into the contract by reference, the State "State reserves the right to refuse, at its sole discretion and notwithstanding any prior approval, any personnel of the prime contractor or a subcontractor. . . ."
63.	p.20, Attachment 6.1, Item 3  This Item and Item A.1 of Attachment 6.2 require the Proposer to accept and agree to all terms and conditions in Attachment 6.6, Pro Forma	See the State's response to Item 21 above.  The State's willingness to negotiate with the apparently successful Respondent, as stated in the response to Item 21 above, does not alter the

QUESTION / COMMENT		STATE RESPONSE
	Contract, without exception or qualification. Will the successful proposer have an opportunity to negotiate the terms and conditions of the contract resulting from this RFP?	Respondent's obligation to Sign RFP Attachment 6.1, "Statement of Certifications and Assurances." In accordance with RFP Attachment 6.2, Technical Response & Evaluation Guide, Section A, Item A.1, the Respondent must complete and properly sign the Statement of Certifications and Assurances, "without exception or qualification."
64.	p.55, Attachment 6.6, D.4  Will the State agree to provide notice and a cure period prior to a termination for cause?	The State is willing to negotiate, with the apparently successful vendor, mutually agreeable "Termination for Cause" language.
65.	p.55, Attachment 6.6, D.4  Will the State clarify that termination for cause is only applicable to a material breach of a term/performance obligation?	See the response to this Amendment 1, Item 64 above.
66.	p.55, Attachment 6.6, D.5  Will the State agree to allow assignment, without the State's prior written consent, to an affiliate or in the event of a change in control?	The State is unwilling to grant the contractor the unlimited right to assign the contract without State consent. We are willing to negotiate, with the apparently successful vendor, a modification to the written consent requirement for certain circumstances.
67.	p.58, Attachments 6.6, D.21  Does the State anticipate that the Contractor will receive or have access to PHI or SSA data as a necessary part of providing the proposed services? If so for what purposes would the Contractor be given access to or receive PHI or SSA data? Does the State anticipate that it would be necessary for the Contractor to process, store or transmit PHI or SSA data from the State on the Contractor's own information systems?	The State does not anticipate the Contractor will receive PHI or SSA information within its own information system.
68.	p.61, Attachment 6.6, E.14  Will the State agree to provide the Contractor at least 60 days' notice prior to the conclusion of the Contract of the State's request for transition assistance?	Yes, the State will give the Contractor at least 60 days' notice prior to the conclusion of the Contract of the State's request for transition assistance. See Amended RFP Attachment 6.6., <i>Pro Forma Contract</i> , Section E.14, which follows this table.
69.	p.61, Attachment 6.6, E.15  Will the State agree that neither the State nor the Contractor shall be liable to each other for special, indirect, incidental, consequential, exemplary, or punitive damages?	The State has established a limitation of liability in <i>Pro Forma Contract</i> Section E.15. We don't intend to entertain further limitations of liability.
70.	p.61, Attachment 6.6, E.17  Will the State agree that the Contractor will immediately notify in the event of a merger, acquisition, or sale of its business operation? We cannot provide advance notice of a potential structural change because there may be confidentiality conflicts. We can, however, provide	The State is unwilling to grant the contractor the unlimited right to assign the contract without notification to the State. We are willing to negotiate, with the apparently successful vendor, a modification to the prior notification requirement for certain circumstances.

QUESTION / COMMENT		STATE RESPONSE
	notice.	
71.	p.67, Attachment B, Merchant Agreement  Will the State agree to incorporate the merchant's card processing rules/terms & conditions into the negotiated Merchant Agreement?	See the State's response to Item 21 above. See also RFP Attachment 6.2, Section A, Item A.15.
72.	I wanted to make a statement regarding closed loop gift cards. [VENDOR NAME REDACTED] offers closed loop gift cards to over 14,000 merchants throughout the United States, and we do not believe this poses any money laundering risks to [VENDOR NAME REDACTED] or our clients. I can understand prepaid open loop debit cards concerning some large banks, but not the closed loop systems where customers can only use the cards at participating park locations.	The State has determined restrictions on the use of pre-paid gift cards. These restrictions comply with applicable law and meet the business needs of the State.  See Amended RFP Attachment 6.6., <i>Pro Forma Contract</i> , Section A.31, which follows this table.

**4. Delete RFP Attachment 6.6., Pro Forma Contract, section A.31 in its entirety and insert the following in its place (any sentence or paragraph containing revised or new text is highlighted):**

A.31. Prepaid Card System.

- a. The Contractor shall provide closed-loop prepaid card solutions to the State. Configuration of each system shall be determined at the MID level to allow for customization of acceptance location within each of the systems. The State must have the ability to add and remove locations after a system is operational. Prepaid cards must be loadable and redeemable on multiple platforms (i.e. Different POS systems) and through multiple terminal types as well as over the internet. All prepaid card activation and redemptions shall be processed real-time.
- b. Prepaid cards shall be reloadable and have no expiration date. Such cards shall not be dependent on a specific processor and shall be transferred to a new contractor without lapse in service if the current contract were to expire or terminate.
- c. The Contractor shall provide custom-printed magnetic stripe or chip enabled cards for each prepaid system. Artwork displayed on the card shall be provided by the State and approved in writing before card production.
- d. All sales and redemptions of cards shall be available through a web-based online reporting solution as described in A.18. All monthly reports and other transaction management reports shall be available in tab and or comma delimited formats for exporting and importing into other report templates. The Contractor shall also provide a resource for card holders to inquiry on card balance either by telephone or internet. A link to the internet resource shall be provided for inclusion on the State's website.
- e. The federal Department of the Treasury, Financial Crimes Enforcement Network has promulgated regulations intended to reduce financial criminal activity and money laundering (76 FR 45403-02, Rules and Regulations, Department of the Treasury, Financial Crimes Enforcement Network, 31 CFR Parts 1010 and 1022, RIN 1506-AB07). The Contractor must comply with the applicable portions of these regulations.

Within these regulations, closed-loop prepaid card systems, such as those required by this Contract, may be exempted from the requirements of the regulations cited

above, provided that the dollar amounts associated with these cards are below certain thresholds.

