



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
WIC10055

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
ROBERTA WAGNER 304-558-0067

VENDOR
 *622132459 763-559-2225
 SOLUTRAN INC
 3600 HOLLY LANE #60
 PLYMOUTH MN 55447

SHIP TO
 HEALTH AND HUMAN RESOURCES
 BPH - NUTRITION SERVICES
 350 CAPITOL STREET, ROOM 519
 CHARLESTON, WV
 25301-3717 304-558-0030

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
01/14/2010				

BID OPENING DATE: 01/28/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>ADDENDUM NO. 1</p> <p>1. QUESTIONS AND ANSWERS ARE ATTACHED.</p> <p>2. ADDENDUM ACKNOWLEDGEMENT IS ATTACHED. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID. FAILURE TO SIGN AND RETURN MAY RESULT IN DISQUALIFICATION OF YOUR BID.</p> <p>EXHIBIT 10</p> <p>REQUISITION NO.: WIC10055</p> <p>ADDENDUM ACKNOWLEDGEMENT</p> <p>I HEREBY ACKNOWLEDGE RECEIPT OF THE FOLLOWING CHECKED ADDENDUM(S) AND HAVE MADE THE NECESSARY REVISIONS TO MY PROPOSAL, PLANS AND/OR SPECIFICATION, ETC.</p> <p>ADDENDUM NO.'S:</p> <p>NO. 1 <input checked="" type="checkbox"/></p> <p>NO. 2 <input type="checkbox"/></p> <p>NO. 3 <input type="checkbox"/></p> <p>NO. 4 <input type="checkbox"/></p> <p>NO. 5 <input type="checkbox"/></p> <p>I UNDERSTAND THAT FAILURE TO CONFIRM THE RECEIPT OF THE ADDENDUM(S) MAY BE CAUSE FOR REJECTION OF BIDS.</p>						

RECEIVED
 280 JAN 27 A 10:24
 PURCHASING DIVISION
 STATE OF WV

SIGNATURE <i>Gay Ward</i>			SEE REVERSE SIDE FOR TERMS AND CONDITIONS		
TITLE <i>CEO/President</i>		FEIN <i>41-1593424</i>	TELEPHONE <i>763-519-7200</i>	DATE <i>1/26/2010</i>	
ADDRESS CHANGES TO BE NOTED ABOVE					

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

GENERAL TERMS & CONDITIONS
REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia
2. The State may accept or reject in part, or in whole, any bid
3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
5. Payment may only be made after the delivery and acceptance of goods or services
6. Interest may be paid for late payment in accordance with the *West Virginia Code*
7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*
8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process
11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties
12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vrc/hipaa.htm and is hereby made part of the agreement. Provided that the Agency meets the definition of a Cover Entity (45 CFR §160 103) and will be disclosing Protected Health Information (45 CFR §160 103) to the vendor.
14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>
15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or Fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as **EQUAL** to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W Va. C.S.R. §148-1-6.6)



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 Department of Administration
 Purchasing Division
 2019 Washington Street East
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RFQ NUMBER
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PAGE
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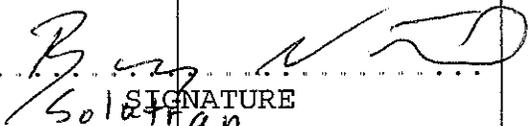
ADDRESS CORRESPONDENCE TO ATTENTION OF:
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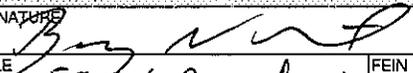
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01/14/2010				

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<p>VENDOR MUST CLEARLY UNDERSTAND THAT ANY VERBAL REPRESENTATION MADE OR ASSUMED TO BE MADE DURING ANY ORAL DISCUSSION HELD BETWEEN VENDOR'S REPRESENTATIVES AND ANY STATE PERSONNEL IS NOT BINDING. ONLY THE INFORMATION ISSUED IN WRITING AND ADDED TO THE SPECIFICATIONS BY AN OFFICIAL ADDENDUM IS BINDING.</p> <p style="text-align: center;">  SIGNATURE Solatran COMPANY 1/25/2010 DATE </p> <p>NOTE: THIS ADDENDUM ACKNOWLEDGEMENT SHOULD BE SUBMITTED WITH THE BID.</p> <p>REV. 09/21/2009</p> <p style="text-align: center;">END OF ADDENDUM NO. 1</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE 	TELEPHONE 763-519-7200	DATE 1/25/2010
TITLE CEO/President	FEIN 41-1593424	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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 6

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 ROBERTA WAGNER
 304-558-0067

VENDOR

RFQ COPY
 TYPE NAME/ADDRESS HERE

SHIP TO

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 BPH - NUTRITION SERVICES
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DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
12/28/2009				

BID OPENING DATE: 01/28/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
BID OPENING TIME: -----1:30 PM----- PLEASE PROVIDE A FAX NUMBER IN CASE IT IS NECESSARY TO CONTACT YOU REGARDING YOUR BID: 913-660-0818 ----- CONTACT PERSON (PLEASE PRINT CLEARLY): Brenda Berry bberry@solutran.com ----- ***** THIS IS THE END OF RFQ WIC10055 ***** TOTAL: _____						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Berry</i>	TELEPHONE 763-519-7200	DATE 1/25/2010
TITLE CEO/President	FEIN 41-1593424	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

RFQ No WIC 10055

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality; county board of education; any instrumentality established by a county or municipality; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount

EXCEPTION: The prohibition of this section does not apply where a vendor has contested any tax administered pursuant to chapter eleven of this code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement

Under penalty of law for false swearing (*West Virginia Code* §61-5-3), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: SOLUTRAN, INC.

Authorized Signature: [Signature] Date: 1-18-10

State of MINNESOTA

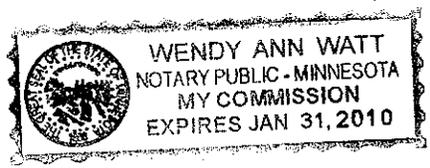
County of HENNEPIN, to-wit:

Taken, subscribed, and sworn to before me this 13 day of January, 2010

My Commission expires January 31, 2010

AFFIX SEAL HERE

NOTARY PUBLIC Wendy A. Watt



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Executive Summary

The West Virginia Health and Human Resources/Nutrition Services/Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and Farmers' Market Nutrition Program will be transitioning to a new banking contract. After careful review of the RFQ and aligning our services with the stated requirements, we have a vision we wish to share with the Program.

Solutran will...

- *Provide the State with uninterrupted services that provide the same consistency currently experienced with Solutran.*
- *Maintain our current 99.9% accuracy in all service areas.*
- *Continue to provide electronic payment services to vendor.*
- *Continue to deliver check stock.*
- *Continue to guide our WIC customers to cost share joint programming changes to help meet USDA regulation changes.*
- *Support the Program as they move to the Crossroads system.*
- *Share knowledge of "best practices" from working with 35 WIC programs across the world.*
- *Share innovations from Solutran's business practice that focuses on providing services to grocery store chain.*
- *Work with the Program on innovative payment solutions for WIC – EBT.*

We have provided banking services to the West Virginia WIC Program for the past three years. During this time we have continued to enhance our ability to meet the Program's needs with system enhancements. The most recent enhancement was providing a new paid code for Cash Value Vouchers (CVV) so that the Program could easily track CVV's through Solutran Online Account Reporting (SOAR) and system provided reports. This enhancement was cost shared with five other WIC programs through a coordinated effort by Solutran.

We understand your need to purchase services at the most economical rate, valuing not only price but also quality, service level, risk of change, and the conversion effort required by Program staff. Since Solutran is your current WIC/FMNP/SFMNP Financial Instrument (FI) processor, the risk of change and Program staff time required with converting to a new contractor is eliminated. The Program has the experience with Solutran to know that we process your FI's with 99.9% accuracy and have a top-notch experienced support staff. The Solutran team has a solid and proven track record of supporting your Program's needs while moving forward in an environment with changing USDA regulations and banking industry standards. We are committed to help the West Virginia WIC Program succeed.

This response is organized according to section "Format of Bid Response" found on page 17 of the original RFQ. Under each heading we have added for ease of evaluation, the text from the RFQ that pertains to each section. Our response is generally divided into

Summary and Detail subsections. The goal of these subsections is to provide the necessary response for each evaluator depending on whether they want to see quickly (Summary) that we meet the requirements or delve deeper into a detailed narrative (Detail).

A. General Requirements

The following narrative provides the evaluator with corporate information about Solutran and how Solutran is uniquely positioned to provide WIC banking and auditing services to West Virginia WIC.

Summary:

Who is Solutran?
<ul style="list-style-type: none">• Company founded in 1982 – 27 years• First WIC contract won in 1989 – 21 years• 64 WIC, FMNP, & SFMNP contracts• Process over 5.1 million WIC/FMNP/SFMNP checks per month
What does Solutran do?
<ul style="list-style-type: none">• Provides payment-processing services across multiple industries

Detail:



Solutran is a privately owned company that was organized in 1982. In 1989, Solutran won its first WIC contract. Solutran grew this new business line into an effective and efficient product offering that services 65 WIC, FMNP, and SFMNP programs. Solutran has been in the WIC check processing business longer than any other WIC check processor. Solutran currently processes over 5.1 million WIC/FMNP/SFMNP checks per month.

Since it was founded in 1982, Solutran has provided a full range of treasury management solutions to businesses that process a high volume of consumer payment transactions. Our customized solutions span the payment spectrum from paper check processing and conversion to WIC payment processing. Solutran clients have access to complete web-based reporting tools and an excellent client support staff.

Along with being a national leader in WIC payment processing, Solutran has emerged as the market leader in the Back Office Conversion (BOC) industry with its patent-pending solution, SPIN™: Solutran's POS and Imaging Network. With current deployment in over 8,500 of the nation's top grocers and retailers, Solutran has gained experience with processing WIC checks from the point of view of the retailer. This experience, when coupled with Solutran's experience processing payments for WIC, FMNP, and SFMNP programs, has provided Solutran with an in-depth understanding of every aspect of the

WIC payment process – including specific touch points. Solutran is able to work with both the retailers and WIC programs to resolve issues or problems that may arise. Solutran’s services have been tested and proven by many WIC programs, FMNPs, and SFMNPs, and affords West Virginia WIC the advantage of proven solutions for both common and unique issues. For over 28 years, Solutran has structured its entire business around meeting the needs of our individual clients.

Reporting is built around your needs and our understanding of how you will use the information to better manage your program activity. Drawing from the wide range of solutions we have provided, Solutran offers the expertise you need to make your transactions occur accurately and profitably.

By continuing to partner with Solutran, you get a dedicated team working with you to provide attentive, responsive service as well as a strong business relationship. We take pride in the personal service and strong relationships that our clients desire. These "soft skills", combined with our years of experience and focus on customized payment solutions, bring you a uniquely flexible financial processing service. Solutran provides proven, cost-effective results – with integrity.

1. Services

a. Data File Transmittal

a) Data File Transmittal: The Vendor must provide a secure FTP (File Transfer Protocol) site to transfer data and electronic reports to and from the bank and State WIC Office.

Response:

Summary:

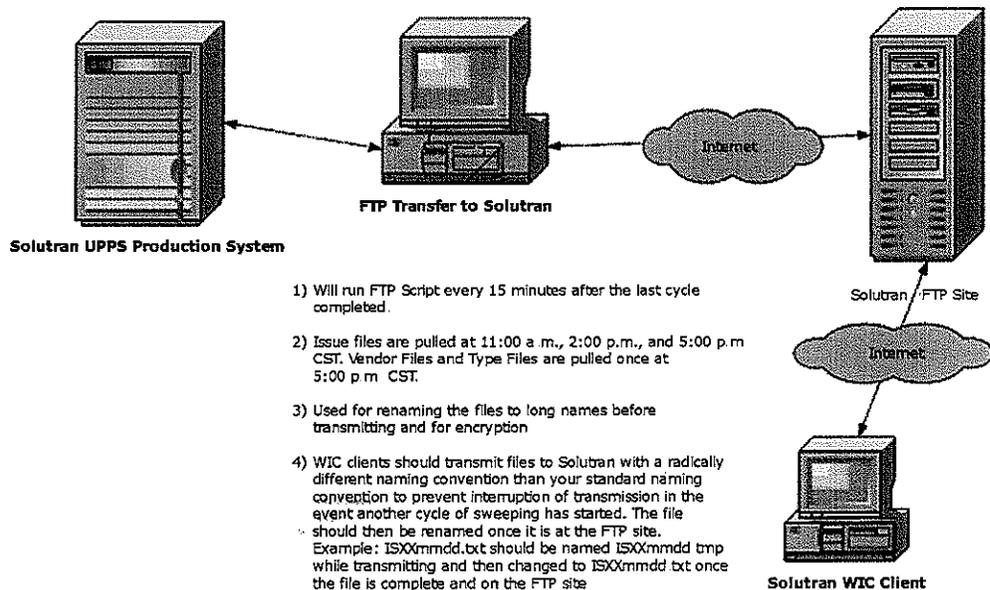
The following provides information about the Secure File Transfer Protocol (SFTP) site that Solutran currently provides to the State for the transfer of files and reports between Solutran and the State.

Type of file transfer process	Security features
Internet-based SFTP site	<ul style="list-style-type: none"> • Firewall between internet and our internal networks and a dynamically configured Cisco switch. • SSL digital certificates on all websites. • The use of anti-virus software at several levels within our infrastructure. • The requirement that critical internet applications require user ID and password authentication for access. • Periodic security assessment of our internet infrastructure security by independent parties.

The following provides the type of files, originator responsible for file generation, the frequency of the creation and transmission of the file, and the purpose of the file for this RFQ that will be transmitted through the SFTP site.

File type	Originator	Frequency	Purpose
Issuance – WIC	State MIS system	Daily	Provide information that validates check has been properly issued and data to perform date and over maximum edits.
Maximum draft type – WIC	State MIS system	Quarterly or more frequently if needed	Provide maximum pricing for each check type for each peer group
Vendor – WIC, FMNP, & SFMNP	State MIS system	Monthly or more frequently if needed	Provide valid vendor number, vendor bank account information (WIC only), and peer group for maximum edits (WIC only).
Redemption file – WIC, FMNP, & SFMNP	Solutran	Daily	Provide to the Program a record of the disposition (paid/rejected/ACH) of each check processed for that day's activity.
Various reports	Solutran	Daily/Monthly	Provide check data in meaningful formats to help the State manage the WIC and FMNP programs.

The following flow chart provides an overview of electronic data flow from the UPPS system to the Customer's MIS system.



Detail:

Solutran proposes to use a secured FTP (SFTP) site. This site has been in constant operation since June 2008. The SFTP site is the electronic clearing house for all files that pass between our UPPS system and the state's MIS system. Solutran sweeps the SFTP site every 15 minutes removing files sent by the State and then completes updates three times per day. Files received after 4:00 p.m. Central Standard Time will be updated prior to the next day's processing.

The site is easy to use and the State is in control of when to archive files from the site that were sent by Solutran. Solutran keeps the files in the archive for 45 days before they are deleted based on the files' time stamps. The following is a screenshot of the Word reports file from our SFTP site. Note that each underlined file is a hyperlink that takes the user directly to the report listed.

Hyper-Link	Title	Rpt Date	# Pages	Report ID.....	XXXXXXXXXX
<u>WICTYPE Page 2 255</u>	WIC TYPE FILE LOAD	1/04/10	254	008045190020	WICTYPE
<u>WDM001 Page 256 265</u>	WIC VENDOR FILE LOAD	1/04/10	10	008045190021	WDM001
<u>WICISS Page 266 266</u>	WIC ISSUE ERRORS REPORT	1/04/10	1	008045190062	WICISS
<u>WICISS Page 267 267</u>	WIC ISSUE ERRORS REPORT	1/04/10	1	008045190062	WICISS
<u>WICISS Page 268 268</u>	WIC ISSUE NON-FATAL RPT	1/04/10	1	008045190063	WICISS
<u>WICISS Page 269 269</u>	WIC ISSUE NON-FATAL RPT	1/04/10	1	008045190063	WICISS
<u>WICRPT0 Page 270 270</u>	CLOSEOUT POSTING SUMMARY	12/31/09	1	008045193010	WICRPT0
<u>WICRPT3 Page 271 273</u>	CLOSEOUT RETURNED ITEMS	12/31/09	3	008045193030	WICRPT3
<u>WICRPT4 Page 274 274</u>	CLOSEOUT PREV RET INV V#	12/31/09	1	008045193040	WICRPT4
<u>WICRPT5 Page 275 275</u>	CLOSEOUT COMPLIANCE BUY	12/31/09	1	008045193050	WICRPT5
<u>WICRPT13 Page 276 276</u>	CLOSEOUT NOT ISSUED	12/31/09	1	008045193130	WICRPT13
<u>WICRPT14 Page 277 277</u>	CLOSEOUT PAID EXCEPTIONS	12/31/09	1	008045193140	WICRPT14
<u>WICRPT17 Page 278 278</u>	CLOSEOUT ENDORSEMENT FOR	12/31/09	1	008045193170	WICRPT17
<u>WICRPT18 Page 279 280</u>	CLOSEOUT AVERAGE BY TYPE	12/31/09	2	008045193180	WICRPT18
<u>WICRPT0 Page 281 282</u>	M/E C.O. POSTING SUMMARY	12/31/09	2	008045194010	WICRPT0
<u>WICRPT2 Page 283 357</u>	M/E C.O. ALL ITEMS	12/31/09	75	008045194020	WICRPT2
<u>WICRPT3 Page 358 390</u>	M/E C.O. RETURNED ITEMS	12/31/09	33	008045194030	WICRPT3
<u>WICRPT4 Page 391 391</u>	M/E C.O. PREV RET INV V#	12/31/09	1	008045194040	WICRPT4
<u>WICRPT9 Page 392 392</u>	M/E C.O. STALE & POST DT	12/31/09	1	008045194090	WICRPT9
<u>WICRPT11 Page 393 393</u>	M/E C.O. PAID PREV RET	12/31/09	1	008045194110	WICRPT11
<u>WICRPT13 Page 394 394</u>	M/E C.O. NOT ISSUED	12/31/09	1	008045194130	WICRPT13
<u>WICRPT14 Page 395 401</u>	M/E C.O. PAID EXCEPTIONS	12/31/09	7	008045194140	WICRPT14
<u>WICRPT17 Page 402 402</u>	M/E C.O. ENDORSEMENT FOR	12/31/09	1	008045194170	WICRPT17
<u>WICRPT18 Page 403 407</u>	M/E C.O. AVERAGE BY TYPE	12/31/09	5	008045194180	WICRPT18
<u>WICRPT19 Page 408 410</u>	M/E C.O. TOTALS BY VENDOR	12/31/09	3	008045194190	WICRPT19
<u>WICRPT23 Page 411 411</u>	M/E C.O. MISSING FIELDS	12/31/09	1	008045194230	WICRPT23
<u>WICRPT30 Page 412 602</u>	M/E C.O. VENDOR REDEMPTION	12/31/09	191	008045194300	WICRPT30
<u>WICRPT31 Page 603 620</u>	M/E C.O. QUARTLY VENDOR SUM	12/31/09	18	008045194310	WICRPT31
<u>WICRPT32 Page 621 631</u>	M/E C.O. QUARTLY VENDOR RISK	12/31/09	11	008045194320	WICRPT32
<u>WICRPT33 Page 632 643</u>	M/E C.O. % WITHIN MAX	12/31/09	12	008045194330	WICRPT33
<u>WICRPT38 Page 644 653</u>	M/E C.O. VENDOR LISTING	12/31/09	10	008045194380	WICRPT38

b. Security Design and Safeguard Features

b) Security Design and Safeguard Features: Include design features that safeguard against fraud, abuse and waste.