To be exempted, the Contractor's Merchant Services solution must reject any transaction, or set of transactions, that would result in a given prepaid card being associated with more than \$2,000 in any one day. This includes the impact of aggregated transactions for additional dollar amounts; for example, if a closed-loop gift card has a value of \$1,500, and the holder spends \$1,000, and then subsequently reloads \$600 before the end of the day, this prepaid access would not be exempted because \$2,100 has been associated with the prepaid access within one day.

The Contractor's Merchant services solution must maintain a record of any rejected transactions, with reporting capabilities to allow the State, or other authorized parties, to audit the transactions.

5. **Delete RFP Attachment 6.2 – Section A: Mandatory Requirements, TECHNICAL RESPONSE & EVALUATION GUIDE, in its entirety and insert “RFP ATTACHMENT 6.2 — Section A,” attached hereto, in its place** (any sentence or paragraph containing revised or new text is highlighted).
6. **Delete RFP Attachment 6.6., Pro Forma Contract, section E.14 in its entirety and insert the following in its place** (any sentence or paragraph containing revised or new text is highlighted).
  - E.14. Contract Services Transition. Upon conclusion of this Contract for whatever reason (expiration or termination), the Contractor shall assist the State to ensure an orderly transfer of responsibility and/or continuity of those services required under the terms of the contract to an organization designated by the State, if requested in writing. **The State shall provide the Contractor with at least sixty (60) days' notice prior to the conclusion of the Contract of the State's request for transition assistance.** The Contractor shall discontinue providing the service or accepting new assignments under the terms of this Contract, in a manner and on the date specified by the State, in order to insure the completion of such service prior to the termination of the Contract.
7. **RFP Amendment Effective Date.** The revisions set forth herein shall be effective upon release. All other terms and conditions of this RFP not expressly amended herein shall remain in full force and effect.

**TECHNICAL RESPONSE & EVALUATION GUIDE**

**SECTION A: MANDATORY REQUIREMENTS.** The Respondent must address all items detailed below and provide, in sequence, the information and documentation as required (referenced with the associated item references). The Respondent must also detail the response page number for each item in the appropriate space below.

The Solicitation Coordinator will review the response to determine if the Mandatory Requirement Items are addressed as required and mark each with pass or fail. For each item that is not addressed as required, the Proposal Evaluation Team must review the response and attach a written determination. In addition to the Mandatory Requirement Items, the Solicitation Coordinator will review each response for compliance with all RFP requirements.

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		The Response must be delivered to the State no later than the Response Deadline specified in the RFP Section 2, Schedule of Events.	
		The Technical Response and the Cost Proposal documentation must be packaged separately as required (refer to RFP Section 3.2., <i>et seq.</i> ).	
		The Technical Response must NOT contain cost or pricing information of any type.	
		The Technical Response must NOT contain any restrictions of the rights of the State or other qualification of the response.	
		A Respondent must NOT submit alternate responses (refer to RFP Section 3.3.).	
		A Respondent must NOT submit multiple responses in different forms (as a prime and a sub-contractor) (refer to RFP Section 3.3.).	
	<b>A.1.</b>	Provide the Statement of Certifications & Assurances (RFP Attachment 6.1) completed and signed by an individual empowered to bind the Respondent to the provisions of this RFP and any resulting contract. The document must be signed without exception or qualification.	
	<b>A.2.</b>	Provide a statement, based upon reasonable inquiry, of whether the Respondent or any individual who shall cause to deliver goods or perform services under the contract has a possible conflict of interest ( <i>e.g.</i> , employment by the State of Tennessee) and, if so, the nature of that conflict.  NOTE: Any questions of conflict of interest shall be solely within the discretion of the State, and the State reserves the right to cancel any award.	
	<b>A.3</b>	Provide a current bank reference indicating that the Respondent's business relationship with the financial institution is in positive standing. Such reference must be written in the form of a standard business	

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		<p>letter, signed, and dated within the past three (3) months.</p> <p>If the Respondent is a financial institution that maintains no relationships with other financial institutions, thus cannot provide the standard documentation required, the Respondent should provide explanation of this in its Proposal.</p> <p>If the Respondent is either partnering or proposing in a joint venture relationship with another company (which is not a financial institution), this company must provide the standard bank reference documentation as required by Section A Question A.3.</p>	
	A.4	Provide two current positive credit references from vendors with which the Respondent has done business written in the form of standard business letters, signed, and dated within the past three (3) months.	
	A.5	Provide an official document or letter from an accredited credit bureau, verified and dated within the last three (3) months and indicating a satisfactory credit rating for the Respondent (NOTE: A credit bureau report number without the full report is insufficient and will not be considered responsive.)	
	A.6	<p>Provide written confirmation that the Respondent is currently a Payment Card Industry (PCI) Data Security Standard (DSS) Compliant Service Provider.</p> <p>Attach evidence of the following:</p> <ul style="list-style-type: none"> <li>a. a current Certificate of Validation by a Qualified Security Assessor</li> <li>b. your company's current inclusion on Visa's List of Compliant Service Providers; <b>AND</b></li> <li>c. your company's current inclusion on the MasterCard Site Data Protection Program's list of Compliant Service Providers</li> </ul> <p><i>Please note the RFP Coordinator, with the assistance of one or more subject matter experts, will verify your company's inclusion on both the Visa and MasterCard lists of Validated or Compliant Services Providers (<a href="http://usa.visa.com/merchants/risk_management/cisp_service_providers.html">http://usa.visa.com/merchants/risk_management/cisp_service_providers.html</a>) and (<a href="http://www.mastercard.com/us/sdp/serviceproviders/compliant_serviceprovider.html#">http://www.mastercard.com/us/sdp/serviceproviders/compliant_serviceprovider.html#</a>).</i></p>	
	A.7	<p>Provide written confirmation of <b>AT LEAST ONE</b> of the following:</p> <p><b><u>EITHER:</u></b></p> <ul style="list-style-type: none"> <li>a. The Respondent expressly certifies that, along with its sub-contractor(s), it currently operates an online gateway or a processor that has certified System Innovators Inc.'s iNovah Cashiering application and currently operates a functioning interface with System Innovators' iNovah.</li> <li>i. Attach a copy of the certificate or letter issued to System</li> </ul>	

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		<p>Innovators documenting its completion of your certification and/or installation process.</p> <p>ii. Provide the name of one of your clients using your interface with System Innovators' iNovah.</p> <p>Please note that the RFP Coordinator, with the assistance of one or more subject matter experts, will verify certification and client reference with System Innovators.</p> <p><b>OR:</b></p> <p>b. No later than ninety (90) days from the Contract Start Date, the Respondent shall operate an online gateway or a processor that has certified System Innovators Inc.'s iNovah Cashiering application.</p> <p>The proof of such certification shall be as described in Item A.7.a.i, above.</p>	
	<b>A.8</b>	<p>Provide written confirmation of <b><u>AT LEAST ONE</u></b> of the following:</p> <p><b><u>EITHER:</u></b></p> <p>a. The Respondent expressly certifies that, along with its sub-contractor(s), it currently operates an online gateway or a processor that has certified Megasys' Hospitality Management System (HMS) and currently operates a functioning interface with HMS.</p> <p>i. Attach a copy of the certificate or letter issued to Megasys documenting its completion of your certification and/or installation process.</p> <p>ii. Provide the name of one of your clients using your interface with Megasys' Hospitality Management System.</p> <p>Please note that the RFP Coordinator, with the assistance of one or more subject matter experts, will verify certification and client reference with Megasys.</p> <p><b>OR:</b></p> <p>b. No later than ninety (90) days from the Contract Start Date, the Respondent shall operate an online gateway or a processor that has certified Megasys' Hospitality Management System.</p> <p>The proof of such certification shall be as described in Item A.8.a.i, above.</p>	
	<b>A.9</b>	<p>Provide written confirmation of <b><u>AT LEAST ONE</u></b> of the following:</p> <p><b><u>EITHER:</u></b></p> <p>a. The Respondent expressly certifies that, along with its sub-contractor(s), it currently operates an online gateway or a processor that has certified Itinio Reservation System and currently operates a functioning interface with Itinio Reservation System.</p>	

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		<p>i. Attach a copy of the certificate or letter issued to Itinio documenting its completion of your certification and/or installation process.</p> <p>ii. Provide the name of one of your clients using your interface with Itinio's Reservation System.</p> <p>Please note that the RFP Coordinator, with the assistance of one or more subject matter experts, will verify certification and client reference with Itinio.</p> <p><b>OR:</b></p> <p>b. No later than ninety (90) days from the Contract Start Date, the Respondent shall operate an online gateway or a processor that has certified Itinio's Reservation System.</p> <p>The proof of such certification shall be as described in Item A.9.a.i, above.</p>	
	<b>A.10</b>	<p>Provide written confirmation of <b><u>AT LEAST ONE</u></b> of the following:</p> <p><b><u>EITHER:</u></b></p> <p>a. The Respondent expressly certifies that, along with its sub-contractor(s), it currently operates an online gateway or a processor that has certified FORE! Reservations, Inc. reservations system and currently operates a functioning interface with FORE! Reservations, Inc..</p> <p>i. Attach a copy of the certificate or letter issued to FORE! Reservations, Inc. documenting its completion of your certification and/or installation process.</p> <p>ii. Provide the name of one of your clients using your interface with FORE! Reservations System.</p> <p>Please note the RFP Coordinator, with the assistance of one or more subject matter experts, will verify certification and client reference with FORE! Reservations.</p> <p><b>OR:</b></p> <p>b. No later than ninety (90) days from the Contract Start Date, the Respondent shall operate an online gateway or a processor that has certified FORE! Reservations System.</p> <p>The proof of such certification shall be as described in Item A.10.a.i, above.</p>	
	<b>A.11</b>	<p>Provide written confirmation of <b><u>AT LEAST ONE</u></b> of the following:</p> <p><b><u>EITHER:</u></b></p> <p>a. The Respondent expressly certifies that, along with its sub-contractor(s), it currently operates an online gateway or a processor that has certified NICUSA, Inc. (NICUSA) and currently operates a functioning interface with NICUSA's online portal.</p> <p>i. Attach a copy of the certificate or letter issued to NICUSA</p>	

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		<p>documenting its completion of your certification and/or installation process.</p> <p>ii. Provide the name of one of your clients using your interface with NICUSA's online portal.</p> <p>Please note the RFP Coordinator, with the assistance of one or more subject matter experts, will verify certification and client reference with NICUSA.</p> <p><b>OR:</b></p> <p>b. No later than ninety (90) days from the Contract Start Date, the Respondent shall operate an online gateway or a processor that has certified NICUSA's online portal.</p> <p>The proof of such certification shall be as described in Item A.11.a.i, above.</p>	
	<b>A.12</b>	<p>Provide written confirmation that the Respondent can accommodate and support true pin based debit and support the Ingenico 6550, VeriFone Mx 870, VeriFone Mx915, VeriFone Omni 3750, VeriFone Mx 570, and VeriFone Mx 610 Wi-Fi ___33 and the ID-Tech Model – IDMB-336133B magnetic card reader.</p> <p>The Respondent shall also provide written confirmation of its ability to reprogram or re-inject existing devices to allow for continued use in card processing.</p>	
	<b>A.13</b>	<p>Provide written confirmation that the Respondent has a PCI certified tokenized application interface.</p> <p>The Respondent shall also submit the PCI certification letter for the Respondent's tokenized application interface product.</p>	
	<b>A.14</b>	<p>Provide written confirmation that the Respondent can return a unique identifier or tokenized card number with each authorization/rejection for all data capture methods so the card number is not required to be stored on State of Tennessee applications.</p> <p>The Respondent shall also provide written confirmation that the Respondent is able to void credit transactions using the unique identifier or tokenized card number returned by the Respondent with the original card authorization.</p>	
	<b>A.15</b>	<p>Provide written confirmation that the Respondent shall provide a copy of its Merchant Agreement if the Respondent receives an apparent award through this solicitation.</p> <p>Pro Forma Contract Scope of Services, Section A.3 states:</p> <p>“Merchant Agreement. The State and Contractor shall agree to a separate Merchant Agreement that further delineates roles and responsibilities in credit card, debit card, and check acceptance, presentation, authorization, and the management of refunds, credits, returns, and chargebacks. This Merchant Agreement is Attachment B to this Contract.”</p> <p>The Respondent shall also provide written confirmation that the</p>	