Response:

Security design and safeguard features are found in the following areas at Solutran:

- Computer systems
- Facility security
- Segregation of duties

Computer Systems

Solutran's system solution incorporates state-of-the-art security technology using industry standard methods which includes data encryption to maintain data integrity. In conjunction with our system security measures, our primary and backup data centers are all highly secure physical facilities.

Following is a detailed description of our proven security procedures:

- **LAN** - Microsoft Windows 2003 and 2008 are used as the operating system for WIC service team servers. All user access is maintained in a centralized active directory server that requires each user to have a unique user ID and password. The user must regularly change and meet strict password policy standards. User access and permissions are reviewed on a regular basis as part of Solutran's SAS70 audit process.
- **Internet** - Customers drop files at our FTP site for daily processing. We pick up daily transmissions from this site and feed them into the Solutran WIC data processing system through a batch process. Authorized system administrators coordinate all new transmissions determining the directory that will be allocated and restricted to each customer.
- **Application Security** - The Solutran WIC data processing system has an application security table that is administered by authorized system administrators. This application table allows the ability for the user to read/update data.

Facility Security

The following is Solutran's facility security policy.

Solutran security

- All employees are provided access badges with various levels of restrictions by area within Solutran.
- All visitors are to sign a log indicating their arrival time, business contact, and departure time. Visitors must be escorted at all times by a WIC Service Team employee until they leave the building. Some vendors require building access codes and access cards.
- All perimeter doors have either or door contacts that are wired to the security system. All equipment is connected to security system for quick response. An audible alarm and exterior flashing security light is triggered and the monitoring service is automatically
- Surveillance cameras are located throughout the building
- Key control procedures: All keys are signed for and tracked.
- Bonded destruction provider retrieves locked bins of sensitive documents for destruction on a regular basis.

PROCEDURES:

- Disaster Recovery Team is responsible for the action plan and implementation of crisis situations. Ensure employees and visitors are safe and that the company's assets are protected.
- Disaster Recovery Team members have instructions for medical emergencies and security situations

EQUIPMENT:

- ADT Security System monitors the WIC Service Team location. The system monitors building alarms, card transactions, and has many reporting capabilities
- Annual building inspections are conducted on extinguishers, building systems, and smoke detectors
- UPS and generators are automatically activated in the event of a power outage at each building
- Building systems include: Fire alarm system, pre-action sprinkler system, smoke alarms, UPS, generators, communication failures card reader failures and Liebert unit controls

Segregation of Duties

The following provides Solutran's segregation of duties to eliminate fraud:

The operation processing departments have documented internal controls to verify that procedures are followed relating to segregation of duties. The support reps, supervisor,

and manager all participate in validation of these controls, which are completed at various frequencies. Listed below are some of the measures taken to prevent fraud activity:

- Lead or supervisor will verify the reconciliation to review for accuracy and suspect activity.
- Items that Solutran identifies as small dollar differences are reviewed by a supervisor to validate the purpose (These items have no impact to the State).
- Adjustments to the accounts are completed by individuals who did not perform the reconciliation.
- Monthly reconciliation between the bank account and the daily paid files is completed by a Solutran specialist as they do not complete the daily reconciliation. Issues identified are brought to the supervisor's attention.
- Monthly billing is completed by a Solutran specialist as they do not complete the daily reconciliation.
- Dual verification of returns occurs daily.

c. Right to Privacy of Participants

c) Right to Privacy of Participants: Protect the right of privacy of WIC participants.

Response:

Solutran currently receives two sources of WIC participant information:

- Issuance file
 - Participant ID
 - Participant status
- Check images
 - Participant name
 - Participant ID
 - Participant signature

There are three Solutran systems that either touch or house participant information:

- Secure FIP site - Transference of issuance file from the Program to Solutran.
- UPPS system - Stores issuance information and passes participant data to SOAR.
- SOAR system - Stores participant ID and status as query features.

The following are the security features that Solutran uses to protect the right of privacy of WIC participant data.

Secure FTP site:

- Firewall between the internet and our internal networks and a dynamically configured Cisco switch.
- SSL digital certificates on all websites.
- The use of anti-virus software at several levels within our infrastructure.
- The requirement that critical internet applications require user ID and password authentication for access.
- Periodic security assessment of our internet infrastructure security by independent parties.

UPPS system:

The UPPS system has an application security table that is administered by authorized system administrators. This application table allows the ability for read/update of data, by user.

SOAR system

- Username and password protected.
- First time logging into SOAR will require password change.
- Encryption and user authentication is used to secure information between customers and SOAR.
- Utilization of cookies to increase the security of a SOAR session.
- Verification that your browser is utilizing the highest level of security available.
- Administration of users is done by West Virginia WIC Program personnel.

d. Use of Tested State-of-the Art Technologies

d) Use of Tested State-of-the Art Techniques: Use tried and State-of-the-Art techniques as opposed to untested technology that may or may not be successful.

Response:

Summary:

System name	Developed	Language/Database used	Methodologies used in development	Hardware platform
Unique Payment Processing System (UPPS)	Developed within Solutran's programming department	PROGENI/1Spec@ Oracle® 10g	<ul style="list-style-type: none">• CASE tools• Structured programming practices• "Normalized" database	Database – Dell R710 Application – Dell R710 Workstations – MS PC

Detail:

The technology and methodologies that Solutran used for development of our base processing system are tested state-of-the-art techniques. The following will familiarize the State with our base processing system.

Solutran found that there was no “off the shelf” software that provided the flexibility and ease of maintenance that was required for providing services in the WIC banking market. Therefore Solutran created the Unique Payment Processing System (UPPS) in house. 1Spec from PROGENI® was selected as the developmental language. It is an application generator (4GL) that supports many different hardware platforms and works with many different databases. Oracle® 10g is the database engine for UPPS that provides a robust environment so that large volumes of data can be processed in a timely fashion. Our current database houses 750 million rows.

The UPPS software platform utilizes thick client, thin client, and server batch processing architectures to allow data processing to be handled in the most efficient way possible while also providing a high level of redundancy. Application redundancy is provided by a web application server farm for thin client applications and multiple mirrored virtual servers for batch processing. At the core of the UPPS architecture is an Oracle Real Application Cluster (RAC) database server running Oracle 10g on Red Hat Linux. The Oracle cluster not only provides redundancy in the event of a hardware failure, but also allows the processing load to be balanced across all nodes during peak processing times.

Standards were implemented that ensured development would use industry standard architecture. The use of CASE tools, structured programming, and “Normalized” databases helped bring the UPPS project to a successful implementation, and provides Solutran with the ability to tailor programs to the specific needs of our clients in a timely fashion.

e. Internet based FI Image Retrieval and Search System

e) Internet based FI image retrieval and search system to provide the WIC Program with the ability to view and search on-demand various data fields or gather information and report on FI data, various programmatic information and associated Vendor information. Searches shall be available for a minimum Vendor Number, Vendor Class, FI's (range and a list of numbers), Draft Status, Rejection Reason, Draft Type, Food Code, WIC ID, Local Agency/Site, Exception Handling, 1st date to spend, Paid Date (single or range), WIC Condition, % of Max Range, Amount Range, Calculate Average by Draft type of draft types or Vendor class selected. The search result shall be downloadable to a spreadsheet. On-Line images shall be able to be retrieved from the search result. A hard copy tutorial shall be provided for the Internet based FI image retrieval and search system.

Response:

Summary:

Function description
<ul style="list-style-type: none">• Internet based• 3 year data and image archive• 8 search functions• Financial data in summary and detail by configurable fiscal year• Ability to print check images• Ability to download results into a CSV (Comma Separated Value) format compatible with Excel

Detail:

Solutran provides a superior image and data system that includes a three (3) year online image and data archive, customer-centric search criteria, and tools designed exclusively for the WIC market. Solutran's Online Account Reporting (SOAR) is a user-friendly website that allows customized query execution based on specific user needs. Results provide check images and specific data pertaining to the WIC instruments. Over 700 Solutran clients access SOAR.

System Information

SOAR is a proprietary system developed specifically for our clients and their programs' needs. The requirements for using SOAR are a username and password (provided by Solutran), internet access, and one of the following web browsers: Microsoft Internet Explorer version 4.0 or higher, or Netscape Navigator (Netscape Communicator) 4.7 or higher.

System Security

Solutran understands the privacy issues surrounding access to participant data via check image or data, therefore our system has multiple levels of security to protect the privacy and safety of your program's account information.

The first time you log into SOAR it will require you to change your password. You can follow the instructions in the box prompted upon initial login. Once a user logs into SOAR, Solutran uses encryption and user authentication to secure information sent between customers and SOAR. Solutran also utilizes cookies to increase the security of a SOAR session. The main purpose of cookies is to identify users and possibly prepare customized web pages for them. For example, we use cookies to automatically terminate a session if a customer forgets to logout. During your session SOAR will verify that your browser is utilizing the highest level of security available.

Standard Search Screen Capabilities

The Solutran system allows for you to customize your search criteria based on your particular needs. The search criteria included are:

- Date - Used to narrow down the time frame that a check was processed to speed up receiving search results. The date fields will automatically populate with the previous 12 months, as well as support custom date selection per your desired results.
- Account number - This allows refinement of the search to a specific account (WIC, FMNP, or SFMNP).
- Check number - Used for specific check number search, range of check numbers, or up to five check numbers at one time in the same query execution.
- Check amount - Used to find checks that were redeemed for a specific dollar amount or within a dollar range.
- Type code - The type code is the State-provided code that represents the food package code for a specific check. This criterion allows the user to search all food package codes, specific food package codes, or up to five at a time in the same query execution.
- Check status - This criterion allows the user to search for different types of paid checks such as compliance buys or ACH payments and allows searches by rejection reason.
- Peer group - This criterion is provided by the State and allows queries by vendor peer group or more precise query execution by entering in up to five particular peer groups.
- Vendor number - Used to refine a search to a specific vendor or range of vendor numbers.
- Redeemed maximum % - This allows a percentage or a range of percentages to be entered and return the results of which checks were redeemed within that percentage to the maximum allowable.

Custom Search Screen Capabilities

For West Virginia, we provide the following customizable search criteria:

- WIC ID - This search criterion is provided in the issuance file and allows the user to search for checks redeemed by participant.
- Participant type - This search criterion is provided in the issuance file and allows the user to search by Program determined eligibility categories.
- Agency/Site - This search criterion is provided in the issuance file and allows the user to search and see what checks were redeemed and/or rejected by an issuing Agency.
- First date to use - This allows a search of redeemed checks by their first date to use provided in the issuance file.

Search criteria can be one or multiple search parameters (e.g. Vendor Number, Type Code, and Percent Redeemed to Maximum) for more refined results.

The following is a screen shot of our standard search screen illustrating the variety of search parameters made available.

Results Screen Capabilities

Once the user has selected the search criteria, Solutran returns the search results per the illustration below. This screen displays individual information for each check, a hyperlink to the respective image, and more detailed information.

Your search returned 9749 items; only the first 2500 items are displayed.
 To view all items, click "Download."
 To reduce the number of items, click [HERE](#) to add additional search parameters.

Items Found: 9749 Page 1 of 125 Page: [First] <Previous< >Next> [Last]
 Total \$178,346.72

[New Search] [Help with this Screen] [20 per Page] [50] [100] [500] [Download]

#			Date	Check #	Vendor #	Amount	Max Amount	Check Status
1			01/04/2010	4964348	3703	67.45	105.95	P0
2			01/04/2010	4964664	5438	12.32	70.00	P0
3			01/04/2010	4964665	5438	9.46	70.00	P0
4			01/04/2010	4964766	3703	9.37	70.00	P0
5			01/04/2010	4964789	3703	18.96	70.00	P0
6			01/04/2010	4965359	5435	21.23	70.00	P0
7			01/04/2010	4965362	5435	8.00	8.00	P18
8			01/04/2010	4966237	3703	9.65	70.00	P0
9			01/04/2010	4966238	3703	9.75	10.00	P18
10			01/04/2010	4966252	3703	8.56	70.00	P0
11			01/04/2010	4966340	3703	9.63	10.00	P18
12			01/04/2010	4966563	3703	11.26	70.00	P0
13			01/04/2010	5149361	3601	6.00	6.00	P18
14			01/04/2010	5149371	3601	10.32	70.00	P0
15			01/04/2010	5150152	3601	54.76	300.00	P0
16			01/04/2010	5150153	3601	41.07	300.00	P0
17			01/04/2010	5150312	3601	54.76	300.00	P0
18			01/04/2010	5150313	3601	41.27	300.00	P0
19			01/04/2010	5150314	3601	16.59	70.00	P0
20			01/04/2010	5150315	3601	12.54	70.00	P0

Items Displayed: 2500 Page 1 of 125 Page: [First] <Previous< >Next> [Last]
 Total \$42,389.92

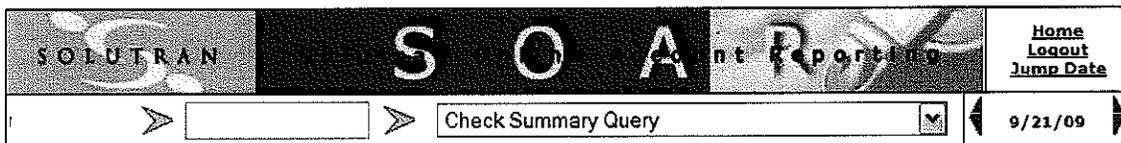
Clicking once on a column header sorts these results based on that field in ascending order. An additional click on the column header sorts the results based on that field in descending order. Clicking on the check number will allow you to retrieve the image of

Report Module

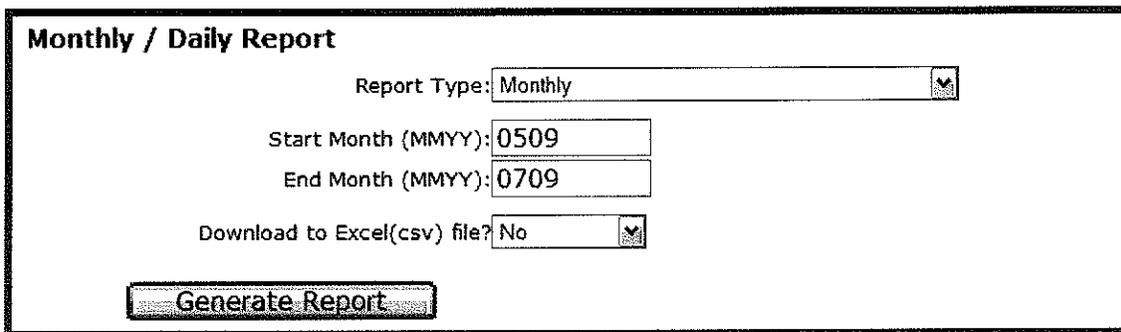
Solutran also provides two different reporting modules available through SOAR. The Check Summary Query and Check Type Average Query. The goal of these report modules is to provide summary data that can be reviewed at various levels of detail.

Monthly/Daily Reports

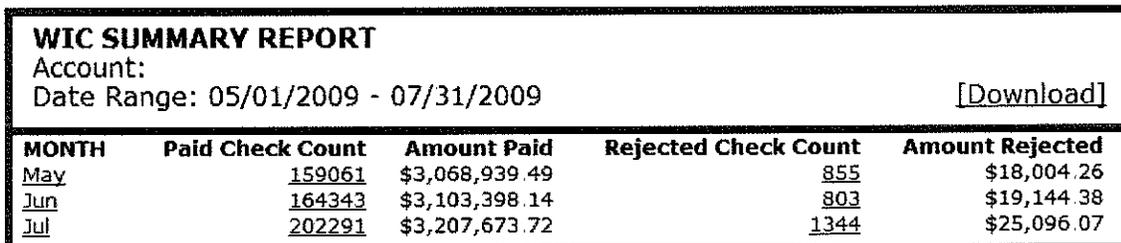
The Check Summary Query function in SOAR provides the user the ability to look at data in a summary mode by month, day, paid code, or return code. The following screen shot shows a query for May 2009 through July 2009.



SOLUTRAN SOAR Account Reporting Home Logout Jump Date
Check Summary Query 9/21/09



Monthly / Daily Report
Report Type: Monthly
Start Month (MMYY): 0509
End Month (MMYY): 0709
Download to Excel(csv) file? No
Generate Report



WIC SUMMARY REPORT
Account:
Date Range: 05/01/2009 - 07/31/2009 [Download]

MONTH	Paid Check Count	Amount Paid	Rejected Check Count	Amount Rejected
May	<u>159061</u>	\$3,068,939.49	<u>855</u>	\$18,004.26
Jun	<u>164343</u>	\$3,103,398.14	<u>803</u>	\$19,144.38
Jul	<u>202291</u>	\$3,207,673.72	<u>1344</u>	\$25,096.07

[Click HERE to return to report menu](#)

In the above screen shot, summary data for May through July is provided month by month. The summary data is displayed by month, paid check count, amount paid, rejected check count, and amount rejected. By clicking on the name of a specific month, a daily breakdown for that month is displayed as shown below.

WIC SUMMARY REPORT

Account:

Date Range: 05/01/2009 - 05/31/2009

[\[Download\]](#)

Date	Paid Check Count	Amount Paid	Rejected Check Count	Amount Rejected
05/01/2009	4546	\$67,316.91	52	\$660.99
05/04/2009	9031	\$131,268.76	73	\$1,013.79
05/05/2009	8687	\$198,014.40	31	\$780.87
05/06/2009	18366	\$438,967.51	42	\$1,349.28
05/07/2009	12900	\$296,573.92	53	\$1,645.68
05/08/2009	3489	\$74,919.89	11	\$259.18
05/11/2009	10335	\$223,730.97	54	\$1,295.95
05/12/2009	5964	\$123,423.22	22	\$435.01
05/13/2009	9075	\$186,442.39	54	\$1,587.28
05/14/2009	9546	\$185,426.55	36	\$665.06
05/15/2009	2876	\$50,767.67	0	\$0.00
05/18/2009	9205	\$172,583.27	73	\$1,599.75
05/19/2009	3808	\$64,836.90	10	\$252.48
05/20/2009	11086	\$196,333.86	104	\$2,143.66
05/21/2009	6388	\$111,174.19	98	\$1,482.88
05/22/2009	5880	\$101,879.52	13	\$262.47
05/26/2009	6039	\$102,269.65	18	\$303.75
05/27/2009	7967	\$129,519.76	34	\$686.11
05/28/2009	9892	\$153,649.86	60	\$1,282.24
05/29/2009	3981	\$59,840.29	17	\$297.83

[Click HERE to return to report menu](#)

As with Solutran's other screens, the blue underlined data fields are hyperlinks to drill down further into detailed data ultimately resulting in individual check information.