RESPONDENT LEGAL ENTITY NAME:			
Response Page # (Respondent completes)	Item Ref.	Section A— Mandatory Requirement Items	Pass/Fail
		<p>Respondent understands and agrees that, if the Respondent receives an apparent award through this solicitation, the State shall review the Merchant Agreement provided to ensure that there is no conflict with this procurement, the <i>Pro Forma</i> Contract, and the laws of the State of Tennessee. Conflicts that cannot be resolved through clarification between the State and Respondent shall result in disqualification of the proposal submitted in response to this RFP; and the State shall have the right to devolve to the next best evaluated Respondent.</p> <p><b>Provide only the written confirmations requested above. Do <u>NOT</u> provide the actual Merchant Agreement in response to this mandatory requirement item, or anywhere else in the Proposer's solicitation response.</b></p>	
	A.16	<p>Provide written confirmation that the Respondent previously or currently services a state or large city/county government entity. Also provide written confirmation that you are experienced with the specialized merchant products operated throughout the State which include lodging and hospitality, restaurant, and retail.</p>	
	A.17	<p>Provide written confirmation that the Respondent can and shall, under normal operating conditions, cause the settlement of electronic payment transactions to be credited as available funds for the State of Tennessee in the account designated pursuant to the <i>Pro Forma</i> Contract Scope of Services, Section A.12.1, The Account.</p>	
	A.18	<p>Provide written confirmation that the Respondent is currently engaged and has been for the past twelve consecutive months as an online gateway or processor for an entity with the minimum processing volume of 1,850,000 transactions per year. (Concurrent operation of multiple entities with a cumulative processing volume totaling 1,850,000 per year shall <b>NOT</b> satisfy this requirement.)</p> <p>Provide the name and a contact for one of your clients with a minimum processing volume of 1,850,000 transactions per year.</p> <p>Please note the RFP Coordinator, with the assistance of one or more subject matter experts, will verify this client reference.</p>	
<p><i>State Use – Solicitation Coordinator Signature, Printed Name &amp; Date:</i></p>			

**RFP #31701-05041  
MERCHANT SERVICES  
PRE-PROPOSAL CONFERENCE ATTENDEES**

COMPANY NAME	REPRESENTATIVE	CONTACT INFORMATION
<b>IN ROOM:</b>		
BB&T	Jenna Rose	<a href="mailto:jrose@bbandt.com">jrose@bbandt.com</a> 615.279.4283
First Data	Valerie Stribbling	<a href="mailto:Valerie.stribbling@firstdata.com">Valerie.stribbling@firstdata.com</a> 770.713.5718
FIS	Virginia Richardson	<a href="mailto:Virginia.richardson@fisglobal.com">Virginia.richardson@fisglobal.com</a> 615.870.4183
JPMC	Rob Porter	<a href="mailto:Robert.c.porter@jpmorgan.com">Robert.c.porter@jpmorgan.com</a> 615.780.4363
NIC	Kelly Berg	615.313.0300
Regions	Tammy Johnston	<a href="mailto:Tamara.johnston@regions.com">Tamara.johnston@regions.com</a> 615.770.4405
Regions	Liz Fedor	<a href="mailto:Liz.fedor@regions.com">Liz.fedor@regions.com</a> 615.748.2053
U.S. Bank	Steve Chapel	<a href="mailto:Steven.chapel@usbank.com">Steven.chapel@usbank.com</a> 615.251.0783
U.S. Bank	Craig Peterson	<a href="mailto:Craig.peterson@usbank.com">Craig.peterson@usbank.com</a> 614.296.2733
<b>DIAL-IN:</b>		
Bank of America	Joseph Moss	<a href="mailto:Joseph.moss@bankofamericamerchant.com">Joseph.moss@bankofamericamerchant.com</a> 404.228.6271
Central Bank	Kari Less	<a href="mailto:Kari_Less@centralbank.net">Kari_Less@centralbank.net</a> 573.556.6821
KUBRA	Tammi Rowlan	<a href="mailto:Tammi.rowlan@kubra.com">Tammi.rowlan@kubra.com</a> 480.220.5088
Wells Fargo	Ellie Sternberg	<a href="mailto:ellie.sternberg@wellsfargo.com">ellie.sternberg@wellsfargo.com</a> 256.551.4126