Solutran uses a system of paid codes to identify if the check has had any exception handling and then assigns a specific code to that check record. For example if a check was a compliance buy, the system would apply a paid code of P03. If the check had been reported as a void on an issuance record from the Program but passed all edits and was paid, a paid code of P12 would be assigned. By clicking on the paid check count hyperlink, the user will see how the processed items are summarized into the various paid codes.

WIC SUMMARY REPORT		
Account:		
Date Range: 05/01/2009 - 05/31/2009		[Download]
Date	Paid Check Count	Amount Paid
05/01/2009	<u>4546</u>	\$67,316.91
05/04/2009	<u>9031</u>	\$131,268.76
05/05/2009	<u>8687</u>	\$198,014.40
05/06/2009	<u>18366</u>	\$438,967.51
05/07/2009	<u>12900</u>	\$296,573.92
05/08/2009	<u>3489</u>	\$74,919.89
05/11/2009	<u>10335</u>	\$223,730.97
05/12/2009	<u>5964</u>	\$123,423.22
05/13/2009	<u>9075</u>	\$186,442.39
05/14/2009	<u>9546</u>	\$185,426.55
05/15/2009	<u>2876</u>	\$50,767.67
05/18/2009	<u>9205</u>	\$172,583.27
05/19/2009	<u>3808</u>	\$64,836.90
05/20/2009	<u>11086</u>	\$196,333.86
05/21/2009	<u>6388</u>	\$111,174.19
05/22/2009	<u>5880</u>	\$101,879.52
05/26/2009	<u>6039</u>	\$102,269.65
05/27/2009	<u>7967</u>	\$129,519.76
05/28/2009	<u>9892</u>	\$153,649.86
05/29/2009	<u>3981</u>	\$59,840.29

[Click HERE to return to report menu](#)

Clicking on a specific category name displays a breakdown for that category at the individual check level. See the screen shot below.

Items Found: 2 Total \$45.04		Page 1 of 1	Page: [First] <Previous< >Next> [Last]			
[New Search]	[Help with this Screen]	[20 per Page]	[50] [100] [500] [Download]			
#	Date	Check #	Vendor #	Amount	Max Amount	Check Status
1	05/01/2009	<u>29200487</u>	407	24.22	0.00	P13
2	05/01/2009	<u>29200482</u>	407	20.82	0.00	P13
Items Displayed: 2 Total \$45.04		Page 1 of 1	Page: [First] <Previous< >Next> [Last]			

On each results screen, there is a download function to execute a download into a comma CSV file that can be used with Excel.

Check Type Average Query

This SOAR function allows the user to execute a query to receive the average price for a check type within a specified date range and a peer group, all check types within a single peer group within a date range, or all check types within all peer groups for a specified date range. The Program would have to provide the check type in the issuance file and the peer group in the vendor files in order for this functionality to be activated.

Exclusions are allowed when calculating the average.

The following screen shot from the Check Type Average Query shows an example of a search done on a specific check type across all peer groups.

WIC AVERAGE REPORT
 Account:
 Date Range: 6/4/2009 - 6/4/2009 [Download]

Check Type	Peer Group	Average	Total Count
0171AA	2	14.36	6
0171AA	3	9.25	2
0171AA	5	19.89	2

[Click HERE to return to report menu](#)

f. Key Staff

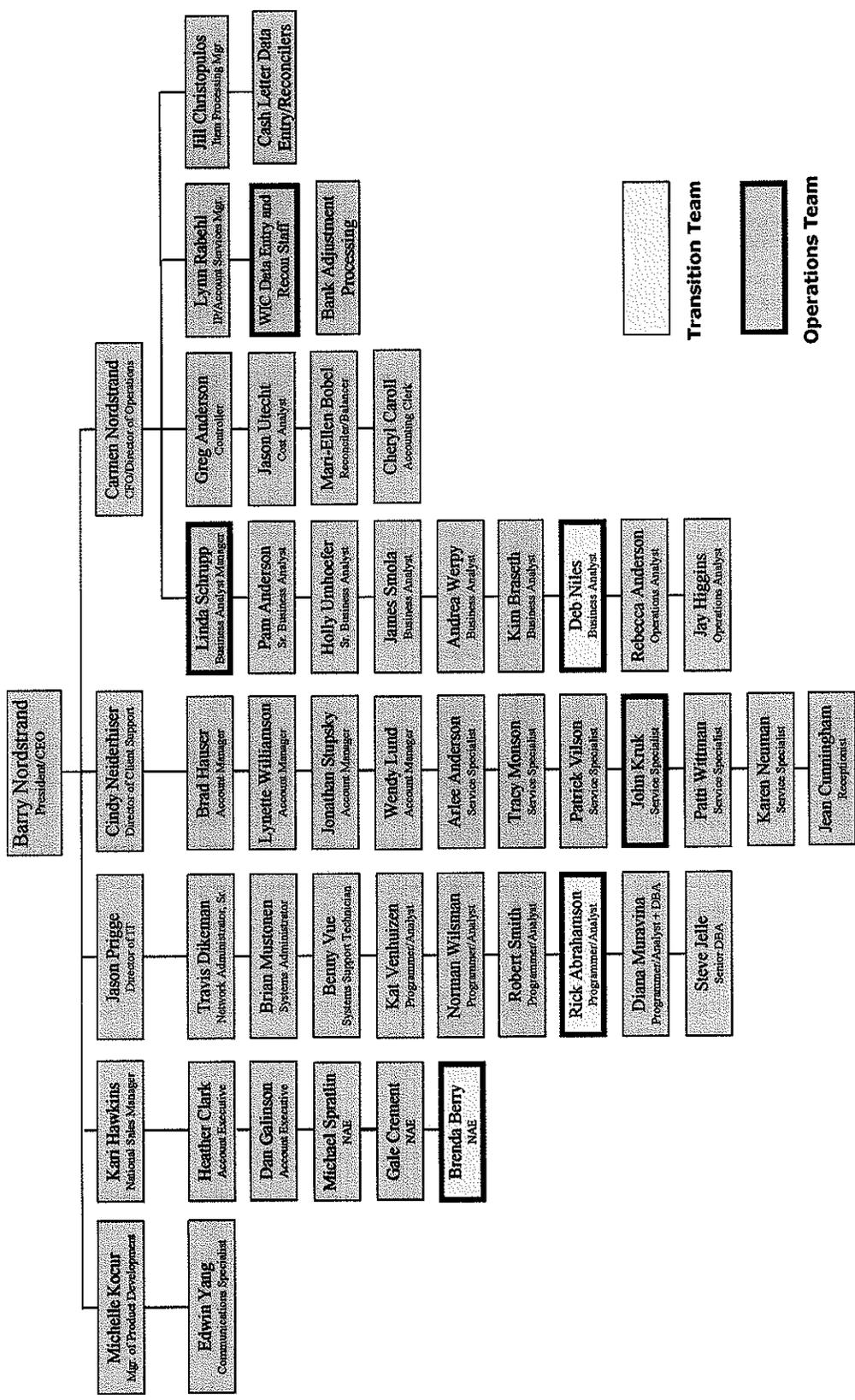
f) Key staff assigned to this project shall have three years experience in providing banking and auditing and clearinghouse services for the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) and Farmers Market Nutrition Program food instruments. Vendor must provide an organizational chart for this project and identify key personnel assigned to this project with resumes as to qualifications and experience, including their licenses, credentials, and experience in banking and auditing service tasks.

The Agency reserves the right to reject any staff proposed or latter assigned to the project, and require the successful Vendor to remove them from the project.

Response:

From reading the RFQ and the answers to questions, Solutran has identified the need to have two teams in place to support the program. The first is the Operations Team who will continue to provide the Program with the 99.9% error-free FI processing and the second is the Transition Team who will work with WIC staff to set up a new banking system to meet Crossroad's specifications.

The following organizational chart starts from the Management Team level and contains the departments that are critical for completing this Project. Key employees essential to the Operations Team are outlined in blue. The key employees that are essential to the Transition Team have yellow boxes. Personnel overlap between the Operations and Transition Teams to promote continuity of knowledge from one team to another.



[Empty Box]

Transition Team

[Empty Box]

Operations Team

Summary:

This table identifies the name, position, and WIC-related experience of the key staff that will be involved in delivering the West Virginia contract services.

Name	Position	WIC-related experience
Brenda Berry	National Account Executive – WIC	13 years WIC banking 16 years WIC experience
Linda Schrupp	Business Analyst Manager	8 years WIC banking experience 26 years item processing experience
Deb Niles	Business Analyst	8 years WIC banking experience 21 years banking operations
John Kruk	Service Specialist	6 years of WIC customer service
Rick Abrahamson	Programmer/Analyst	13 year WIC banking experience 32 years of IT experience in the banking industry

Detail:***Introduction***

Solutran’s team has a demonstrated track record in managing every aspect of WIC banking services, from implementation to ongoing operations support, to program conversions. Our proposed staff has many years of experience in WIC and project management that serves to enhance the State’s ability to achieve WIC program goals. Our service delivery structure provides a single point of contact and clearly establishes responsibility for delivery of services.

Staffing

Brenda Berry, National Account Executive – WIC, will be the Project Manager during the transition phase to your new Crossroads system and the contract contact in the operational phase of the contract. Brenda has 16 years of WIC experience with 13 of those years focusing on WIC banking.

Linda Schrupp, Business Analyst Manager, has 26 years experience in bank item processing with eight years specifically in WIC. Linda will provide management oversight on operational policies and issue resolution so that there will be consistency between all WIC program processing, Solutran operating policies, and banking industry standards.

Deb Niles, Business Analyst, has 21 years banking operations experience; eight of those years are specifically in WIC banking. Deb performs her business analyst duties on both the Operations and Transition teams. Deb is responsible for solving processing issues that

occur during the Operations phase. On the Transition team, she is responsible for system specifications, edit conditions, SOAR, SFTP, and end-to-end testing.

Rick Abrahamson, Programmer/Analyst, has 32 years banking IT experience, 13 of those years are specifically in WIC banking IT. Rick is on both teams and is responsible for the UPPS programming.

John Kruk, Service Specialist, has six years of WIC customer service experience. John is on the Operations team. He is responsible to work with the Program on a day-to-day basis answering questions and responding to processing requests.

Subcontractor Staff

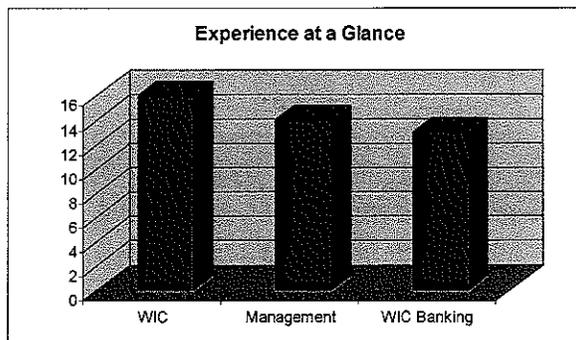
Solutran intends to use The Creative Division (Creative) to provide the check stock and distribution for the Program. For details about Creative see **Section B “Task 8”**.

Mark Heesen will be on the Operations and Transition teams. Mark brings 20 years experience to our team. Mark came to Creative in March of 1997. He has been managing our WIC programs since July of 2001 and West Virginia FI stock for the past three years. Mark will be responsible for working with the Program on orders of current FI stock while on the Operations Team and then will work with the Program to create FI proofs for the new Crossroad system while on the Transition Team.

g. Resumes

The following pages contain the resumes for Solutran key staff.

Brenda Berry
Project Manager/National
Account Executive – WIC



Career Summary

Brenda Berry has been in the WIC market for over 16 years. She has worked with 76 State and ITO WIC/FMNP programs around the world. She has performed multiple roles during her career in the WIC market. This includes managing the transition of 16 banking contracts, executive account management, and serving as director over WIC Banking and MIS systems operations. Currently she provides sales and executive account management support to 65 WIC/FMNP banking programs.

Solutran – March 2006 to present – National Account Executive – WIC

The following are the projects that Brenda participated in as the WIC Account Executive while employed with Solutran:

- Alabama FM and SFMNP – March 2006 to present
- America Samoa – May 2008 to present
- Arizona WIC Program, FMNP, and SFMNP – March 2006 to present
- Arkansas WIC Program and FMNP – March 2006 to present
- Central Northern Mariana Islands – 2008 to present
- Chickasaw WIC Program, FMNP, and SFMNP – March 2006 to present
- Choctaw WIC Program – March 2007 to present
- Colorado WIC Program – March 2006 to present
- Eight Northern Tribes WIC Program – March 2007 to present
- Five Sandoval Tribes WIC Program – March 2007 to present
- Guam WIC Program – March 2006 to present
- Hawaii WIC Program – March 2006 to present
- Idaho WIC Program – March 2006 to present
- Iowa WIC Program, FMNP, and SFMNP – March 2006 to present
- ITCA WIC Program – March 2006 to present
- ITCN WIC Program – March 2006 to present
- ITCO WIC Program – March 2007 to present
- Kansas SFMNP – March 2006 to present
- Kentucky SFMNP – March 2006 to present
- Louisiana WIC Program – March 2006 to present
- Maryland WIC Program, FMNP, and SFMNP – March 2006 to present

- Minnesota FMNP and SFMNP – February 2009 to present
- Missouri WIC Program – August 2009 to present
- Mississippi Ag Dept FMNP and SFMNP – March 2007 to present
- Montana WIC Program and FMNP – March 2006 to present
- Muscogee WIC Program – March 2006 to present
- Navajo Nation WIC Program – March 2006 to present
- Nebraska WIC Program and SFMNP – March 2006 to present
- Nevada WIC Program – March 2006 to present
- New Jersey WIC Program, FMNP, and SFMNP – March 2006 to present
- North Carolina WIC Program and FMNP – March 2006 to present
- Oklahoma WIC Program – March 2006 to present
- Omaha Tribe – March 2006 to present
- Oregon FMNP and SFMNP – March 2006 to present
- Otoe – Missouri – March 2006 to present
- Pueblo of Zuni – March 2007 to present
- Rhode Island WIC Program FMNP and SFMNP – March 2006 to present
- South Carolina SFMNP – May 2008 to present
- Utah WIC Program – March 2006 to present
- WCD – March 2006 to present
- West Virginia WIC, FMNP, and SFMNP – March 2007 to present
- Wisconsin WIC Program, FMNP, and SFMNP – March 2006 to present
- Virginia SFMNP – February 2009 to present

Project Role Description:

Brenda manages the executive customer relationship with the WIC banking clients. In this capacity, she acts as a second conduit for communication with the client. In this part of her job, Brenda has introduced the Customer Feedback Survey. This survey examines each service provided to the banking client and provides an avenue to assure that clients receive every opportunity to express needed changes in the current process to meet new regulations or policies, challenges that are on the horizon, and any action that Solutran operations staff need to take to answer these upcoming challenges.

Brenda manages the Request for Proposal (RFP) response team. The RFP response team consists of five Solutran staff that work on each response. She assures that all requirements are met and that pricing is competitive. Once the contract is won, Brenda is the executive contact for contract negotiations.

Brenda is responsible for new product development for WIC banking. She meets with clients to determine needs and brings these needs back to the Operations staff for review and action plans that can be taken back to the client or to the WIC market on a whole.

Starling Systems – March 2005 to February 2006 – National Sales Director

The following are the projects that Brenda participated in as the National Sales Director while employed with Starling Systems:

- Mountain Plains State Consortium

- Idaho Department of Health – WIC Program
- New Jersey Department of Health – WIC Program
- National WIC Association Convention (NWA)
- Farmers Market Nutrition Program Association Convention (FMNP)
- EBT Next Generation Convention

Project Role Description:

Brenda managed and led a team of 11 people to create a complex and comprehensive response to a WIC system II RFP. The RFP requirements specified a new level of IT industry standards not seen before in WIC system RFP's. Brenda identified the new requirements and brought to senior management recommendations of what Starling systems need to do to meet or exceed the RFP requirements. Because of Brenda's analysis of the RFP requirements, the company reacted and was able to improve the product that was offered to the Consortium.

For the Idaho and New Jersey WIC Programs, Brenda organized and facilitated a demonstration of Starling Systems WIC application. She prepared PowerPoint presentations and marketing materials.

Brenda led a team to present a focused marketing effort at the NWA convention. She pre-marketed Starling Systems presence at NWA along with announcing system demonstrations in a newsletter that was sent to all WIC Directors. Starling Systems demonstrated its system in private sessions to eight different WIC programs over a two-day span. She and a design group created a new booth with impactful artwork. She managed a "Customer Appreciation" night that had over 50 customers in attendance.

At the FMNP and the EBT Next Generation conferences, Brenda acted as company representative to network with clients, potential customers, and outside vendors.

Starling Systems – March 2005 to February 2006 – Sr. Account Manager/Account Relationship Executive

The following are the projects that Brenda has participated in as the Sr. Account Manager capacity while employed with Starling Systems:

- New Hampshire Department of Health and Human Services – September 2005 to February 2006
- Inter Tribal Council of Arizona WIC Program – July 2005 to February 2006
- Kansas Department of Health and Environment – February 2002 to February 2006

Project Role Description:

In November of 2005, Brenda transitioned onto the New Hampshire and Inter Tribal Council of Arizona WIC Automation projects when the projects started the rollout phase. She is responsible for the setting customer expectations, working with internal and external customers to solve challenges facing projects, and guiding a team of account managers to manage the details of each project. Brenda started working with the Kansas

WIC Program in January of 2005. She provides senior-level management over the operations contract.

Brenda managed a team of account managers that dealt daily with the needs of WIC programs while new MIS systems were being installed by Starling Systems and when these systems went into daily production. Brenda acted as the executive contact with the WIC programs for operations concerns and contract negotiations.

Covansys, Inc (formally PDA Software) – October 1994 to June 2004 – Account Relationship Executive

The following are the projects that Brenda has participated in as the Account Relationship Executive capacity while employed with Covansys:

- Alabama Farmers' Market Authority FMNP – January 2003 to June 2004
- Mississippi Farmers' Market Authority FMNP – February 2002 to June 2004
- Tennessee WIC Program – October 2001 to June 2004
- Kansas Department of Health and Environment – September 2002 to present
- Missouri Bureau for Nutrition Services & WIC – October 2000 to June 2004
- New Mexico Department of Health WIC – June 1999 to June 2004
- North Carolina Division of Public Health Women's & Children's Section – November 1999 to September 2002
- Illinois Bureau of Family Nutrition WIC – February 1999 to June 2004
- Ohio Bureau of Nutrition Services WIC – October 1998 to June 2004
- South Carolina Division of Maternal and Child Health WIC – August 1994 to June 2004
- Indiana State Department of Health WIC – September 1997 to June 2004
- Connecticut WIC Program – September 1997 to June 2004
- Washington Department of Health WIC – September 1997 to June 2004
- Georgia Department of Human Resources WIC – September 1997 to June 2004
- Minnesota WIC Department – September 1997 to September 1999

Project Role Description:

While at Covansys, Brenda was the Director of WIC Banking Services which covered many different roles. She was responsible for P & L activities for a division that generated annual revenues of \$5 million. She was responsible for budget creation and pipeline creation and maintenance. Her experience included leading meetings for the start up of new contracts. Serving as the primary contact for coordination of the technical efforts, she was responsible for developing good customer and outside vendor relationships. She had direct and close working relationships with the Federal Reserve Bank branch in Atlanta and Kansas City. She worked directly with partner banks to set up new accounts and oversee the operational relationship. Brenda has worked with State staff to change policy, transition from one WIC systems contractor to a new contractor, move from non-negotiable vouchers to checks, and implement price control maximum prices via peer group pricing.

Covansys, Inc (formally PDA Software) – October 1994 to June 2004 – Director of Operational Services

The following are the projects that Brenda has participated in as the Director of Operational Services capacity while employed with Covansys:

- Alabama Farmers' Market Authority FMNP – January 2003 to June 2004
- Mississippi Farmers' Market Authority FMNP – February 2002 to June 2004
- Tennessee WIC Program – October 2001 to June 2004
- Kansas Department of Health and Environment – September 2002 to June 2004
- Missouri Bureau for Nutrition Services & WIC – October 2000 to June 2004
- New Mexico Department of Health WIC – June 1999 to June 2004
- North Carolina Division of Public Health Women's & Children's Section – November 1999 to September 2002
- Illinois Bureau of Family Nutrition WIC – February 1999 to June 2004
- Ohio Bureau of Nutrition Services WIC – October 1998 to June 2004
- South Carolina Division of Maternal and Child Health WIC – August 1994 to June 2004
- Indiana State Department of Health WIC – September 1997 to June 2004
- Connecticut WIC Program – September 1997 to June 2004
- Washington Department of Health WIC – September 1997 to June 2004
- Georgia Department of Human Resources WIC – September 1997 to June 2004
- Minnesota WIC Department – September 1997 to September 1999

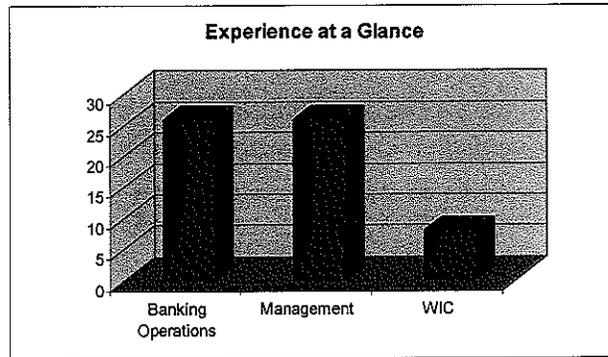
Project Role Description:

Brenda had oversight on three operational centers located in Lenexa, KS, Greenwood, IN, and Marietta, GA. Each of these centers had site operations managers with staff that totaled 100 across the centers. She created and guided a division that was service orientated to provide shipping, sorting, printing, data entry, help desk, and hardware maintenance for 15 different states for an effective price point. She was responsible for the divisions P&L, staffing, communications with internal and external customers, and quality assurance.

Education

BS, Industrial Relations, Rockhurst University, Kansas City, Missouri
2005 – Microsoft Solutions Framework Essentials

Linda Schrupp Business Analyst Manager



Career Summary

Linda Schrupp is the Business Analyst Manager with 26 years experience in bank operations and general management experience. She has extensive knowledge in various operational areas including Remittance Processing, Image Processing, Item Processing, Money Order Research, Game Financial, and various operational areas. For eight years, Linda managed the functional areas that supported the WIC processing which includes the daily visual edit, data entry, reconciliation, and the WIC Resource Center. She continues to coordinate the implementation of new WIC accounts and provides the necessary resources needed to guarantee a smooth transition. Working closely with internal and external customers, Linda consistently implements processing improvements to decrease costs, improve quality while increasing customer satisfaction. Linda has built a reputation of consistently meeting or exceeding the established service levels.

Career History

Business Analyst Manager for Solutran – 2009 to present

Director of Operations for FSMC – 2001 to 2009

Director of Operations for Game Financial – 1999 to 2001

Sr. Manager of Money Order Research, Image Processing, and Remittance Processing – 1989 to 2001

Assistance Supervisor of Item Processing – 1983 to 1989

Project Role Description:

As the Business Analyst Manager, Linda owns the project by ensuring that deliverables and timelines are clearly defined and understood by key stakeholders as well as throughout the organization. The Business Analyst Manager is accountable for obtaining approval of detailed business requirements, testing, implementation, and business readiness.

Other Responsibilities Include:

- Ensure that proper operating controls are in place to minimize risk and exposure (Processing checkpoints, internal controls, key performance standards, and service levels). Work with sales to understand the requirements and service levels required to support new/existing customers.
- Manage vendors, outsourcers (when applicable), and bank relationships from a service level standpoint. This includes negotiating improved service levels and reporting while ensuring compliance to our customer service level agreements both internally and externally.
- Challenge methods used in current operations to rethink workflow and processes for cost reduction, efficiencies, and improved service levels. Implement best practices. Ensure that all operating controls are in place to minimize risk and exposure. Look for automation/technology opportunities to position Solutran to support growth cost effectively.
- Drive projects impacting operations. Partners with other operations areas and IT in new releases, systems, and customer enhancements that result from new business and the priority process.
- Staff development and career planning.

Career Highlights:

2002 – present

- Transition of FSMC to Solutran
- Relocation of the FSMC Operations from the Lake Lillian office to the Brooklyn Center Operations building
- Project to transition all customers to the same processing platform
- Project to improve WEB check system
- Project to improve the billing process
- Ongoing system and procedure process improvements
- Sales support for RFP responses and contract compliance

1999-2001

- Managed multiple casino check cashing locations. Implemented policy changes to reduce risk. Developed a foundation strategy for hiring, training, developing, and risk control.

1993-1999

- Direct involvement in many innovative workflow, procedure, and system enhancements to streamline processes and reduce operating costs.
 - Removed unused information from a balancing report resulted in an annual savings of \$119,000
 - Process improvements, such as filing procedures and elimination of non-beneficial review steps, improved service levels and resulted in an annual savings of \$150,000
 - Pioneered flex scheduling and working from home which improved employee moral, production, and customer service levels

- Money Order Projects
 - Acquisitions of two money order companies
 - Money Order Replacement enhancements
 - Outsourcing or non-business functions
 - Image Processing
 - Implementation of new technology to improve services and quality

1989-1992

- Part of a team involved in centralizing multiple regional offices to our main head quarters. This required hiring, training and developing a third shift staff of 55 employees consisting of both full and part time employees. Team was responsible for a "lock box" type environment which involved processing high volume money order reporting copies. During this time, I was also involved in the projects relating to a new money order system.

1983-1989

- Held various positions within the Item Processing department. Received hands on experience in processing cash letters, running high speed reader sorters, keying rejected items, and reconciliation. Direct responsibility includes writing procedures, training, workflow improvements, and achieving daily deadlines. Involved in performance management projections.

Education and Certifications:

High School – Park Center Brooklyn Center, MN

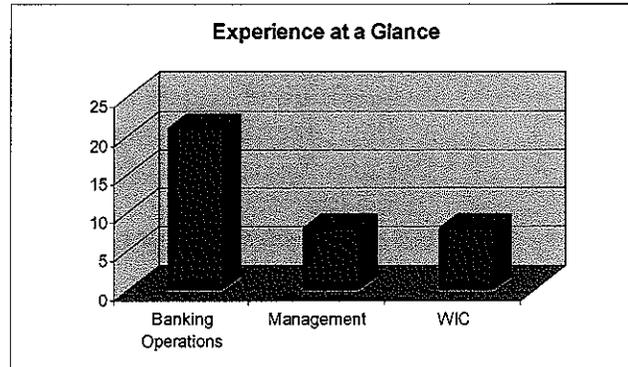
North Hennepin Community College – Bank Operations, Management

Employers Association – Change Management and Middle Management Leadership

Bankers Association – Collection Regulations

Various management classes

Deb Niles
Deputy Project
Manager/Business Analyst



Career Summary

Deb's career has focused on item processing, customer support, project management, and business requirement gathering for IT projects. These skills have been fully integrated with eight years of WIC specific experience that has resulted in Deb being a leader in the WIC banking industry. She has shared her knowledge/skill set with over 65 different Solutran WIC/FMNP/SFMNP programs to successfully facilitate the completion of over 43 projects in the past five years.

FSMC/Solutran – April 2002 to present – Business Analyst

The following are the projects that Deb participated in as Deputy Project Manager/Business Analyst while employed with Solutran:

Conversion to New WIC-MIS Systems:

- 2005 Iowa WIC, FMNP, and SFMNP
Inter Tribal Council of Arizona WIC
Louisiana WIC
- 2007 SPIRIT Project – First SAM project
- 2008 Arkansas – SPIRIT SAM Project
- 2009 Guam WIC and FMNP
Colorado – Mountain Plains SAM Project
Utah – Mountain Plain SAM Project
Montana – SPIRIT SAM Project
Navajo Nation WIC

New Account Setups

- 2005 Alabama FMNP and SFMNP
Omaha Tribe WIC
Oregon FMNP and SFMNP

WCD WIC

- 2006 Kentucky SFNMP
- 2007 Mississippi FMNP and SFMNP
SPIRIT Project – Various ITO's
West Virginia WIC, FMNP, and SFMNP
- 2008 Kansas SFMNP
American Samoa WIC
Central Northern Mariana Island WIC
South Carolina SFMNP
Arizona SFMNP
- 2009 Minnesota FMNP
Missouri WIC
Virginia SFMNP

Transition from Vendor Specific to Non-vendor Specific Project

- 2004 Nebraska WIC and SFMNP
- 2006 Colorado WIC
Idaho WIC
Rhode Island WIC, FMNP, and SFMNP
- 2007 Nevada
Inter Tribal Council of Nevada

Cost Containment Projects

- 2005 Wisconsin WIC, FMNP, and SFMNP
- 2005/2006 Arizona WIC and FMNP
Montana WIC and FMNP
- 2006 Maryland WIC, FMNP and SFMNP
Arkansas WIC and FMNP
New Jersey WIC, FMNP and SFMNP
North Carolina WIC and FMNP
Utah WIC

IT Improvement Projects

- 2007 Data and Image Gateway
- 2008 Report format update to Comma Separate Value files
Farmer Market reporting updates

Cash Value Voucher Projects

- 2009 Iowa
New Jersey

North Carolina
Arizona

Solutran Inc.

- 2009 – Business Analyst, WIC

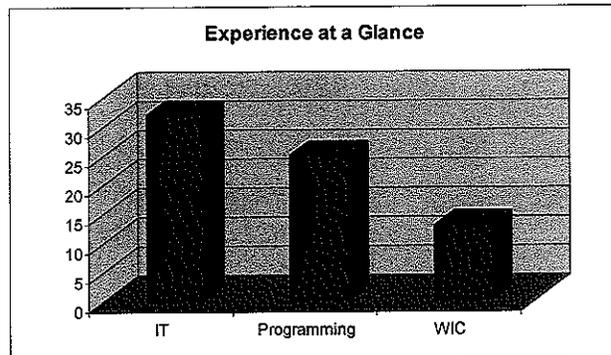
MoneyGram International (Parent company to FSMC) – 1989 to 2002

- 2002-2009 – Business Application Analyst, FSMC
- 2000-2002 – Supervisor, Bank Reconciliation and General Ledger.
- 1998-2000 – Supervisor, Image Processing
- 1995-1998 – Work Director, Customer Research

Education

BS, College of St. Catherine's, St. Paul, Minnesota

Rick Abrahamson Lead System Analyst



Career Summary

Rick Abrahamson is the lead programmer for WIC. Rick has 32 years in the IT industry and 25 years focusing on programming and system design. He was the project manager for the development of our UPPS system in 1994 and has over 13 years WIC development experience. Rick was responsible for the conversion of the FOA/National City process to our UPPS system. In 2006, Rick was a critical employee who was the lead over the peer group and WIC pricing system changes.

Career History

Technical Lead – October 1997 – present

Senior Software Developer – January 1990 – October 1997

Software Developer – June 1982 – January 1990

Computer Operations Manager – August 1979 – June 1982

Computer Operations – July 1975 – August 1979

WIC Project History

- 2009
Cash value vouchers.
Sale of FSMC to Solutran.
Assisted in image exchange implementation.
Assisted in converting Key-from-Image application to in-house application.
State defined order for returns reasons.
Missouri WIC.
- 2008
5 new or converted WIC/Farmers accounts.
Improved ACH interface for WIC returns.
- 2007
Added more options to our extract system that can create files for states.

Several new reports implemented for specific states.
Improved WIC issue file tracking.
Converted nine new Indian nation WIC's.
West Virginia WIC.

- 2006 Implemented WIC cost containments for North Carolina.
Issue log keying.
Allow faxing of Key from Image reports.
- 2005 Expanded peer group maximums from 18 to 99.
- 2004 Provided image access by paid or returned status.
Began support for alphanumeric food package codes.
- 2003 Converted North Carolina - one of our largest WIC customers.
- 2002 Converted last state from old "Mooney" system to UPPS. That state was Louisiana, which had many reports written for them, due to no IT support from the state.
- 2001 Incorporated support for ACH WIC prenotes.
Instituted capability to key from Image system, utilizing OCR.
- 1999 Converted major competitor's clients' base (12) in nine months.
Began sending reimbursement credits to WIC vendors via ACH.
- 1998 Developed a process of "batch keying". It reduced manual keying of items by realizing that items were coming into the system in batches, by vendors.
Created a process allowing service personnel to assign a vendor number to a range of items.

Project Role Description:

- Evaluate system requirements for enhancements and maintenance of existing or proposed systems.
- Participate in the development and implementation of enhancement projects for existing applications and/or proposed computer applications that satisfy business needs.
- Create functional design documents and write technical specifications from business requirements.
- Code and unit test application programs.
- Prepare program and system documentation.
- Prepare and execute system test plans.
- Create and monitor project plans for small to medium projects.
- Provide production application support; problem resolution from research through implementation.

- Monitor the performance of production systems and recommend and develop means to improve system performance.
- Project Requirements Analysis - In conjunction with system users, investigate and identify systems enhancements, and/or new applications required to meet business needs.
- System Design - Convert user requirements into effective/efficient system solutions using standard programming principles. Create functional design documents and write detailed technical specifications for the development of the application. Estimates the cost and duration of the activities needed to develop the solution.
- Systems Development - Lead the development and implementation of applications that meet design specifications. Performs and/or oversees the design, coding, debugging and documentation of computer application programs.
- Quality Control - Performs and/or oversees code walk through. In conjunction with the Systems Testing & Configuration Management department, performs/or oversees extensive system testing to ensure that the systems delivered to the users work efficiently and that they are developed following the Systems Development Methodology.
- Documentation - Prepares and/or oversees the preparation of documentation necessary to illustrate how the systems work.
- Support - Serve as resource in support of production systems. This includes providing evening and/or weekend support.

Career Highlights

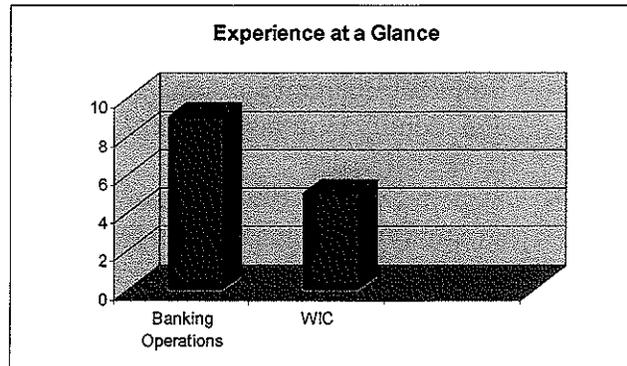
Major technical accomplishment occurred in 1998. FSMC's primary competitor (First Bank of America) declared that they would no longer process WIC states. FSMC was awarded the right to convert their customers. This right came with two provisions:
 (1) The individual WIC states did not have to make any software revisions and
 (2) The entire conversion had to be completed in nine months. FSMC accomplished this task, and most of the customers converted are still customers.

Rick was a member of the team that developed and then maintained the code for FSMC. As a senior member of the team, Rick was responsible for design, coding, testing and implementation. During the development phase, the team wrote over one million lines of new code.

Education

1976 - Brown Institute on Computer Programming

John Kruk Solutran Specialist II



Career Summary

John Kruk has been with Solutran since April of 2002 and with the WIC Resource Center since March of 2005. Since joining the WIC Resource Center, John has developed many good working relationships with the WIC/FMNP Programs. John also completes the Solutran billing and accounts receivable entries. Prior to working with the WIC Resource Center, John worked with the non-WIC product for Solutran. He handled the customer requests for photocopies, research, and special project requests. John also assisted with positive pay and check reconciliation research. John's previous work experience is in sales and education.

Solutran – March 2005 to present – Solutran Specialist II

John manages WIC customer accounts by assisting with forms management, report requirements, account setup changes, programming and system changes, monitoring fees, review contracts for services and other account management functions. He provides assistance to the sales executives as needed. John assists WIC customers with technical support and problem resolution. He answers questions and provides resolution regarding WIC adjustments, reports and reconciliation. He completes necessary research. John also assists customers with the Solutran online website and inventory management.