***STATEMENT SAMPLE FOLLOWS THIS PAGE***

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
<b>INTERCHANGE FEES</b>						
<b>Amex</b>						
7,630	A00	AmEx Transaction	\$2,938,070.03	2.2500%		\$66,106.58
<b>Debit Card</b>						
1	A4R	Accel	\$16.00	0.8000%	\$0.1800	\$0.31
71	AA4R	Accel	\$1,532.00	0.9000%	\$0.2250	\$29.76
59	AAST	Accel	\$531.00	0.8000%	\$0.1000	\$10.15
1	AFF	Regulated	\$19.50	0.0500%	\$0.2200	\$0.23
2	AST	Accel	\$16.00	0.8000%	\$0.1000	\$0.33
356	MTF	Maestro Regulated	\$5,644.00	0.0500%	\$0.2200	\$81.14
19	MTR	Maestro Tier 3 Retail	\$275.50	0.9000%	\$0.1685	\$5.68
12	NR3	NYCE	\$105.50	0.7500%	\$0.1200	\$2.23
24	NSR	NYCE Standard Retail	\$505.00	0.7500%	\$0.1700	\$7.87
95	NT3R	NYCE	\$1,930.50	0.7500%	\$0.1810	\$31.67
42	NTR3	NYCE	\$370.00	0.8000%	\$0.1300	\$8.42
76	NYPF	NYCE Regulated	\$1,239.50	0.0500%	\$0.2200	\$17.34
141	P3R	NYCE	\$2,514.50	0.7500%	\$0.1200	\$35.78
36	PL3R	Pulse	\$486.50	1.2600%	\$0.1695	\$12.23
56	PP3R	Pulse	\$1,013.50	0.8000%	\$0.1500	\$16.51
265	PSF	PINLESS DEBIT PULSE Regulated	\$4,339.50	0.0500%	\$0.2200	\$60.47
95	S3R	Star Tier 3 Retail	\$1,460.00	0.8000%	\$0.2000	\$30.68
72	SA3R	Star	\$1,251.50	0.8000%	\$0.2050	\$24.77
503	SRF	PINLESS DEBIT STAR Regulated	\$8,347.00	0.0500%	\$0.2200	\$114.83
<b>Discover</b>						
4,696	D00	Discover Transaction	\$360,066.84	1.8800%		\$6,769.26
<b>MasterCard</b>						
5	M60C	MC Commercial Face-to-Face (Non-T&E) Large Market Corpo	\$150.50	2.6100%	\$0.1185	\$4.52
13	M60F	MC Commercial Face-to-Face (Non-T&E) Large Market Fleet	\$1,024.27	2.6100%	\$0.1185	\$28.27
1	M60P	MC Commercial Face-to-Face (Non-T&E) Large Market Purcha	\$52.44	2.6100%	\$0.1185	\$1.49
49	M67C	MC Commercial Data Rate II (Non-T&E) Large Market Corpora	\$6,399.45	2.6100%	\$0.1185	\$172.83
697	M67F	MC Commercial Data Rate II (Non-T&E) Large Market Fleet	\$352,674.23	2.6100%	\$0.1185	\$9,287.39
307	M67P	MC Commercial Data Rate II (Non-T&E) Large Market Purcha	\$32,946.45	2.6100%	\$0.1185	\$896.28

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
3	M68C	MC Commercial Data Rate I (Non-T&E) Large Market Corpora	\$562.00	2.7600%	\$0.1185	\$15.87
5	M68F	MC Commercial Data Rate I (Non-T&E) Large Market Fleet	\$595.17	2.7600%	\$0.1185	\$17.02
1	M68P	MC Commercial Data Rate I (Non-T&E) Large Market Purchas	\$49.00	2.7600%	\$0.1185	\$1.47
1	MBLA	MC Commercial Data Rate I (Non-T&E) Business Spend Leve	\$100.00	2.9700%	\$0.1185	\$3.09
182	MBLB	MC Commercial Data Rate II (Non-T&E) Business Spend Leve	\$36,613.52	2.3200%	\$0.1185	\$871.00
330	MBLE	MC Commercial Data Rate II (Non-T&E) Business Spend Leve	\$107,055.10	2.4200%	\$0.1185	\$2,629.84
33	MBLG	MC Commercial Face-to-Face (Non-T&E) Business Spend Lev	\$1,361.08	2.3200%	\$0.1185	\$35.49
10	MBLH	MC Commercial Face-to-Face (Non-T&E) Business Spend Lev	\$3,182.40	2.4200%	\$0.1185	\$78.20
1	MCEE	MC International Super Premium Consumer Interregional Cons	\$60.00	2.0900%	\$0.0185	\$1.27
8	MCES	MC International Super Premium Consumer Interregional Cons	\$1,540.74	2.0900%	\$0.0185	\$32.35
1	MCHA	MC Standard CREDIT World High Value	\$39.00	3.3600%	\$0.1185	\$1.43
211	MCHP	MC Public Sector CREDIT World High Value	\$26,508.77	1.6600%	\$0.1185	\$465.05
175	MCSB	MC Commercial Data Rate II (Non-T&E) Business Spend Leve	\$32,996.65	2.2700%	\$0.1185	\$769.76
40	MCSD	MC Commercial Face-to-Face (Non-T&E) Business Spend Lev	\$1,434.37	2.2700%	\$0.1185	\$37.30
19	MDR1	MC Commercial Data Rate I (Non-T&E) Business Debit & Prep	\$278.74	2.7600%	\$0.1185	\$9.94
968	MDR2	MC Commercial Data Rate II (Non-T&E) Business Debit & Pre	\$120,537.64	2.3100%	\$0.1185	\$2,899.13
800	MEM1	MC Emerging Market PREPAID	\$62,766.03	0.9100%	\$0.2685	\$785.97
6,690	MEMD	MC Emerging Market DEBIT	\$425,155.83	0.9100%	\$0.2685	\$5,665.18
163	MF2F	MC Commercial Face-to-Face (Non-T&E) Business Debit & Pr	\$6,926.54	2.3100%	\$0.1185	\$179.32
11	MIC	MC International Commercial	\$2,371.00	2.5100%	\$0.0185	\$59.72
36	MIE	MC International Electronic	\$2,718.16	1.6100%	\$0.0185	\$44.43
2	MIRF	MC INTERREGIONAL DEBIT REGULATED with Fraud Adjust	\$42.50	0.1600%	\$0.2385	\$0.55
23	MIS	MC International Standard	\$1,838.29	2.1100%	\$0.0185	\$39.21
3	MM1	MC Merit I REGULATED SMALL TICKET PREPAID CREDIT C	\$110.44	2.0000%	\$0.1185	\$2.56
1,210	MM1D	MC Merit I Debit	\$15,591.13	1.7100%	\$0.1685	\$470.49
244	MM1P	MC Merit I Prepaid	\$2,361.24	1.8700%	\$0.2185	\$97.47
39	MM3	MC Merit III CREDIT Core	\$1,585.38	1.6900%	\$0.1185	\$31.41
3,954	MM3D	MC Merit III DEBIT	\$65,336.33	1.1600%	\$0.1685	\$1,424.15
724	MM3P	MC Merit IIIPREPAID EXEMPT	\$10,698.06	1.1600%	\$0.1685	\$246.09
3	MPEU	MC International Premium Consumer Interregional Consumer	\$51.62	2.3600%	\$0.0185	\$1.27
7	MPSU	MC International Premium Consumer Interregional Consumer	\$1,321.10	2.3600%	\$0.0185	\$31.31
14	MRAA	MC Merit III CREDIT Enhanced	\$512.98	1.8400%	\$0.1185	\$11.10
15	MRB3	MC Commercial Refund Group 3	\$(846.54)	2.3200%	\$0.0185	\$-19.36
274	MRC3	MC Consumer Credit Refund Group 3	\$(21,298.89)	2.0600%	\$0.0185	\$-433.69
109	MRD1	MC Consumer Debit Refund Group 1	\$(8,514.81)	1.8300%	\$0.0185	\$-153.80
9	MRD3	MC Consumer Debit Refund Group 3	\$(809.97)	1.5100%	\$0.0185	\$-12.06

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
11	MRG3	MC Commercial Refund Group 3 Business Debit	\$(602.15)	2.3200%	\$0.0185	\$-13.77
2,369	MRKA	MC Public Sector CREDIT Enhanced	\$185,462.42	1.6600%	\$0.1185	\$3,359.40
5	MRP1	MC REGULATED PREPAID	\$179.42	0.1600%	\$0.2285	\$1.43
4	MRPA	MC Merit I REGULATED SMALL TICKET PREPAID CREDIT E	\$420.00	2.1500%	\$0.1185	\$9.50
163	MRPD	MC REGULATED DEBIT	\$6,597.41	0.1600%	\$0.2285	\$47.80
12,810	MRPF	MC REGULATED DEBIT With Fraud Adjustment	\$599,763.08	0.1600%	\$0.2385	\$4,014.81
98	MRPP	MC REGULATED PREPAID With Fraud Adjustment	\$3,774.80	0.1600%	\$0.2385	\$29.41
4	MUC1	MC Commercial Data Rate I (Non-T&E) Business	\$89.00	2.7600%	\$0.1185	\$2.93
639	MUC2	MC Commercial Data Rate II (Non-T&E) Business	\$103,527.53	2.1100%	\$0.1185	\$2,260.15
62	MUCF	MC Commercial Face-to-Face (Non-T&E) Large Market Busine	\$2,665.87	2.1100%	\$0.1185	\$63.60
3,450	MUPS	MC Public Sector CREDIT Core	\$245,422.32	1.6600%	\$0.1185	\$4,482.84
2	MWE3	MC Merit III CREDIT World Elite	\$178.55	2.3100%	\$0.1185	\$4.36
1	MWEM	MC Merit I REGULATED SMALL TICKET PREPAID CREDIT W	\$95.00	2.6100%	\$0.1185	\$2.60
1,065	MWEP	MC Public Sector CREDIT World Elite	\$101,863.27	1.6600%	\$0.1185	\$1,817.13
7	MWU1	MC Merit I REGULATED SMALL TICKET PREPAID CREDIT W	\$1,944.25	2.1600%	\$0.1185	\$42.83
9	MWU3	MC Merit III CREDIT World	\$939.02	1.8800%	\$0.1185	\$18.72
3,392	MWUP	MC Public Sector CREDIT World	\$256,569.50	1.6600%	\$0.1185	\$4,661.01
		<b>Visa</b>				
336	IC	Visa Fixed Acquirer Network Fe August			\$6,540.6000	\$6,540.60
39	V15X	VISA CPS/Retail 2 for Select Emerging Markets PREPAID MA	\$14,722.58	0.1100%	\$2.0195	\$94.96
1,170	V231	Visa Commercial Card CNP (Non T&E) Business	\$122,063.91	2.3600%	\$0.1195	\$3,020.52
99	V232	Visa Commercial Card Retail (Non T&E) Business	\$3,844.28	2.3100%	\$0.1195	\$100.63
174	V234	Visa Commercial Card CNP (Non T&E) Corporate	\$20,924.42	2.3100%	\$0.1195	\$504.15
18	V235	Visa Commercial Card Retail (Non T&E) Corporate	\$844.10	2.2100%	\$0.1195	\$20.81
1,226	V237	Visa Commercial Card CNP (Non T&E) Purchasing	\$340,653.92	2.7600%	\$0.1195	\$9,548.56
80	V238	Visa Commercial Card Retail (Non T&E) Purchasing	\$13,949.89	2.5100%	\$0.1195	\$359.70
62	V240	Visa Signature Preferred Standard (Non T&E and T&E)	\$2,432.94	3.0600%	\$0.1195	\$81.86
2,183	V242	Visa Signature Preferred CNP (Non T&E) (Non B2B MCCs)	\$146,134.55	2.5100%	\$0.1195	\$3,928.85
935	V243	Visa Signature Preferred Retail (Non T&E) (Non B2B MCCs)	\$41,630.56	2.2100%	\$0.1195	\$1,031.77
10	V290	Visa Business Debit (Non T&E and T&E) Standard	\$606.33	3.0600%	\$0.1195	\$19.75
100	V291	Visa Business Debit (Non T&E and T&E) Card Present	\$4,747.43	1.8100%	\$0.1195	\$97.88
566	V292	Visa Business Debit (Non T&E and T&E) CNP	\$61,676.86	2.5600%	\$0.1195	\$1,646.56
992	V314	VISA CPS/Small Ticket DEBIT & PREPAID EXEMPT (PREPA	\$8,026.96	1.7100%	\$0.0695	\$206.21
1,992	V315	VISA CPS/Retail 2 for Select Emerging Markets PREPAID	\$97,159.58	0.7600%	\$0.1695	\$1,076.06
843	V316	VISA CPS/Retail DEBIT & PREPAID EXEMPT (PREPAID)	\$42,596.14	1.2600%	\$0.1695	\$679.60