The following are the projects that John participated in as Solutran Specialist II while employed with FSMC:

Conversion to new WIC-MIS systems

- 2005 – Iowa WIC, FMNP, and SFMNP
- 2005 – Inter Tribal Council of Arizona WIC
- 2005 – Louisiana WIC

New Account Setups

- 2010 – Missouri WIC
- 2009 – Virginia SFM
- 2009 – Minnesota FMNP and SFMNP
- 2006 – Mississippi FMNP and SFMNP

- 2005 – Alabama FMNP and SFMNP
- 2005 – Omaha Tribe WIC
- 2005 – Oregon FMNP and SFMNP
- 2005 – WCD
- 2006 – Kentucky SFNMP

State moved from vendor specific to non-vendor specific

- 2006 – Colorado WIC
- 2006 – Idaho WIC
- 2006 – Rhode Island WIC, FMNP, and SFMNP

States Involved in Peer Groups and Cost Containment issues:

- 2006 – Arkansas WIC and FMNP
- 2005 and 2006 – Arizona WIC and FMNP
- 2006 – Maryland WIC, FMNP, and SFMNP
- 2005 – Montana WIC and FMNP
- 2006 – New Jersey WIC, FMNP, and SFMNP
- 2006 – North Carolina WIC and FMNP
- 2006 – Utah WIC
- 2005 – Wisconsin WIC, FMNP, and SFMNP

FSMC – April 2002 to March 2005 – Support Rep I

John completed various research requirements for customers including positive pay, providing statements, billing, and month-end projects.

The following are the projects that John participated in as Support Rep I while employed with FSMC:

Participated in Non-WIC FSMC Project

- 2004 and 2005 – Billing

Education

BS, Business & Education, St. Cloud State University, St. Cloud, Minnesota

2. Project Staff Meetings

2. Project staff meetings shall be scheduled as often as needed to resolve special project problems by the WIC Project Manager throughout the life of the project. At a minimum, Vendor's Project Manager and Operations Manager shall attend project meetings. These meetings shall be called at the discretion of the WIC Project Manager or the State. Attendance is mandatory. Meetings will be held at the WIC offices in Charleston, West Virginia.

Response:

Solutran acknowledges that project staff meetings are important throughout the life of the contract. Solutran understands that the Program may call a project staff meeting at any time and that the Project Manager and the Operations Manager from Solutran will be in attendance at the WIC office in Charleston, West Virginia.

Over the life of our current contract with West Virginia WIC, meetings have taken place in person in Charleston, over the phone, and at NWA conferences. We propose to use these same communication avenues again.

3. Start Date

3. Vendor must state that on March 1, 2010 all required contractual services will be available and operational to the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) and Farmers Market Nutrition Program.

Response:

Since Solutran is currently providing the services outlined in the RFQ, we can commit that we are ready to continue providing outstanding services to the Program now, on March 1, 2010, and throughout the remainder of the new contract.

4. Invoices

4. Invoices for items ordered, delivered and accepted shall be submitted by the Vendor directly to the payment address shown on the purchase order/contract. All invoices shall show the state contract number and/or purchase order number.

Response:

Solutran will send a monthly invoice for services performed and check stock (If provided in that month). The invoice will be submitted directly to the prescribed payment address found on the purchase order/contract. Our invoice will have the contract number and/or purchase order number for state identification.

5. Daily Transfers of Funds

5. Daily transfers of funds will occur in the following manner:

a) For same day wire payment, a FAX/Email invoice (for both WIC and FM) of daily FI clearance activity will be submitted to DHHR\Cash Management by 10:00 AM. EST daily. FAX/Email invoices received after 10:00 AM. EST will be considered next day business. This deadline cannot and will not be moved. Nor will the checking account be pre-funded. Email invoices must have electronic signature, contain all FI clearance activity and be sent to at least three Cash Management staff members and to the Agency to ensure receipt and processing of invoice.

If payment to the bank is not made same day due to the fault of the State, the Vendor will be able to charge the State interest on the outstanding funds only. This interest charge will be paid with State funds only. Below is a list of days (but not limited to) in which we can plan on the account being overdrawn. These days are State employee holidays in which the banking system is still operating.

May - 2nd Tuesday when General Election is held.

June 21 - West Virginia Day

October - Columbus Day if banks are open.

November - 2nd Tuesday when General Election is held.

Friday after Thanksgiving.

b) The daily invoice must include the number of FI's clearing the bank on that day along with the total respective amount. This will be a gross amount. Next, gross rejected draft numbers and amounts will be listed by day and applied as a credit to the gross daily clearance. **ONLY THE NET FI ACTIVITY AMOUNT WILL BE TRANSFERRED.**

Farmers Market Nutrition Program activity must be identified separately on a separate daily invoice and meet the 10:00 AM. EST deadline.

Response:

Summary:

Bank name	Account numbers	Funding process	Online access to account balances
Security State Bank	<ul style="list-style-type: none"> • 9000222 – Master • 806418 – Presentment Account • 806426 – WIC FMNP • 806434 – Sr. FMNP 	<ul style="list-style-type: none"> • Daily receipt of account activity. • Daily wire to cover net presentment total. 	Solutran provides online access to account balances

Detail:

Solutran has an established relationship with Security State Bank of Howard Lake. Security State Bank is the same bank that currently holds West Virginia WIC and FMNP accounts. The Program would continue to use the same accounts and routing number currently in use. There are four accounts currently being used by the Program:

- 9000222 – Master
- 806418 – Presentment Account
- 806426 – WIC FMNP
- 806434 – Sr. FMNP

Solutran will forward an email invoice daily which includes an electronic signature for both WIC and FM to DHHR\Cash Management by 9:00 a.m. Central Standard Time.

The invoice will include the current day total FI volume and dollar amounts presented. Certain edits are not completed on current day items until after emailing the invoice, resulting in differences between the invoicing and postings in the system. These differences will be reflected in the next days funding invoice.

We understand and agree to the state requirement in the RFQ regarding overdraft charges. The state will need to report holidays in advance to Solutran when the account will not be funded. Solutran will charge interest on the outstanding funds for these situations. The State also agrees to pay interest on outstanding funds where Solutran has reported totals by 9:00 a.m. Central Standard Time and the account was not properly funded by the state. Solutran understands that the Program is responsible to fund for any WIC check that has been properly issued.

The Program would use the same funding channels and wiring procedures that are already in place. The following is an example of the daily funding and account balance report.

SOLUTRAN

Customized Payment Solutions

Date 1/11/10

TO Kenneth McCale - kenneth.q.mccale@ww.gov
Gary Wiseman - gary.l.wiseman@ww.gov
Monica Hanson - monica.s.hanson@ww.gov
Dena Smith - dena.r.smith@ww.gov
Amy Cowie - amy.l.cowie@ww.gov

FROM: John Kruk
Customer Service
Solutran
877-227-4207

PO Number: WIC80480

Following are the clearing amounts for: 1/8/10

	WIC 806418		FM 806426	
	# of Items	\$ Total	# of Items	\$ Total
Clearing / Debits	5,560	\$102,519.36	0	\$ 0.00
Returns/ Credits	34	\$ 261.71	0	\$ 0.00
		\$102,257.65		\$ 0.00
NET WIRE TO 9000222		\$102,257.65		

Signature: _____

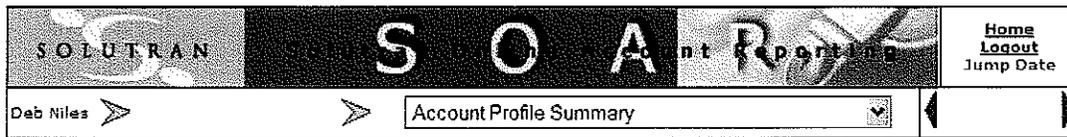


John Kruk

All WIC bank accounts have the same security, access, and insurance provisions as commercial accounts. The account balances will reside in a secure controlled disbursement account held at Security State Bank. Security State Bank is FDIC insured.

To aid the Program in viewing account balances, Solutran has an online system that allows Program-designated staff to view each account and see activity on the account.

Volume and amount of daily returns along with miscellaneous debits and credits can be viewed as shown on the following screen shot.



Account Profile Summary										
Date Range: 6/3/2009 - 6/3/2009										Download
Account										
Date	#	DEPOSITS \$	#	MISC CREDITS \$	#	ITEM DEBITS \$	#	MISC DEBITS \$	\$ Ledger Balance	Collected Balance
06/03/2009	1	\$1,128,906.65	3	\$9,296.37	50,248	\$1,136,358.59	0	\$0.00	\$9,021.36	\$9,021.36
TOTAL	1	\$1,128,906.65	3	\$9,296.37	50,248	\$1,136,358.59	0	\$0.00		
YTD	105	\$85,927,294.93	450	\$783,783.00	3,690,462	\$86,690,245.15	31	\$18,676.45		
									Average Collected Balance	\$9,021.36
TOTAL	1	\$1,128,906.65	3	\$9,296.37	50,248	\$1,136,358.59	0	\$0.00		
YTD	105	\$85,927,294.93	450	\$783,783.00	3,690,462	\$86,690,245.15	31	\$18,676.45		
									Average Collected Balance	\$9,021.36

6. SAS70

6. The successful Vendor will have an annual Type II SAS 70 audit performed annually by an independent CPA firm. This audit will be based on guidelines from the Statement of Auditing Standards (SAS) provided by the American Institute of Certified Public Accountants (AICPA) and annual instructions provided by the State's independent auditor; this report is due annually within 60 days of the end of the federal fiscal year (September 30).

Response:

Solutran currently has an annual SAS70 performed by an independent CPA firm and we will provide the Program with a copy of the results of the audit once we receive them. If the Program plans on providing annual instructions for additional audit areas for the SAS70 audit, Solutran requires that the instructions be provided at a mutually negotiated time as to be incorporated into the audit in a structured and timely fashion and to allow for price negotiation between the Program and Solutran for fees to be paid by the Program for the additional annual audit requirements if applicable.

B. Scope of Work

1. Task 1

The Vendor must perform the proper manual and automated edit activities to make it possible to identify food instruments to be rejected. But not limited to the following reasons.

Rejection codes are identified below. Vendor will have to provide a rubber stamp for each rejection code- (See Draft Rejection Stamp Messages, Attachment C). Please be advised these codes may change based on requirements of the Federal Reserve System FI may have more than one rejection reason. The Rejection Codes include, but not limited to the following:

1) Post and Stale dates. Bank process date used as the redeemed date for all date calculations.

REJECTION CODE: 11, message - EARLY CASHING VOID DO NOT REDEPOSIT (11)

REJECTION CODE: 10,16, message - STALE DATED VOID DO NOT REDEPOSIT (10,16)

2) Over "not to exceed" value of FI. This is a maximum price for drafts types by Vendor class. Currently no drafts can be over \$500.

REJECTION CODE: EXCEEDS DOLLAR LIMIT

3) Over reasonable dollar amount for food items listed on FI

REJECTION CODE: B, message - REJECTION CODE: 41, message - OVER MAX \$ AMOUNT DO NOT REDEPOSIT (41)

4) Voided as lost, stolen, or damaged FI

REJECTION CODE: A, message - STOP PAYMENT Void - Do Not Redeposit Not Payable via Banking System - WV-90

5) FI previously rejected and cannot be redeposited. Only FI's previously rejected for missing or illegible stamps may be redeposited.

REJECTION CODE: SECOND PRESENTMENT - VOID DO NOT REDEPOSIT (50)

6) Price Changed Incorrectly

REJECTION CODE: ALTERED \$ AMOUNT - VOID TO NOT REDEPOSIT (46)

7) Alterations including chemical alterations (e.g. 'white out'), etc.

REJECTION CODE: ALTERED VOID - DO NOT REDEPOSIT (31)

8) Data missing, illegible or counterfeit Vendor number stamp

REJECTION CODE: unreadable/illegible vendor stamp (03)

9) Missing Vendor Stamp - REJECTION CODE: MISSING VENDOR STAMP (01)
Prior to rejecting a draft for "Missing Vendor Stamp" data missing, illegible or counterfeit Vendor number stamp, Vendor will review the back side of the draft to see if the proper Vendor can be determined from the back. If it can be determined, the staff will input the missing Vendor Stamp number and process the draft through all other edits.

10) Missing signatures

REJECTION CODE: MISSING SIGNATURE - VOID DO NOT REDEPOSIT (22, 23)

11) Encoded ID number of redeeming Vendor is not authorized number. The encoded ID number is the four digit Vendor number that is stamped on the drafts by the Vendor.

REJECTION CODE: UNAUTHORIZED VENDOR STAMP - VOID DO NOT REDEPOSIT (07)

12) Previously Paid - REJECTION CODE: SECOND PRESENTMENT - VOID DO NOT REDEPOSIT (50)

13) Counterfeit Stamp - Any stamp that does not contain the words WV WIC and a four-digit Vendor number.

REJECTION CODE: COUNTERFEIT STAMP - Void - Do Not Redeposit- Not Payable via Banking System - WV-58

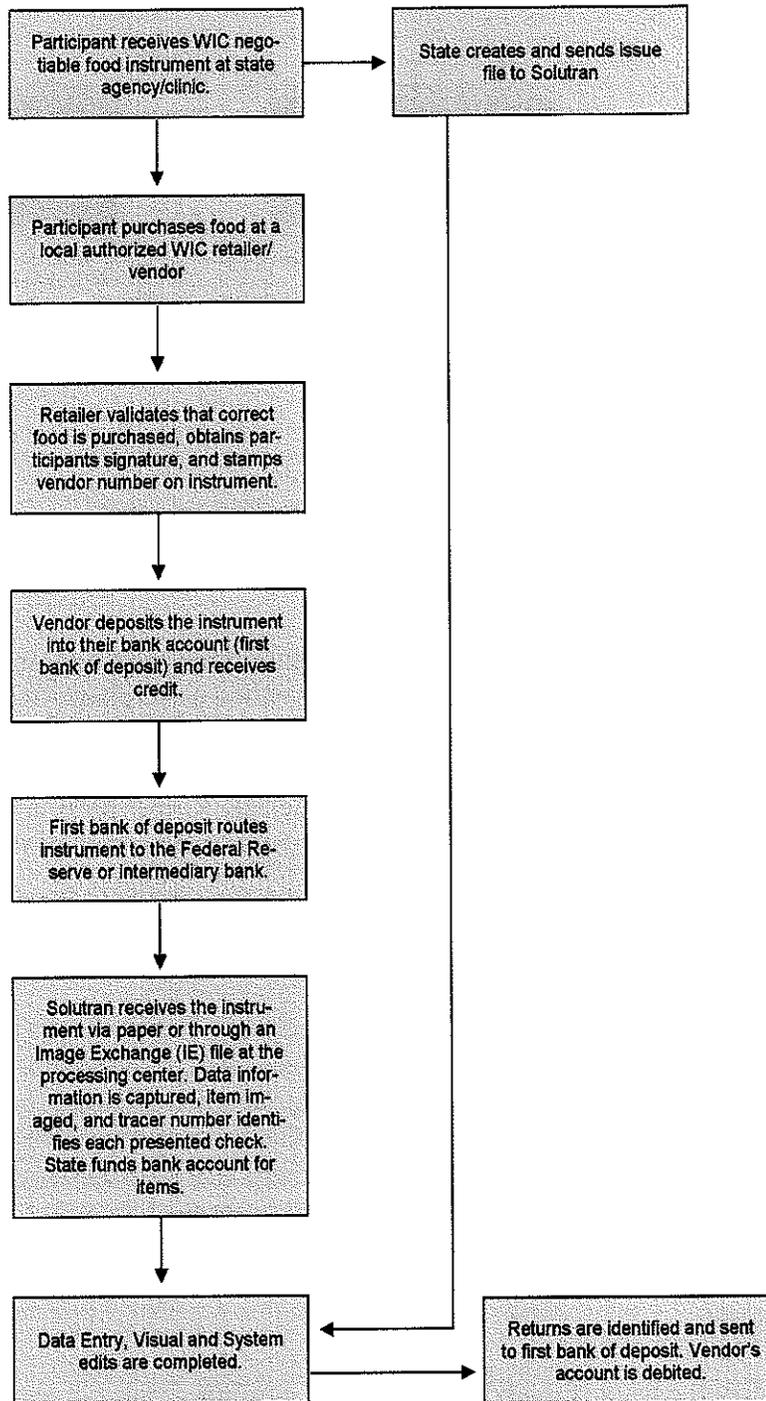
To perform the above services, WIC will furnish the Vendor a FI master file tape or data transmittal and Vendor file, daily (issued) and a food cost file in data transmission format agreed to by both parties. The food cost file is a file that is sent quarterly or when new prices are desired to go into effect. It consists of a record for each draft type with a maximum price for each Vendor class for that draft type. The draft type is provided with the daily issuance records. The Vendor class will be provided on the Vendor transmission file. WIC will supply the Vendor with an authorized Vendor listing data transmission once a month or on-demand as needed. The Vendor shall transmit to WIC on a daily basis, a copy of the FI master file showing accepted and unaccepted items of automated food instruments and Automated Clearing House (ACH) transfers. Should the Vendor err in negotiating an item(s) (e.g. accept a FI for payment that should have been rejected according to the stipulated edits), the Vendor shall absorb the costs of its error(s), unless the error was caused by erroneous data provided by WIC to the Vendor, in which case WIC will absorb all reasonable costs incurred in correcting the error.

Response:

To provide the State with a complete understanding as to how Solutran will be processing their WIC checks the following narrative is provided.

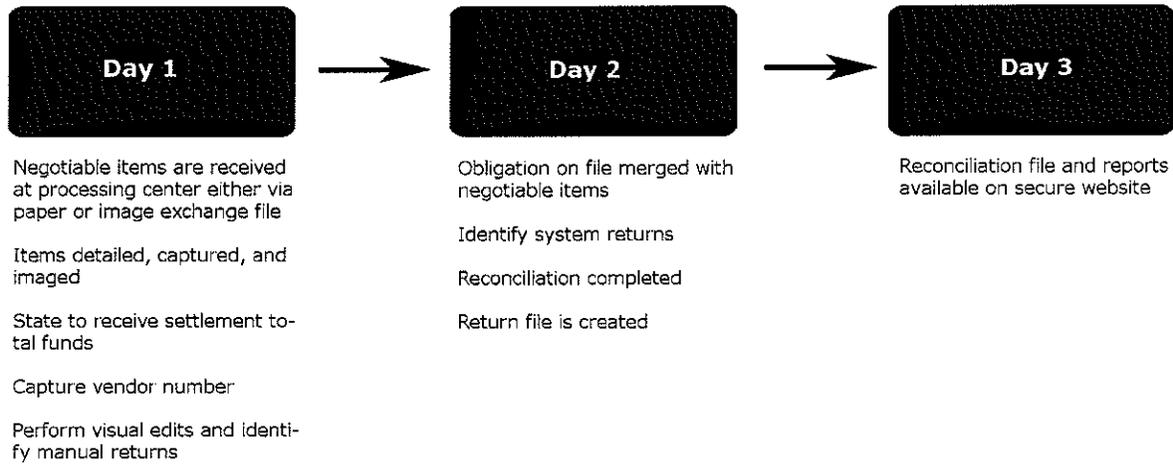
Summary:

The chart below illustrates the path of WIC checks from the retailer through the banking system. Once the check moves through the banking system, Solutran personnel validates it against the State's vendor and issuance files to ensure accurate payment to the retailer.



Detail:

Each paper check has a MICR line that includes detail information. Detail information is the routing and transit number, account number, serial number, and dollar amount. As the checks are presented through the banking channels this information is captured and the paper checks are either sent to Solutran for processing and settlement or an image exchange (IE) file containing the detail information along with an image of the item is provided. The graphic below provides an overview of our end-to-end processing of all instruments.