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
7	V321	VISA CPS/ECommerce Preferred	\$244.55	1.8600%	\$0.2195	\$6.09
5,673	V331	VISA CPS/Small Ticket DEBIT & PREPAID REGULATED	\$46,085.02	0.1600%	\$0.2395	\$1,432.42
135	V336	VISA EIRF PREPAID EXEMPT	\$3,344.09	1.9100%	\$0.2195	\$93.50
30,880	V338	VISA CPS QUALIFIED DEBIT & PREPAID REGULATED	\$1,419,362.57	0.1600%	\$0.2395	\$9,666.74
586	V369	Visa Refund Debit Card Regulated & Exempt	\$(38,351.75)	0.1100%	\$0.0195	\$-30.76
1,390	V381	Visa Commercial Card CNP (Non T&E) Business Enhanced	\$125,602.63	2.5600%	\$0.1695	\$3,451.03
87	V382	Visa Commercial Card Retail (Non T&E) Business Enhanced	\$5,715.11	2.4100%	\$0.1195	\$148.13
10	V385	Visa Commercial Card PREPAID (T&E and Non T&E) Busines	\$987.70	3.0600%	\$0.2195	\$32.42
7	V386	Visa Commercial Card PREPAID (T&E and Non T&E) Signatu	\$324.50	3.0600%	\$0.2195	\$11.47
951	V38N	VISA NONCPS DEBIT & PREPAID REGULATEDNON CPS Q	\$29,620.08	0.1600%	\$0.2395	\$275.16
688	V390	Visa Commercial Card CNP (Non T&E) Signature Business	\$84,701.23	2.7100%	\$0.2195	\$2,446.42
83	V391	Visa Commercial Card Retail (Non T&E) Signature Business	\$3,605.22	2.5100%	\$0.1195	\$100.41
4	V603	Visa Interregional Debit Regulated	\$99.50	1.0600%	\$0.2395	\$2.01
54	V901	Visa Standard (consumer)	\$4,315.32	2.5600%	\$0.0195	\$111.53
42	V903	Visa Electronic (consumer)	\$1,444.14	2.1100%	\$0.0195	\$31.29
5	V905	Visa Commercial Card Business & Signature Business Cards	\$107.07	2.9600%	\$0.0195	\$3.27
1	V906	Visa Commercial Card Corporate Cards	\$19.50	2.9600%	\$0.0195	\$0.60
26	V917	Visa Issuer Chip	\$679.53	2.1600%	\$0.0195	\$15.18
3	V931	Visa Electronic (consumer) Electron Cards	\$23.50	2.0600%	\$0.0195	\$0.54
1	V936	Visa Standard (consumer) Electron Cards	\$36.50	2.5600%	\$0.0195	\$0.95
15	V947	Visa Premium (consumer)	\$968.14	2.3600%	\$0.0195	\$23.14
6	V948	Visa Super Premium (consumer)	\$342.41	2.5300%	\$0.0195	\$8.78
7	VBS	Visa Commercial Card PREPAID (T&E and Non T&E) Busines	\$217.73	3.0600%	\$0.2195	\$8.20
1	VCEB	VISA CPS/Electronic Commerce (ECommerce) Basic CREDIT	\$79.00	1.9100%	\$0.1195	\$1.63
2	VCPC	Visa Commercial Card CNP (Non T&E) Prepaid	\$257.25	2.7600%	\$0.1195	\$7.34
18,176	VCR2	VISA CPS/Retail 2 for Select Emerging Market CREDIT	\$1,058,339.60	1.5400%	\$0.0695	\$17,561.66
6	VCS	Visa Commercial Card PREPAID (T&E and Non T&E) Corpora	\$1,164.62	3.0600%	\$0.1195	\$36.35
200	VCST	VISA CPS/Small Ticket CREDIT	\$779.25	1.7600%	\$0.0595	\$25.61
18	VEBD	VISA CPS/ECommerce Basic DEBIT & PREPAID EXEMPT	\$371.41	1.7600%	\$0.1695	\$9.59
737	VEFD	VISA EIRF DEBIT	\$24,397.46	1.8600%	\$0.2195	\$615.56
275	VERF	VISA EIRF CREDIT	\$12,694.61	2.4100%	\$0.1195	\$338.80
3	VNG1	Visa Non-GSA Purchasing, Non-Passenger Transport	\$(232.63)	2.5100%	\$0.0195	\$-5.78
4	VPS	Visa Commercial Card PREPAID (T&E and Non T&E) Purchas	\$847.20	3.0600%	\$0.1195	\$26.40
17	VPSC	VISA CPS/Retail CREDIT	\$940.31	1.6200%	\$0.1195	\$17.26
6,122	VPSD	VISA CPS/Retail DEBIT & PREPAID EXEMPT (DEBIT CARD)	\$266,253.57	0.9100%	\$0.1695	\$3,460.59
14,399	VR2D	VISA CPS/Retail 2 for Select Emerging Markets DEBIT	\$592,158.90	0.7600%	\$0.1695	\$6,941.04

Services for the month of August 2014

# INVOICE

State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
239	VR2X	VISA CPS/Retail 2 for Select Emerging Markets DEBIT MAX	\$95,834.30	0.1100%	\$2.0195	\$588.08
40	VRCM	Visa Refund Non Passenger Transport Commercial Credit	\$(5,749.68)	2.4600%	\$0.0195	\$-140.66
642	VRCN	Visa Refund MOTO/E-Commerce Non Passenger Transport C	\$(57,585.53)	2.1600%	\$0.0195	\$-1,231.33
48	VRW1	Visa CPS Rewards 1	\$6,025.14	1.7600%	\$0.1195	\$111.78
3	VRW2	Visa CPS Rewards 2	\$401.79	2.0600%	\$0.1195	\$8.64
4,000	VSMD	VISA CPS/Small Ticket DEBIT & PREPAID EXEMPT (DEBIT	\$32,110.58	1.6600%	\$0.0595	\$771.04
<b>Fees</b>						
7,630	ATFEE1	Amex Transaction Fee			\$0.1500	\$1,144.50
4,696	DTFEE1	Discover Transaction Fee			\$0.1500	\$704.40
3	ECR	Transaction - E-Check Return			\$3.0000	\$9.00
41,481	MTFEE1	MasterCard Transaction Fee			\$0.1500	\$6,222.15
	MVFEE1	MasterCard Volume Fee	\$2,802,967.23	0.0500%		\$1,401.48
1,926	TDC	Debit Card Transaction Fee			\$0.1600	\$308.16
1,014	TEK	Transaction - E-Check			\$0.1200	\$121.68
96,082	VTFEE1	Visa Transaction Fee			\$0.1500	\$14,412.30
	VVFEE1	Visa Volume Fee	\$4,640,595.89	0.0500%		\$2,320.30
<b>Merchant Fees</b>						
35	FEE	Chargeback Fees			\$15.0000	\$525.00
<b>Chargebacks</b>						
1	FEE	3606480962 REINDL Chargeback Reversal			\$-65.0000	\$-65.00
1	FEE	3611308993 FNETAXC Chargeback Reversal			\$-1,844.8200	\$-1,844.82
1	FEE	3611893412 141462 Chargeback			\$75.0000	\$75.00
1	FEE	3611893412 141462 Chargeback Reversal			\$-75.0000	\$-75.00
1	FEE	3612722337 Chargeback			\$88.6900	\$88.69
1	FEE	3614122556 REINDL Chargeback			\$225.0000	\$225.00
1	FEE	3614687467 SOSANNL Chargeback			\$308.2500	\$308.25
1	FEE	3614687467 SOSANNL Chargeback Reversal			\$-308.2500	\$-308.25
1	FEE	3614879863 PRIVTC Chargeback Reversal			\$-409.9600	\$-409.96
1	FEE	3615048990 PRIVTC Chargeback			\$409.9600	\$409.96
1	FEE	3615048990 PRIVTC Chargeback Reversal			\$-409.9600	\$-409.96
2	FEE	3615778069 PRIVTC Chargeback			\$409.9600	\$819.92
1	FEE	3615778069 PRIVTC Chargeback Reversal			\$-409.9600	\$-409.96
1	FEE	3615980127 TOPE-COTS Chargeback Reversal			\$-200.0000	\$-200.00