First 24 hours

On day one, paper checks or image exchange files are sent directly to Solutran from the presenting banks for settlement. These presentments are called cash letters, and we process approximately five million WIC checks per month. Two areas are responsible for accurately processing the cash letters. First the Item Processing Department, which has a staff of five employees, accurately preps and captures the MICR line information from the paper documents received. Second, the Account Services area completes the data entry of the rejected item, data entry of items appearing in the combine entry queue, and also brings in the image exchange files for processing. Both paper and electronic cash letters are reconciled to the bank charges by 9:00 a.m. Central Standard Time.

The first step in processing the paper checks is called prepping. Paper checks are received in bundles of 250 or less and include a detail listing called a source of receipt. The source of receipt indicates the bank sequence number, dollar amount, and the total for the batch. The processor will review the first and last item within the batch and validate they have the correct source of receipt. At this point the processor will write the amount of source of receipt bundle on a batch slip. The batch slip is placed in front of the items which correspond to the source of receipt. Rubber bands are removed and damaged checks are quickly repaired. Once this preparation is complete, the checks are processed through a high-speed reader sorter.

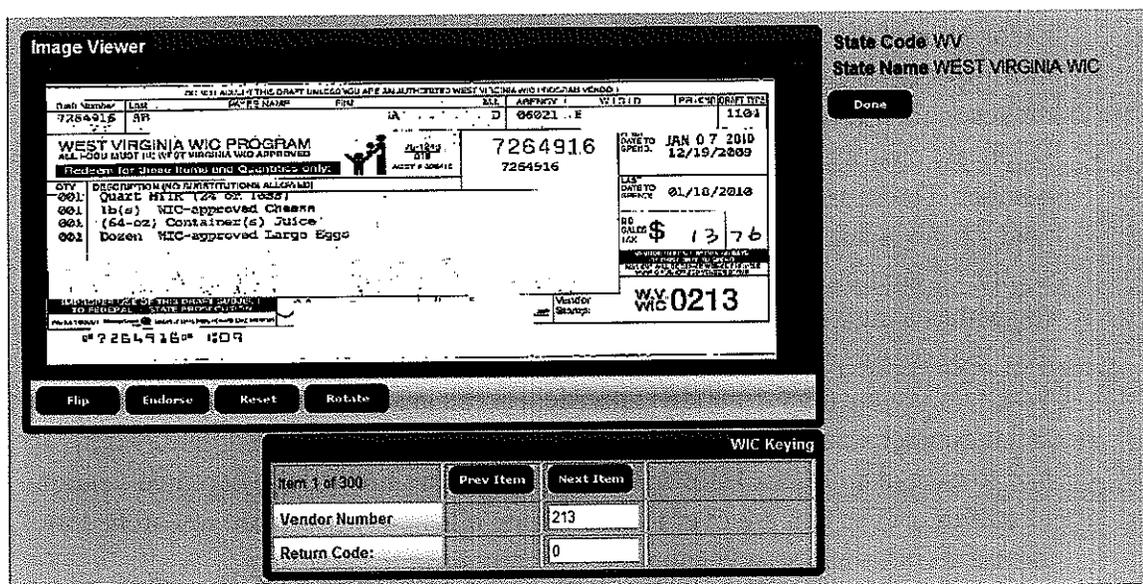
The sorter will identify the batch slip and place it in the combined entry queue. The sorter will then capture the information presented on the check's MICR line, which includes the

routing number, account number, check serial number, and the dollar amount encoded by the first bank of deposit. Along with capturing the MICR information the sorter images the check and places a sequence number on the back of each item. When the sorter can not read all the needed information from the MICR line or if it fails one of the control table edits, the check will reject or be placed in the combined entry queue. Reject causes include checks with poor MICR, damaged checks, checks placed in carriers or striped by one of the endorsement banks, and checks that fail one of our sorter edits.

The Data Entry operator will key in the batch amount from the batch slip along with capturing any missing information from the checks. Once this process is completed the rejects are merged with the valid checks and reconciled to the source of receipt total. A file is created that includes the MICR information, which is required for the next processing step. It is during this first phase that the check serial number and the processed date (the date the checks are received by Solutran for processing) are determined. Once this phase is complete, the state will receive their funding information from the captured detail. At this time only high level edits are performed, such as account level over the dollar limit and funding adjustments that may be required the next processing day. Image exchange presentments provide the check detail and image via a file. The file is processed and just like the paper process, rejected items are reviewed.

The cash letters are divided into small entries to ease in the reconciliation process. As each entry is reconciled, the data and images are imported to the WICKey application. The Solutran Data Entry operators begin to manually capture the vendor/farmer number and date of use (if required) as well as reviewing each check for specific manual edits. Checks which fail to meet the state's manual review edits or if the vendor number is not available, the item will be flagged for research and possible return.

The following is a screen shot of our WICKey data entry screen where vendor numbers are keyed from the image of the check.



The Account Services area has 16 full- or part-time data entry operators who start at 7:30 a.m. Central Standard Time Batches of checks are automatically assigned to a data entry operator when they select a batch. The operator is responsible for reviewing the edit requirements of the state and ensures that the checks meet the state criteria. As some of these edits can have various interpretations, the Account Services area has a Support Rep II and a Data Entry Sr. Support Representative (new job titles) who are available to answer questions or escalate issues of concern to the Solutran WIC Resource Center. If the check fails to meet the expected results or is questionable, the data entry operator will flag it for return or further research by the Solutran support representative. Each data entry operator is responsible for maintaining a minimum production standard of 100%. Quality issues are detected either through the reconciliation phase or through a random spot check of the original FI's received. Each issue is addressed with the data entry operator and is part of the employee's performance review.

Images of all checks captured are available for viewing by serial number and amount the day after processing.

25-48 Hours (Day 2)

Once all the checks are captured with the vendor number and serial number, exceptions are identified against the edits and history information stored in our Unique Payment Processing System (UPPS).

An unprocessed report is created that will list each check that requires special handling. The image of the exception checks are imported to the Exception Image Browse Queue. Exceptions are assigned to the reconciler by reason code.

Examples of some of the research performed include:

- Endorsement edits for checks missing a vendor number or whose vendor number is unreadable. The correct vendor number is determined by reviewing the vendor endorsement information on the back of the check and using the vendor information provided by the State. The vendor number is manually entered during the reconciliation process to reduce the amount of returns.
- Duplicate clearings, meaning two checks have been paid that have the same serial number. The serial numbers captured today are compared to checks previously paid whose history is maintained within the UPPS system. The history period is set for 14 months. Duplicate checks captured after the history period will not be flagged as a duplicate as this information was purged. The check will be flagged as a "no issuance".
- When no issuance information is on file, checks are reviewed to assure the correct serial number was captured.
- Not to exceed amounts. Information from the issue file and the captured vendor identifies checks that are over the maximum allowed. Checks are researched to ensure all information was captured correctly prior to returning.

It is during this phase that all the checks are reconciled and files are created for the State, which includes the reject reason code. Various quality measures are performed during this critical phase. The Senior Support Representative or the Draft Services Supervisor will approve the reconciliation prior to the files being sent to the State. Throughout the reconciliation process, items identified as being a return are placed in the BOFD Keying application. The BOFD keying application allows the items to be returned electronically versus returning the paper checks. The Bank of First Deposit (BOFD) routing number is keyed and return reason is placed on the image of the check.

The status code (paid or rejected) and vendor number of the check will be attached to the image to provide detailed search options on SOAR. – Check Query.

Hour 49 (Day 3 Process)

At this point a daily redemption file can be created or the information saved for a monthly redemption file. These files provide a record for each paid or returned check. The redemption file layout will included the status as paid or returned, along with the appropriate return code. The file is placed in the FIP site for pick up by the State the following morning along with the file of reports created for that processing day. Reports provide summary data and detail for checks in the redemption file, and are available the morning of day three.

Detail Rejection Processing

The following chart provides information on each individual edit that Solutran currently performs and would continue to perform for West Virginia WIC. The chart designates if the edit is data entry performed, system performed, or a combination. The types of inputs that are necessary to perform each edit and if a check can be redeposited after initial rejection.

Edit	Type of edit	Needed input	Redeposit allowed
Post and stale date	System performed	<ul style="list-style-type: none"> • Issuance file that contains the first date and last date to use. • Captured check serial number • Bank process date. 	No
Over "not to exceed" value of FI	System performed	<ul style="list-style-type: none"> • Captured check dollar amount. • Maximum dollar amount set to \$500 in the UPPS system. 	No
Over reasonable dollar amount for food items listed on FI	System performed	<ul style="list-style-type: none"> • Issuance file for draft type • Captured check serial number. • Vendor file for peer group. • Draft type file for dollar maximums by peer group and draft type. 	No
Void checks	System performed	<ul style="list-style-type: none"> • Issuance file that contains the void check code. • Captured check serial number. 	No

Edit	Type of edit	Needed input	Redeposit allowed
Alteration	Data entry performed	<ul style="list-style-type: none"> Visual review by data entry operator for incorrectly changed price or altered check. 	No
Counterfeit vendor stamp number	Data entry performed	<ul style="list-style-type: none"> Visual review by data entry operator for valid vendor stamp. 	No
Missing/Unreadable vendor stamp process	Data entry performed	<ul style="list-style-type: none"> Visual review of check image to determine if vendor stamp is present If vendor stamp is missing or unreadable, data entry looks at an image of the back of the check to determine the name of the vendor. Operator then goes to a system provided vendor list to determine the vendor number. The number is entered into the system. 	Yes
Missing signature	Data entry performed	<ul style="list-style-type: none"> Visual review of check image to determine if signature is present. 	No
Vendor stamp valid	System performed	<ul style="list-style-type: none"> Image of Check. Captured through OCR or data entered vendor number. Vendor file provided by the State. 	Invalid Vendor - No
	Data entry performed	<ul style="list-style-type: none"> Visual review of check image. 	
Previously paid	System performed	<ul style="list-style-type: none"> Sorter captured check serial number. Paid check history on UPPS system. 	No

So that each data entry operator has a complete understanding of the Program's unique edit requirements, a document is used at each data entry station as a guide for the operators to assure that each of the Program's unique edit criteria is followed. The Program's current scripts for return reasons used by Solutran Operations are provided below:

WEST VIRGINIA WIC – (WV) - 806418

Updated May 2008

- 01 MISSING VENDOR STAMP – EDIT ENDORSEMENT
- 03 UNREADABLE VENDOR STAMP – EDIT ENDORSEMENT

- 07 UNAUTHORIZED VENDOR STAMP – VOID DO NOT REDEPOSIT
 10 STALEDATE – VOID DO NOT REDEPOSIT
 FIRST DAY + 65
- 11 EARLY REDEMPTION – VOID DO NOT REDEPOSIT
 22 MISSING SIGNATURE – VOID DO NOT REDEPOSIT
 SIGNATURE IS MISSING.
- 31 ALTERED DRAFT – VOID DO NOT REDEPOSIT
 ANY CHANGES TO THE PREPRINTED INFORMATION: DATE, NAME, ETC.
 WHITE OUT, NOT ACCEPTED.
- 41 EXCEEDS CURRENT PRICE EDIT – VOID DO NOT REDEPOSIT
 45 PENCIL ENTRY – VOID DO NOT REDEPOSIT
 DOLLAR AMOUNT MUST BE IN INK, NOT PENCIL.
- 46 PRICE CHANGED INCORRECTLY – VOID DO NOT REDEPOSIT
 DOLLAR AMOUNT MAY BE CHANGED WITH ONE LINE DRAWN THROUGH
 IT. THIS MAY BE DONE TWO TIMES, WITH THE THIRD TIME BEING
 CORRECT. NO SCRIBBLING ALLOWED
- 50 PREVIOUSLY REJECTED – VOID DO NOT REDEPOSIT
 CONSIDERED SECOND PRESENTMENTS:
 UNAUTHORIZED VENDOR
 STALEDATE
 EARLY REDEMPTION
 MISSING SIGNATURE
 ALTERED DRAFT
 EXCEEDS CURRENT PRICE EDIT
 PRICE CHANGED INCORRECTLY
 OVER MAX NO ISSUE
 PENCIL ENTRY
 PRICE CHANGED INCORRECTLY
- ALLOWED ON SECOND PRESENTMENTS:
 MISSING VENDOR STAMP
 UNREADABLE VENDOR STAMP
- 51 OVER ACCOUNT MAX
- 58 COUNTERFEIT STAMP
 IF VENDOR STAMP DOES NOT HAVE “WV WIC” IN FRONT OF THE
 NUMBERS, RETURN ITEM
- 90 STOP PAYMENT – VOID DO NOT REDEPOSIT
- 91 COMPLIANCE BUY
- 93 MISALIGNED / OTHER:
 THIS IS A CONTRACTUAL OBLIGATION FOR THEM.
 VISUALLY EDIT “BIG” SERIAL NUMBER AND “LITTLE” SERIAL NUMBER OR
 UPPER LEFT HAND CORNER “DRAFT NUMBER”, WITHIN THE BODY OF THE
 CHECK. IF THEY DO NOT MATCH, FLAG AS A 93.

2. Task 2

Vendor will lookup the vendor number using the endorsement on the back of the draft presented that has a missing or illegible vendor stamp. If number can be determined, the draft will be paid as long as it does not fail any other edits.

Response:

The endorsement lookup process is used when a vendor has not stamped the face of the check with their vendor stamp or if the vendor stamp is unreadable. Solutran staff will look at the back of the check and determine the name of the vendor and utilizes a system table to identify the vendor number. If the vendor name can be identified and tied to a vendor number, the vendor number is then used for editing. The State is notified of all checks where this process is used. Totals are reported on the posting summary, and a detailed report sorted by vendor is provided for reference. To ensure that the State has an automated tool to use to identify vendors that have excessive number of checks that require endorsement edit look up, we provide the ability to use our Solutran Online Account Reporting (SOAR) system to identify and review checks paid through the edit endorsement process. SOAR identifies all endorsement lookup checks by using paid codes "P10 – Force Post Vendor Number Endorsement" and Unreadable Vendors "P17 – Force Post Vendor Number Endorsement" – unreadable as a search criteria.

3. Task 3

Vendor will key Draft type and First Date to Use from the front of any WIC FIs presented that does not have issuance data on file. The two data elements captured will be used to determine if the FI should be paid or rejected.

Response:

For a FI with a missing issuance record, Solutran would create an issuance record utilizing the information from the WIC food instrument. The vendor number, first use date, and draft type would be keyed; the system edits performed for post and stale date, invalid vendor number, and over maximum dollar amount.

4. Task 4

All WIC FI's are to be visually checked to see if stock serial (red) and PC generated serial (black) draft numbers 'do not' match. If this occurs, drafts are not to be rejected back to the Vendor but brought to WIC's attention.

FI's that are rejected for MICR errors must follow the same visual edit as detailed in Task 1 above. These drafts shall be processed with data provided from the issuance file using black numbers (system assigned) not red (preprinted) numbers.

Response:

Solutran will visually compare the stock serial (red) and PC-generated serial (black) draft numbers. Solutran staff will notify the WIC Program of the serial numbers that are mismatched. Solutran data entry operators have a WIC edit script at their desk. The following is from the script describing what to visually edit for:

MISALIGNED:

VISUALLY EDIT "BIG" SERIAL NUMBER AND "LITTLE" SERIAL NUMBER OR UPPER LEFT HAND CORNER "DRAFT NUMBER", WITHIN THE BODY OF THE CHECK. IF THEY DO NOT MATCH, FLAG AS A 93

DO NOT ACCEPT THIS CHECK UNLESS YOU ARE AN AUTHORIZED WEST VIRGINIA WIC PROGRAM VENDOR

Draft Number	Last	PAYEE NAME	First	MI	AGENCY	WIC ID	PR	CND	DRAFT TYPE
2000159	SMITH				09531				
WEST VIRGINIA WIC PROGRAM ALL FOOD MUST BE WEST VIRGINIA WIC APPROVED. Redeem for these Items and Quantities only:						FIRST DATE TO SPEND: 04/25/2007 LAST DATE TO SPEND: 05/25/2007			
QTY	DESCRIPTION (NO SUBSTITUTIONS ALLOWED)								
002	Gallon(s) Milk and 1 (Half Gallon) Milk								
003	Juice: Any combination of 46 oz or Conc (12 oz/11.5 oz)								
001	Dozen WIC-approved Eggs								
036	ounces or less WIC-approved Cereal								
001	lb(s) WIC-approved Cheese (in 16-oz or 8-oz pkgs)								
IN PROPER USE OF THIS DRAFT SUBJECT TO FEDERAL - STATE PROSECUTION						NO SALES TAX \$ 316.70		W.V. 2442 WIC	
						Vendor Stamp			

⑈0000003670⑈

5. Task 5

Replacement of rejected vouchers will be automated to allow reimbursement using the same check number previously used when they were originally rejected. A different paid record type will be used to differentiate between normal paid items and voucher replacement paid items. Reimbursements to Vendors by ACH transfers are to be handled by banking Vendor. If multiple reimbursements are due to various stores within a chain/corporate office, the reimbursements are not to be consolidated and sent to one corporate bank account. Only FI's rejected by the bank and replaced by the State WIC Office are to be processed by ACH transfer.

ACH transactions for replacement FI's will be generated at least weekly. The bank will process the replacement FI's by ACH transfer and mail to the Vendor a detail listing of rejected vouchers indicating if they were paid or not paid and the date paid. The same statements shall be provided to the Agency in the daily report transmittal file along with the ACH Summary Reports.

Response:

The process of receiving ACH payment authorization through the State's issuance records, retaining those records for a weekly ACH payment to vendors, supplying ACH reporting, and providing a unique paid code for ACH payments back to the State in the redemption file is currently being provided to the Program and we will continue to provide this service through the new contract term.

The following are descriptions of the reports provided to the State and vendor for ACH payments:

Vendor ACH Reimbursement Recap

The Vendor ACH Reimbursement Recap report is used by the State office to assist in evaluating returns. Items returned for 'Not to Exceed' amounts are usually returned to the vendors' bank who originally deposited the item. Some larger retailers who have multiple locations wish to receive the ACH payment to one account versus multiple depository accounts. When this occurs, a Corporate (Corp) Code is used to tie each account number to the correct corporation. The report provides a recap of the transactions.

Vendor ACH Reimbursements

The Vendor ACH Reimbursements report is used by the state and their vendors to assist in the ACH reconciliation process. The report provides the check number of the returned items, and the state and/or vendor can validate the ACH reimbursement indicated on the report against the returned checks.

Vendor ACH Reimbursement Statement Summary

Checks flagged for ACH payments are placed in an ACH Warehouse and reimbursements to the Corporate or vendor are made electronically once a week. The vendors will receive the returned items with an image overlay instructing to not redeposit item. The report is generated weekly, and mailed to the vendor or the vendor's corporate office. The vendor will reconcile the returned items to the recap report and contact the state with any discrepancies between the actual return and the ACH payment. The state can use the provided ACH reports or contact the WIC Resource Center for assistance.

ACH Reissued Items

The report summarizes the reissued ACH items. The ACH Reissued Items report and the bank statement are the only two places these items are reported. Issues may arise, such as incorrect banking information that will result in an ACH payment to be returned to Solutran without being applied to a Corporate or vendor account. The items will have already been reported as paid on the redemption file when the initial ACH payment was sent. Once the State corrects the banking information, the ACH's of combined returned items is resent to the Corporate/vendor bank. When the ACH is returned to Solutran, credit is applied to the account and will appear on the bank statement as an ACH return credit. When reissued the item is debited and both transactions are documented on the bank statement as ACH reissued as a debit.

Returns to ACH Warehouse

The Returns to ACH Warehouse report provides the state with a list of the pending ACH items. The report is used to verify information and allows the state to change the ACH reimbursement amount prior to the next ACH cycle.

Solutran and West Virginia WIC agree to comply with any and all applicable state and federal laws or regulations and all National Automated Clearing House Association (NACHA) operating rules and guidelines. Solutran and West Virginia WIC further agree that neither party will initiate or transmit any entry that violates the laws of the United States including, but not limited to, any law or economic and trade sanction administered or enforced by the Office of Foreign Asset Control (OFAC) and the National Automated Clearing House (NACHA).

We understand that it is the State’s responsibility to obtain a signed ACH agreement from each vendor to allow either ACH credit or debit activity according to NACHA. The State would also be responsible for collecting, maintaining, and updating each vendor’s bank routing and account number and provide this information to Solutran via a vendor file.

6. Task 6

The Vendor shall return all rejected FI's to Vendors through the banking system. These FI's are to be clearly identified as to each reason for rejection and appropriate alternative action. (See Draft Rejection Stamp Messages, Attachment G).

The Vendor shall provide electronic wire transfer services for transferring funds to the funding account and for any rejected food instruments which shall be returned to the food Vendor's bank of original deposit. This service must comply with all the requirements to the Federal Cash Management Act.

West Virginia State Treasurer's Office will wire required funding to the bank presentment account daily.

Response:

Return Processing and Rejection Image Overlay Wording

For a complete narrative as to how returned FI’s are processed, please see **Section B “Task 1”**.

Solutran is a fully automated image exchange organization. Not only do we receive and process image exchange files we create and process image return files. When Solutran was a paper-based organization, rubber rejection stamps were used to stamp the face of the FI to communicate to the vendor why the FI was rejected. Since we now process with images of FI’s and not paper items, rubber stamps are no longer necessary. We have created a set of standard image overlays that are automatically applied to the image of each returned FI to explain the reason for the return. This automation eliminates “stamping” errors by using the wrong rejection stamp on a paper FI. The following table

provides the crosswalk from the RFQ Attachment G to our standardized image overlay return reasons.

State Rejection Messages	Solutran Rejection Messages
Altered Void Void Do Not Redeposit (31)	Altered Void Do Not Redeposit
Early Cashing Void Do Not Redeposit (11)	Post Dated Void Do Not Redeposit
Stale Date Void Do Not Redeposit (10,16)	Stale Dated Void Do Not Redeposit
Over Max \$ Amount Void Do Not Redeposit (41)	Over Max \$ Amount ACH may apply – Void
Unauthorized Vendor Stamp Void Do Not Redeposit (07)	Invalid Vendor Stamp Void Do Not Redeposit
Exceeds Dollar Limit	Over Max \$ Amount Void Do Not Redeposit
Price Changed Incorrectly Void Do Not Redeposit Not Payable via Banking System	Altered Void Do Not Redeposit
Counterfeit Stamp Void Do Not Redeposit Not Payable via Banking System WV-58	Counterfeit Stamp Void Do Not Redeposit
Altered \$ Amount Void Do Not Redeposit (46)	Altered Void Do Not Redeposit
Unreadable/Illegible Vendor Stamp (03)	Unreadable Vendor Stamp Stamp and Resubmit
Missing Signature Void Do Not Redeposit (22,23)	Missing Signature Void Do Not Redeposit
Stop Payment Void Do Not Redeposit Not Payable via Banking System (WV-90)	Stop Payment Void Do Not Redeposit
Second Presentment Void Do Not Redeposit (50)	Second Presentment Void Do Not Redeposit
Missing Vendor Stamp (01)	Missing Vendor Stamp Stamp and Resubmit

Electronic Wire Service

Please review **Section A.5. “Daily Transfer of Funds”** for our proposed solution funding the West Virginia account.

7. Task 7

The Vendor shall transmit via data transmittal to WIC daily (as per Section A, General Requirements, 1-a), and follow with a hard copy (may also be done with FTP secure site) of all processed items showing serial number, amount paid, date paid, and Vendor ID number. The data transmittal shall also include data for all rejected drafts including rejection reasons.

Response:

These requirements are already in place and in use by the Program. Please review **Section A.1.a "Data File Transmittal"** for a detailed response to daily transfer of files. The following provides a description of our "All Items" report and an example of that report.

All Item List (02) - WICRPT2

Provides a listing of all paid and returned checks for the month with check number, paid date, dollar amount, farmer or vendor number (if provided in issuance record), first use date, and status code as paid or returned, by reason. This is the same data as provided in the redemption file. It is a large report and provides a complete audit trail of processing.

SECURITY STATE BANK OF HOWARD LAKE			CLOSEOUT - ALL ITEMS LIST				REPORT DATE 4/28/06 PAGE 1								
INSTITUTION NR. 3			AS OF REPORT DATE				RUN DATE 5/01/06 WICRPT2								
STATE: WN ACCOUNT: 802732			ALL ITEMS				TIME PREPARED 10:40:00:20 RPT: 3020								
CHECK NUMBER	VENDOR NUMBER	PAID AMOUNT	MAXIMUM AMOUNT	FIRST DATE	CHECK TYPE	CODE	PAID DATE	CHECK NUMBER	VENDOR NUMBER	PAID AMOUNT	MAXIMUM AMOUNT	FIRST DATE	CHECK TYPE	CODE	PAID DATE
4103	2004	8.72	16.50	04-09			04-28	192793	6408	14.52	39.78	04-08			04-28
5873	6626	5.33	8.80	04-10			04-28	192795	6408	6.48	13.20	04-08			04-28
5874	6626	5.33	8.80	04-10			04-28	192930	6408	67.25	93.45	04-08			04-28
5979	6175	25.48	48.58	04-18			04-28	192931	6408	6.27	9.87	04-08			04-28
5982	6175	8.41	15.72	04-18			04-28	200432	6340	8.32	14.85	04-03			04-28
5987	6175	19.70	44.18	04-18			04-28	200433	6340	4.94	8.80	04-03			04-28
22754	426	9.92	19.25	04-10			04-28	200602	6653	18.93	41.32	04-06			04-28
22762	6030	16.74	44.73	04-10			04-28	200604	6653	4.58	8.80	04-06			04-28
22764	6030	4.98	8.80	04-10			04-28	208966	891	16.39	26.93	04-17			04-28
22779	6030	57.15	93.45	04-10			04-28	214364	1	14.34	28.05	04-10			04-28
23058	426	6.57	13.20	04-14			04-28	214365	1	7.83	13.20	04-10			04-28
23149	426	4.86	14.85	04-13			04-28	214375	1	46.85	93.45	04-10			04-28
23205	426	4.67	8.80	04-09			04-28	214376	1	46.85	93.45	04-10			04-28
23239	426	15.31	41.32	04-10			04-28	237717	6420	7.36	14.28	04-04			04-28
23246	426	54.65	93.45	04-10			04-28	251836	7953	15.05	41.32	04-02			04-28
23375	9100	5.18	8.80	04-19			04-28	251837	7953	8.36	14.85	04-02			04-28
23428	503	21.36	45.72	04-03			04-28	260534	261	11.77	19.25	04-03			04-28
52438	891	9.36	14.85	04-17			04-28	260535	261	10.68	17.60	04-03			04-28
52439	891	7.48	13.20	04-17			04-28	279645	130	57.15	93.45	04-16			04-28
52502	891	20.46	43.05	04-17			04-28	324312	2464	28.29	49.13	04-08			04-28
52514	891	3.29	4.40	04-17			04-28	324416	7204	12.47	23.65	04-05			04-28
52686	891	8.78	14.85	04-17			04-28	324456	7937	49.15	93.45	04-05			04-28
52861	891	62.95	93.45	04-17			04-28	324462	7937	11.22	23.65	04-05			04-28
52915	891	16.96	28.05	04-17			04-28	324463	7937	4.44	8.80	04-05			04-28
53087	891	18.92	48.58	04-17			04-28	324523	7937	23.09	41.32	04-05			04-28
53095	891	6.24	8.80	04-17			04-28	324656	7937	9.38	22.62	04-05			04-28
76579	6001	8.17	17.60	04-15			04-28	324657	7937	1.33	4.40	04-05			04-28
76584	6001	67.15	93.45	04-15			04-28	324713	6866	7.02	13.20	04-05			04-28
83492		5.15	.00	04-13			04-28	338352	6740	8.08	17.60	04-10			04-28
83573	7699	21.53	45.72	04-20		R-M/VEND	04-28	357684	6814	51.96	74.76	04-16			04-28
83603	1	22.71	48.58	04-24			04-28	357685	6814	2.99	6.58	04-16			04-28
100256	6464	7.88	14.85	04-08			04-28	357821	6683	5.32	14.85	04-19			04-28
119644	6281	6.23	10.45	04-07		R-FORCE	04-28	358564	6817	5.83	10.45	04-17			04-28
119665	6281	5.48	8.80	04-07		R-FORCE	04-28	358565	6817	4.88	8.80	04-17			04-28
119932	7230	4.77	8.80	04-03			04-28	361232	6154	18.98	44.18	04-09			04-28
120082	954	19.06	44.18	04-11			04-28	361233	6154	6.14	14.85	04-09			04-28
120234	954	7.92	14.85	04-11			04-28	361579	6718	14.54	41.32	04-04			04-28
125933	1742	10.24	17.60	04-13			04-28	361581	6718	5.01	8.80	04-04			04-28
125990	7680	7.45	14.85	04-10			04-28	361664	426	19.71	45.72	04-13			04-28
180423	9190	22.90	48.58	04-04			04-28	361674	426	52.60	74.76	04-08			04-28
180529	6865	11.29	19.25	04-04			04-28	366731	1947	21.85	39.78	04-01			04-28
180601	9830	9.24	14.85	04-04			04-28	366734	1947	20.54	44.18	04-01			04-28
180602	9830	5.94	8.80	04-04			04-28	375976	6408	18.70	44.18	04-06			04-28

8. Task 8

The Vendor shall supply to WIC the Food Instruments (FI's) for WIC and Farmer's Market Nutrition Program (FMNP) printed on appropriate ledger weight paper, designed to WIC's specifications. The Vendor must provide laser printed labels for each box to include the beginning and ending FI number contained therein with the box number. Both of these will be encoded with a scannable bar code. Sample copies of both the participant FI and shipping label are included as Attachments D & E. Quality of FI stock cannot be changed without prior written approval of the State.

FI stock measures three and one-half inches (3.5") in height and eight and one-half inches (8.5") in length which includes the attached check stub. Weight of check stock shall be at least ledger weight. Sample of WIC and FMNP FIs are attached. These samples include a Vendor stamp. WIC FI stock will be requested in approximate lots of 1,000,000. FMNP FI stock will be requested in approximate lots of 20,000. SFMNP FI stock will be requested in approximate lots of 200,000.

Response:

Summary:

# of years providing forms	# of years providing WIC check stock	# of WIC checks produced since 2001	Types of forms provided
21	11	100 million checks	<ul style="list-style-type: none"> • Laser check stock • Preprinted pin feed check stock • Booklet type preprinted check stock • Check registers • ID folders • Vendor stamps • Certification forms

Detail:



Solutran will continue to use Creative Division of Royal Business Forms (Creative) to provide the printing and distribution of WIC, FMNP, and SFMNP stock for the Program. Creative

was founded as Creative Business Forms (CBF) by its President, John Schommer, in 1985 as an independent printing distributor. Over the years Royal Business Forms (RBF) had been CBF primary supplier for financial documents. CBF and Royal Business Forms both recognize the need not only to anticipate customer's ever changing needs but to

bring customers a new and unique flow of ideas which help accomplish the customer's objectives. As of January 1, 2006, CBF joined RBF to operate as The Creative Division of Royal Business Forms (Creative). This union provides a larger customer support team to take care of the needs of the many WIC and financial document programs. In the 2006 fiscal year, Creative and RBF expect revenues of approximately 18 million dollars. This type of volume allows Creative to remain viable in a very competitive marketplace. Creative/RBF employs 103 trained staff that provides the services of printing, shipping, customer service, and check design.

Creative's relationship with Solutran dates back to 1986 when Creative started producing rebate checks for Solutran's customers. What began as a singular program to print rebate checks has grown into a specialized line of MICR document product offerings that includes the WIC market. In 1995 Creative entered the WIC market. Creative handles checks for numerous state WIC, FMNP or SFMNP programs. We provide services to Iowa, Hawaii, Louisiana, Maryland, Nebraska, New Jersey, North Carolina, Rhode Island, West Virginia, Wisconsin, the territory of Guam, and several Native American Tribes. Over the past five years, Creative has produced in excess of 100 million checks for WIC, FMNP, and SFMNP Solutran customers.

Creative manages check inventories, handles periodic releases whether it be a quarterly release for Hawaii or as often as daily for New Jersey. They handle many ancillary products such as rubber stamps, ID folders, WIC certification forms, check registers, plastic sleeves for the checks, etc. Creative handles these products from the initial concept through the implementation of the product along with managing the inventory and providing regular shipments of the products. Creative interacts directly with the various state programs and WIC local agencies for forms ordering and problem resolution.

Creative is a strong contributor in working with Solutran to develop our WIC product offerings. To service the varying needs of numerous WIC programs effectively, Creative has developed special controls for tracking the distribution and numeric sequence of checks sent to each WIC local agency. They perform MICR tests, provide printed or laser check stock, manage inventory, handle periodic shipments to as many as 98 individual WIC local agencies within each state.

The Creative WIC account manager is Mark Heesen who has 20 years of forms experience. Mark began at Creative in March of 1997. He has been managing our WIC programs since July of 2001.

WIC Check Stock

Creative has been providing check stock to the Program for the past three years. Mark Hessen has successfully worked with Heather Venoy at the WIC state agency concerning check stock changes and ordering. The following are the specifications for the WIC check stock.

- 8 ½" X 3 ½" continuous
- 24 # MICR bond
- Black and 2 pms on face
- ODS void pantograph
- Arabic – 2 positions in red
- MICR static and consec
- 1/2" perfs left and right
- Additional perf @ 1 11/16 from left
- Special carton labeling

WIC FMNP/SFMNP Check Stock

Mark at Creative works with Connie Tolley (SFMNP) and Denise Eagan (FMNP) to order and design seasonal check stock.

The following are the specifications for the FMNP check stock:

- 3 ½" x 7 ½"
- 4-part booklet – 2 checks plus front & back cover
- Paper = Parts 1-3 24# MICR & Part 4, 100# Tag
- Ply 1 prints black with first and last number of check in book
- Plies 2 & 3 Print 1 PMS Color & Black Ink Face - Gray on back
- Arabic Number - 2 Position Part 1 --- 1 position parts 2&3
- MICR Static & Consecutive Numbers Parts 2-3

The following are the specifications for the SFMNP check stock:

- 3 ½" x 7 ½"
- 12-page Booklet – 10 checks plus front & back cover
- Paper = Page 1 & 12 – 100# tag, Pages 2 – 11 – 24# MICR
- Ply 1 prints black over black with first and last number of check in book
- Plies 2 thru 11 Print 1 PMS Color & Black Ink Face - Gray on back
- Arabic Number - 2 Position Part 1 --- 1 position parts 2 thru 11
- MICR Static & Consecutive Numbers Parts 2 thru 11

We will work with the Program to move your current FI layout towards a more “image friendly” layout out that supports X-9 standards.

9. Task 9

The Vendor must purchase and print all FIs stock at the request of the State. The Vendor will be notified of the exact time and date for the delivery to the State storage area. A FI packing slip will be sent to the State which will include the beginning and ending FI numbers and box numbers of all FI's shipped.

Response:

Solutran is already meeting these requirements and we will continue to deliver on this requirement for the term of the new contract.

10. Task 10

The Vendor must data enter and verify (keying and key verifying) the four (4) digit WIC and three (3) digit FMNP Vendor stamp code to redemption and rejection records.

Response:

Solutran will comply with the requirement outlined, however our current process has proven to be extremely accurate with data entry capture taking place only once. Though errors can occur, we currently have an accuracy percentage of 99.9%. Moving to a dual verification will increase the processing time and cost to the Program. The high accuracy percentage is obtained by re-verifying the vendor number only on the items that are identified as possible returns.

11. Task 11

When MICR-line errors occur, if the original redeemed FI was the one in error, the redemption record MUST be sent with redemption record of what the FI should have been with a redemption code indicating MICR error.

Response:

Solutran currently provides and will continue to provide this corrective service to the Program.

12. Task 12

The State must have the capability to send correction transactions to the Vendor to perform such things as unvoiding FI's that were erroneously sent to the Vendor as voids.

Response:

Solutran uses the FI serial number as the unique key to each issuance record sent to us. If the State sends us an updated issuance record with an FI serial number that is already present in our system, the new issuance record will overlay the old record. This process allows the State to send correction transactions in their regular issuance file.

13. Task 13

All Farmers Market Nutrition Program (FMNP) Food Instruments (FI) will be preprinted (not client specific) with a \$5,00 redemption value. They will be a different color than the normal WIC FI and passed out at the WIC clinics, FMNP FI's must clear through a different bank account than WIC FI's. Monthly charges for the FMNP account must be identified separately from the WIC account on the monthly invoice.

There will also be a second FMNP FI for the Senior Farmers Market Nutrition Program, This FI will be a different color than the WIC FMNP FI and must have a separate bank account. The SFMP Food Instruments will have a \$2.00 redemption value. Monthly charges for the Senior Farmer Market Nutrition Program account must be identified separately from the WIC and WIC FMNP account on the monthly invoice

The edits for FMNP drafts will be for missing Vendor stamp and signature. An edit for Invalid Vendor Stamp will also be used when all farmer applications and agreements have been received and approved. These rejects will be returned to the Vendor through the banking system.

Response:

Solutran supports 29 FMNP and SFMNP programs. We understand that FMNP and SFMNP are separate programs with different regulations and funding budgets. Solutran has provided banking services to the West Virginia FMNP and SFMNP over the past three years. All requirements are in place for the 2010 season.