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
1	FEE	3616270792 149420 Chargeback			\$7.0000	\$7.00
1	FEE	3616270792 149420 Chargeback Reversal			\$-7.0000	\$-7.00
1	FEE	3616448845 REINDL Chargeback			\$65.0000	\$65.00
1	FEE	3616592516 DLR Chargeback			\$39.5000	\$39.50
1	FEE	3616815848 SOSANN Chargeback			\$104.2500	\$104.25
1	FEE	3616815848 SOSANN Chargeback Reversal			\$-104.2500	\$-104.25
1	FEE	3616857033 CIRENS_250125 Chargeback			\$83.6400	\$83.64
1	FEE	3616857033 CIRENS_250125 Chargeback Reversal			\$-83.6400	\$-83.64
1	FEE	3617073644 REINDL Chargeback			\$210.0000	\$210.00
1	FEE	3617087043 TOPE-WC Chargeback			\$104.2500	\$104.25
1	FEE	3617087043 TOPE-WC Chargeback Reversal			\$-104.2500	\$-104.25
1	FEE	3617200433 TOPE-WC Chargeback			\$104.2500	\$104.25
1	FEE	3617200433 TOPE-WC Chargeback Reversal			\$-104.2500	\$-104.25
1	FEE	3617200555 TOPE-WC Chargeback			\$104.2500	\$104.25
1	FEE	3617200555 TOPE-WC Chargeback Reversal			\$-104.2500	\$-104.25
1	FEE	3617201665 CIRENS_260126 Chargeback Reversal			\$-129.5400	\$-129.54
1	FEE	3617211150 SOSANNL Chargeback			\$308.2500	\$308.25
1	FEE	3617282366 TOPE-TBIDIV Chargeback Reversal			\$-100.0000	\$-100.00
1	FEE	3617374590 DUPDLR Chargeback			\$12.0000	\$12.00
1	FEE	3617659736 DLR Chargeback			\$19.5000	\$19.50
1	FEE	3617664195 BIZTAXC Chargeback			\$14.3400	\$14.34
1	FEE	3617664195 BIZTAXC Chargeback Reversal			\$-14.3400	\$-14.34
1	FEE	3617664554 BIZTAXC Chargeback			\$14.3400	\$14.34
1	FEE	3617664554 BIZTAXC Chargeback Reversal			\$-14.3400	\$-14.34
1	FEE	3617787653 SOSANN Chargeback			\$22.2500	\$22.25
1	FEE	3617787653 SOSANN Chargeback Reversal			\$-22.2500	\$-22.25
1	FEE	3617930471 Chargeback			\$36.0700	\$36.07
1	FEE	3617930471 Chargeback Reversal			\$-36.0700	\$-36.07
1	FEE	3618431983 162037 Chargeback			\$55.0000	\$55.00
1	FEE	3618484919 DLR Chargeback			\$22.0000	\$22.00
1	FEE	3618813074 EVENTS00017 Chargeback			\$148.5000	\$148.50
1	FEE	3618815007 EVENTS00017 Chargeback			\$100.0000	\$100.00
1	FEE	3618854359 TOPETBI Chargeback			\$29.0000	\$29.00
1	FEE	3618981613 154060 Chargeback			\$36.7400	\$36.74
1	FEE	3618981613 154060 Chargeback Reversal			\$-36.7400	\$-36.74
1	FEE	3619400312 TOPETBI Chargeback			\$29.0000	\$29.00

Services for the month of August 2014

**INVOICE**State of TN Portal  
Nashville, TN

QTY	Code	Description	Volume	Markup		Total
				Per Volume	Per Item	
2	FEE	3619434847 Cumberland Mountain State Par Chargeback			\$343.0300	\$686.06
1	FEE	3619434847 Cumberland Mountain State Par Chargeback Rev			\$-343.0300	\$-343.03
1	FEE	3619435445 Cumberland Mountain State Par Chargeback			\$343.0300	\$343.03
1	FEE	3619435445 Cumberland Mountain State Par Chargeback Rev			\$-343.0300	\$-343.03
1	FEE	3619443984 SALESC Chargeback			\$964.4300	\$964.43
1	FEE	3620475845 Chargeback			\$81.8000	\$81.80
1	FEE	3620475845 Chargeback Reversal			\$-81.8000	\$-81.80
<b>Total Amount Due:</b>						<b>\$224,330.37</b>

**PLEASE DO NOT PAY THIS INVOICE. THE INVOICE TOTAL WILL BE AUTOMATICALLY DEBITED FROM YOUR ACCOUNT ON THE LAST BUSINESS DAY OF THE MONTH.**