For a description of the check stock to be provided for the FMNP and SFMNP programs see **Section B "Task 8"**.

To allow for a clear audit trail for each program, Solutran will:

- Provide separate bank accounts for WIC, FMNP, and SFMNP.
- Provide separate bank statements.
- Provide separate redemption files.
- Provide separate reports, but in a combined report file.
- Provide separate invoices.

Solutran has all of the edits in place for the FMNP and SFMNP programs. The following are the edit scripts that the Solutran data entry and reconciliation staff uses to edit FMNP and SFMNP checks.

WEST VIRGINIA FARMER MARKET (WF) - 806426

Updated 7/2008

- 01 MISSING VENDOR NUMBER
- 03 UNREADABLE VENDOR NUMBER
PAY UNREADABLE VENDOR NUMBERS UNDER VENDOR NUMBER
8888
- 07 UNAUTHORIZED VENDOR STAMP – VOID DO NOT REDEPOSIT
NEED TO NOTIFY STATE FOR ALL UNAUTHORIZED VENDORS
- 10 DEPOSITED LATE – VOID DO NOT REDEPOSIT
- 11 EARLY CASHING – VOID DO NOT REDEPOSIT
- 21 MISSING SIGNATURE
“X” IS ACCEPTABLE.

WEST VIRGINIA SENIOR FARMER (WS) – 806434

Updated: 7/2008

- 01 MISSING VENDOR NUMBER
- 03 UNREADABLE VENDOR NUMBER
PAY UNREADABLE VENDOR NUMBERS UNDER VENDOR NUMBER
8888
- 07 INVALID VENDOR NUMBER- VOID DO NOT REDEPOSIT
- 21 MISSING SIGNATURE
“X” IS ACCEPTABLE
- 31 ALTERED – VOID DO NOT REDEPOSIT
WHITE OUT ON THE DRAFT IS AN ALTERATION. ORIGINAL AMOUNT
MUST BE LEGIBLE (NOT OBLITERATED) ANY OTHER CHANGE IS AN
ALTERATION
- 50 SECOND PRESENTMENT – VOID DO NOT REDEPOSIT
CONSIDERED A SECOND PRESENTMENT:
INVALID VENDOR NUMBER
ALTERED

ALLOWED FOR SECOND PRESENTMENT:
MISSING VENDOR NUMBER
UNREADABLE VENDOR
MISSING SIGNATURE
- 51 OVER ACCOUNT MAX

14. Task 14

During close-out of each Federal FY (October - February), the Vendor will provide activity reports to WIC splitting the daily clearing WIC activity of all FI's between the two Federal FY's, This report shall be provided daily with a monthly summary provided.

Response:

Solutran currently provides a daily and monthly Posting Summary report that provides the required information. The following is a description of our Posting Summary and an example of the report.

Posting Summary (01) - WICRPT0

Report provides the posted, returned and net paid totals along with adjustments. Provides totals by return and paid reason. The monthly report provides total posted, returned, and net paid for each day and monthly totals. A separate report is provided for WIC and Farmers' Market. This report is currently provided daily and monthly.

SECURITY STATE BANK OF HOWARD LAKE INSTITUTION NR. 3 STATE: WN ACCOUNT: 802732	CLOSEOUT - POSTING SUMMARY AS OF REPORT DATE ALL ITEMS	REPORT DATE 4/28/06 PAGE 1 RUN DATE 5/01/06 WICRPT0 TIME PREPARED 10:39:58:14 RPT: 3010
--	--	---

-----R E V E R S E D D E B I T S-----						-----A D J U S T E D D E B I T S-----						
CHECK NUMBER	VENDOR NUMBER	REV AMOUNT	MAXIMUM AMOUNT	FIRST PAID DATE	TRACE NUMBER	CHECK NUMBER	ORIGIN AMOUNT	ADJUST AMOUNT	NEW AMOUNT	VENDOR NUMBER	FIRST PAID DATE	TRACE NUMBER
						1335798	47.02	37.65-	9.37	6298	04-01 04-28	3508084
						1591622	16.16	6.00-	10.16	6629	04-25 04-28	3571740
						1658051	9.37	3.63-	5.74	6298	04-04 04-28	3508085

***** S U M M A R Y T O T A L S *****												
	COUNT	AMOUNT		CODE	RETURN REASON	COUNT	AMOUNT	%				
POSTED	9,624	193,688.24		F 01	MISSING VENDOR #	14	145.37	36.8				
RETURNED	38	784.65	0.4%	K 03	UNREADABLE VENDOR#	1	63.45	2.6				
REVERSED DB	0	.00		G 22	MISSING 1ST SIGNATURE/VOI	2	28.42	5.3				
ACH REISSUE	0	.00		J 31	ALTERED / VOID	1	10.46	2.6				
ADJUSTMENTS	(3)	47.28		B 41	UNREASONABLE DOLLAR/VOID	17	434.56	44.7				
				M 50	2ND PRES/VOID DO NOT REDE	3	102.39	7.9				
NET PAID	9,586	192,856.31				38	784.65					

***** N E T P A I D B R E A K D O W N *****												
BY ISSUE MON	PAID COUNT	PAID AMOUNT	RETURN COUNT	RETURN AMOUNT	BY PAID REASON	COUNT	AMOUNT					
02	4	87.01	1	10.46	ADJUSTMENTS	3	25.27					
03	412	6,671.24	1	2.95	COMPLIANCE BUY	1	22.34					
04	9,159	185,841.20	36	771.24	FORCE AUTHORIZED STAMP	16	245.92					
05	7	193.72	0	.00	FORCE VENDOR # END MISSIN	63	1,291.73					
06	3	40.80	0	.00	PREVIOUSLY RETURNED	12	170.69					
NOT ISSUED	1	22.34	0	.00	REDEEMED AT MAXIMUM	2	13.14					
					FORCE VENDOR # END UNREAD	2	36.59					
	9,586	192,856.31	38	784.65	REGULAR PAID	9,487	191,050.73					
						9,586	192,856.31					

*** END OF REPORT ***

15. Task 15

The State required the zero balance bank account be maintained for the daily FI clearing activity.

Response:

Please review **Section A.5. – “Daily Transfer of Funds”** for a complete description of our proposed funding process that provides zero balance bank accounts for WIC

16. Task 16

The Vendor will be required to bid by the following record retention schedule for all cleared FI's:

Actual drafts - 90 days from end of month redeemed

On-line access (front and back) - 3 years

Response:

Processing check payments is being replaced with image exchange processing across the United States. Image exchange, supported by the Federal Reserve and enabled by the Check Clearing for the 21st Century Act in 2004, has created changes in the Federal Reserve's need for check processing facilities (refer to the image below for Image Exchange/Substitute Check volume). The Federal Reserve historically processed checks at 45 locations, which will be consolidated into a single full-service paper check processing site in Cleveland in early 2010.

To remain in a competitive position and take advantage of this banking innovation, Solutran has transitioned into an image exchange processing organization. This means that we receive the West Virginia WIC and FMNP FI's via an image exchange file on a daily basis. We no longer rely on paper FI's or IRD's to process WIC FI's. Therefore storing actual drafts for 90 days from the end of the month redeemed is no longer necessary. All FI images (front and back) will be archived for three years and made available to West Virginia via SOAR. See **Section A.1.e. “Internet-based FI Image Retrieval and Search System”** for a narrative as to how the State will access the FI images and data online.

17. Task 17

The Vendor will provide a secure on-line method for WIC staff to review and print draft images of redeemed and rejected drafts. These images shall be available within three days of redemption or rejection of the draft.

Response:

See **Section A.1.e. “Internet based FI Image Retrieval and Search System”** for a narrative of our online image and data retrieval system called SOAR.

18. Task 18

The Vendor will provide an on-line secure method for WIC staff to look up draft status for a specific draft or drafts that meet multiple search criteria. The search criteria shall include at a minimum the following. Vendor Number, Vendor Class, FI's (range and a list of numbers), Draft Status, Rejection Reason, Draft Type, Food Code, WIC ID, Local Agency/Site, Exception Handling, 1st date to spend, Paid Date (single or range), WIC Condition, %of Max Range, Amount Range, Calculate Average by Draft type of draft types or Vendor class selected. The search result shall be downloadable to a spreadsheet. On-Line images shall be able to be retrieved from the search result table. This On-Line site shall also give a daily summary of all drafts processed by day.

Response:

Solutran has this requirement in place and the Program is using our SOAR website for image and data retrieval on processed FI's. Please see **Section A.1.a "Internet based FI Image Retrieval and Search System"** for a narrative concerning our SOAR product.

19. Task 19

A secure FTP site will be setup for WIC to transmit and retrieve banking files. WIC will transmit issuance data to this site daily, Vendor file (monthly or more frequently if needed), and maximum draft type amount file (quarterly or more frequently if needed). The Vendor will place the redemption/rejection paid file (daily), the reports file (daily), and a monthly report summary file on this site for WIC staff to retrieve.

Response:

Solutran has this requirement in place and in use with the Program. Please see **Section A.1.a "Data File Transmittal"** for a review of this service.

20. Task 20 - Optional Services

Response:

Change Request

As the Program moves to the Crossroads system, Solutran will work with the Program on the transition. Solutran key employees have been involved in many system conversions. The following are a few of the major areas that will need to be addressed:

- Opening up a new bank account.
- Reviewing existing edits in light of the new system.
- Creating new check stock.
- Analyzing file layouts.
- System testing.

Because of the level of effort that will need to take place on Solutran's side, there will be programming charges to the Program. As the transition time comes closer and the Program shares the expected changes with Solutran, we will provide the Program with an estimate of programming charges. In order for Solutran staff to provide effective performance in the transition we will need 120 days notice before user acceptance testing happens between our UPPS system and the Crossroad system.

The following form is what will be filled out by Solutran to initiate the Crossroad system transfer. Solutran key employees will contact the Program to set up requirement gathering meetings. Once all requirements are documented and the Program has signed off on the requirements, Solutran will provide the Program with an estimate of programming hours. The estimate will be communicated back to the Program via the Solutran Project Request form. The Program will review the request form and provide written approval to proceed on the programming and agree to the stated programming costs.

Client Project Quote

Client:			
Project Title:	(Include PE # if applicable)		
Product:		Product Manager:	
Quote Date:	MM/DD/YYYY	Price Quote:	\$0.00

About the Project Quote

Solutran takes pride in creating customized payment solutions to fulfill our clients' needs. In order to deliver such solutions accurately and to expectation, it is important that we understand all aspects of the request. The project quote below includes the specific details of your request as understood by Solutran as well as the associated price for delivery. Project development will not begin until a signed project quote is received and has been prioritized internally by Solutran. Please note that any changes to the requirements as outlined below will result in additional charges and necessitate an updated project quote.

Requirements

1. **Overview**
[Provide a general overview of the request, including project need and/or purpose]
2. **Specifics**
[Describe the functional requirements of the request].
 - Subheader 1 (copy and paste or delete as needed)
 - Bullet
 - Bullet
 - Bullet
3. **Other**
[Include any other pertinent information]

Approval & Signoff

Please sign and date below to indicate your agreement and approval of the information contained in this project quote.

Client Contact/Representative

Name:		Phone:	
Title:		Signature:	

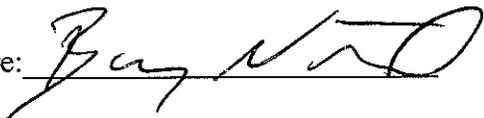
EBT

Solutran has made a commitment to the WIC community to provide EBT services. We would like to include in this response the option to provide EBT services to the West Virginia WIC Program. Upon request of the Program, Solutran will enter into negotiations for EBT services.

C. Pricing

	Description of service	Pricing of service	Unit of measure	Estimated volume/Yr.	Estimated annual Total
1	Price per draft for drafts presented, edited and paid				
	a. Online	\$0.067	/Draft	1,800,000	\$120,600.00
2	a. Data entry costs for capture of WIC vendor number - 4 digit number	Included in per draft fee	/Key Stroke	1,800,000	\$0.00
	b. Data entry costs for capture of FMNP vendor number -3 key strokes required	Included in per draft fee	/Key Stroke	20,000	\$0.00
3	Price per draft for drafts rejected	\$1.25	/Draft	6,000	\$7,500.00
4	Stamp from endorsement service	\$0.45	/Draft	9,600	\$4,320.00
5	Data Entry for No Issuance Drafts	\$0.01	/Draft	1,200	\$12.00
6	Price per draft for drafts paid and pulled for return to state:				
	a. Compliance drafts	\$0.00	/Draft	180	\$0.00
	b. Price per copy of original drafts which has been rejected	\$0.00	/Draft	25	\$0.00
7	Stop Payment for selected drafts	\$0.00	/Draft	2	\$0.00
8	Cost for updating vendor files (submission of supplemental vendor transmissions)	Included in per draft fee	/Occurrence	12	\$0.00
9	Price for online/internet (front and back) storage and access	Included in per draft fee	/Copy	1,800,000	\$0.00
10	Daily Balance Reporting	\$0.00	/Account/Month	252	\$0.00
11	Daily wire transfer by 10:00 AM EST	\$3.00	/Wire	252	\$756.00
12	Cost per draft for printing and shipping drafts to state				
	a. WIC	00993	/Draft	1,000,000	\$9,930.00
	b. WIC FMNP	154	/Draft	20,000	
	c. SR FMNP	.0658	/Draft	200,000	
	These costs will be pass through costs as incurred by the vendor. However, the cost of initial printing (1,000,000 WIC drafts) will be used as a part of the cost evaluation. FM drafts will be a separate printing.				
13	Rate of interest charged for one day delay in payment	Prime plus 3%	%	\$130,000	
14	Programming Fee for System Changes	\$150.00	/Hour	50 Hrs.	\$7,500.00
15	Cost per incident of ACH repayment (per store).	1 50	/Incident	1,200	\$1,800.00
				Estimated Annual Grand Total	\$152,418.00

Vendor Name: Solutran

Signature: 

BID BOND

KNOW ALL MEN BY THESE PRESENTS, That we, the undersigned, Solutran Inc.
of Minneapolis Minnesota as Principal, and Travelers Casualty and Surety Company of America
of Hartford Connecticut, a corporation organized and existing under the laws of the State of Connecticut
with its principal office in the City of Hartford, as Surety, are held and firmly bound unto the State
of West Virginia, as Obligee in the penal sum of Fifty Thousand and no/100ths Dollars (\$50,000) for the payment of which,
well and truly to be made we jointly and severally bind ourselves, our heirs, administrators, executors, successors and assigns.

The Condition of the above obligation is such that whereas the Principal has submitted to the Purchasing Section of the
Department of Administration a certain bid or proposal, attached hereto and made a part hereof, to enter into a contract in writing for
Banking and accounting services, WIC payment processing

NOW THEREFORE

- (a) If said bid shall be rejected, or
- (b) If said bid shall be accepted and the Principal shall enter into a contract in accordance with the bid or proposal attached hereto and shall furnish any other bonds and insurance required by the bid or proposal, and shall in all other respects perform the agreement created by the acceptance of said bid then this obligation shall be null and void otherwise this obligation shall remain in full force and effect. It is expressly understood and agreed that the liability of the Surety for any and all claims hereunder shall in no event exceed the penal amount of this obligation as herein stated.

The Surety for the value received, hereby stipulates and agrees that the obligations of said Surety and its bond shall be in no way impaired or affected by any extension of the time within which the Obligee may accept such bid and said Surety does hereby waive notice of any such extension.

IN WITNESS WHEREOF, Principal and Surety have hereunto set their hands and seals, and such of them as are corporations have caused their corporate seals to be affixed hereunto and these presents to be signed by their proper officers this 28 day of January 2010

Principal Corporate Seal

Solutran Inc
(Name of Principal)
By [Signature]
(Must be President or Vice President)
Pres. / CEO
(Title)

Surety Corporate Seal

Travelers Casualty and Surety Company of America
(Name of Surety)
[Signature]
Brent McBeth Attorney-in-Fact

IMPORTANT -- Surety executing bonds must be licensed in West Virginia to transact surety insurance. Raised corporate seals must be affixed, a power of attorney must be attached.



POWER OF ATTORNEY

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company

Attorney-In Fact No. 221709

Certificate No. 003291770

KNOW ALL MEN BY THESE PRESENTS: That St. Paul Fire and Marine Insurance Company St Paul Guardian Insurance Company and St. Paul Mercury Insurance Company are corporations duly organized under the laws of the State of Minnesota. that Farmington Casualty Company Travelers Casualty and Surety Company and Travelers Casualty and Surety Company of America are corporations duly organized under the laws of the State of Connecticut that United States Fidelity and Guaranty Company is a corporation duly organized under the laws of the State of Maryland, that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc., is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint

Eric M. Broich, Paul J. Gregoire, David H Radcliffe, Sara Range, Kirk Hoffman, Thomas B. Holmes, Brent McBeath, Gloria Carlson, Linda I Winn, Kathy Wendorf, Jeff Settem, Barbara K. Bussen, Kimberly Thometz, Cathy Bridges, Eric Host, Erin Ramsey, Robert C Bowman, Erik Mueller, Tasha R. Erickson, Jon Fiskewold, and Tyler J Bertke

of the City of St Paul, State of Minnesota, their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign, execute, seal and acknowledge any and all bonds, recognizances, conditional undertakings and other writings obligatory in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and their corporate seals to be hereto affixed this 14th day of October, 2009

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company



State of Connecticut
City of Hartford ss.

By: [Signature]
George W. Thompson, Senior Vice President

On this the 14th day of October, 2009, before me personally appeared George W. Thompson, who acknowledged himself to be the Senior Vice President of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer

In Witness Whereof, I hereunto set my hand and official seal
fy Commission expires the 30th day of June, 2011



[Signature]
Marie C. Tetreault, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, which resolutions are now in full force and effect reading as follows:

RESOLVED that the Chairman, the President, any Vice Chairman any Executive Vice President any Senior Vice President, any Vice President any Second Vice President, the Treasurer, any Assistant Treasurer the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity and other writings obligatory in the nature of a bond recognizance, or conditional undertaking and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her; and it is

FURTHER RESOLVED that the Chairman, the President, any Vice Chairman any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

FURTHER RESOLVED, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

FURTHER RESOLVED, that the signature of each of the following officers: President, any Executive Vice President any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding on the Company in the future with respect to any bond or understanding to which it is attached

I, Kori M. Johanson, the undersigned, Assistant Secretary of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is in full force and effect and has not been revoked

IN TESTIMONY WHEREOF I have hereunto set my hand and affixed the seals of said Companies this 28th day of January 2010

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER

Kori M. Johanson
Kori M. Johanson, Assistant Secretary



To verify the authenticity of this Power of Attorney, call 1-800-421-3880 or contact us at www.travelersbond.com Please refer to the Attorney-In-Fact number the above-named individuals and the details of the bond to which the power is attached