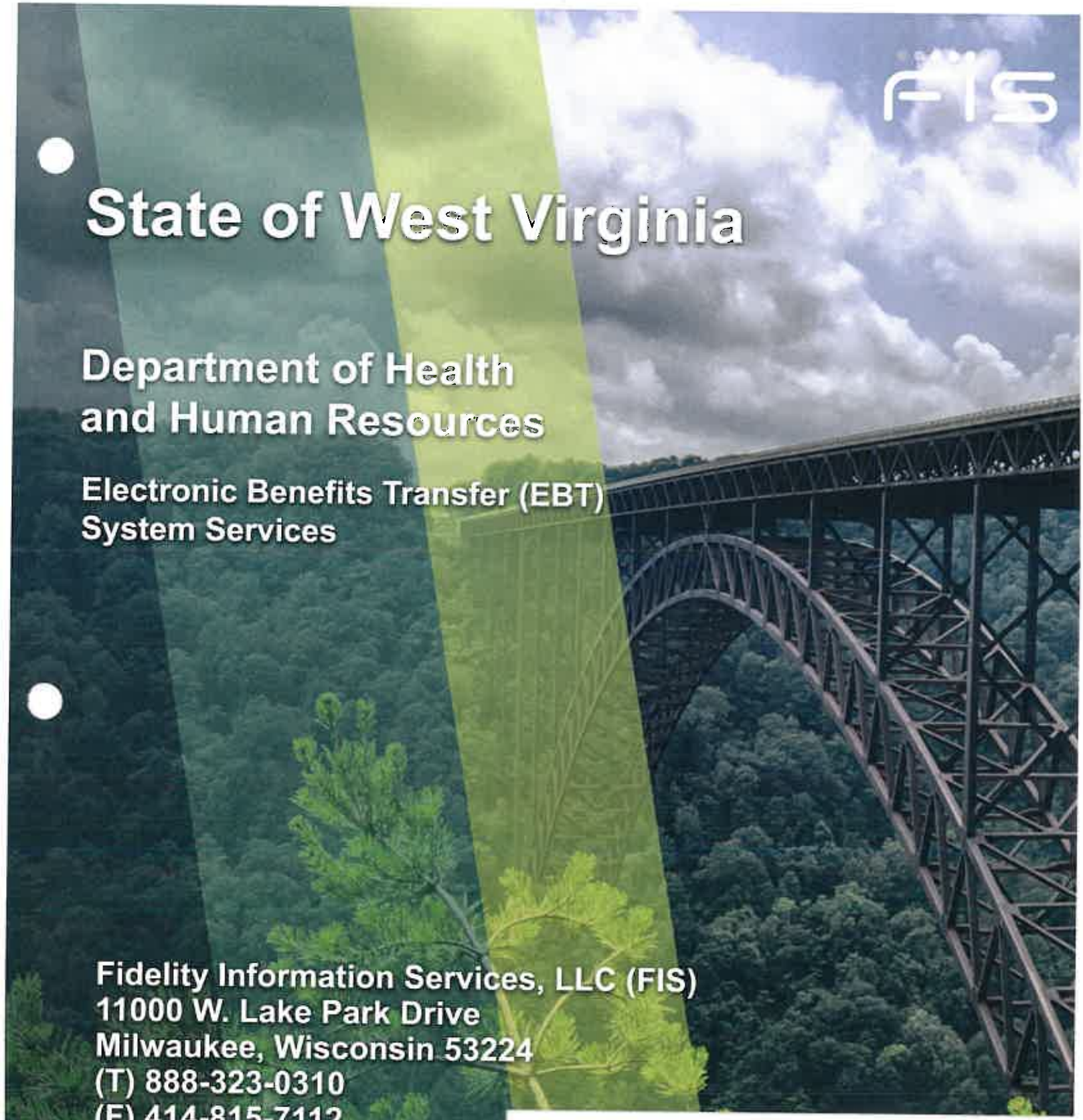

State of West Virginia

Department of Health and Human Resources

Electronic Benefits Transfer (EBT) System Services

Fidelity Information Services, LLC (FIS)
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Milwaukee, Wisconsin 53224
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RFP HHR1700000001
October 18, 2016

10/14/16 10:12:15
WV Purchasing Division

Brian Dugan
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October 18, 2016

April Battle, Buyer22
Department of Administration
Purchasing Division
2019 Washington Street East
Charleston, WV 25305-0130

RE: EBT RFP for the Re-Procurement of EBT Services

Solicitation No. CRFP-0511-HHR1700000001

Dear Ms. Battle,

Fidelity Information Services, LLC (FIS), hereby submits our proposal response to the State of West Virginia for the operation and maintenance of the State's Supplemental Nutrtition Assistance Program (SNAP), Temporary Assistance to Needy Families (TANF), Cash and Special Supplemental Nutrition Program for Women, Infants and Children (WIC) EBT programs. We recognize the State's objective is to combine these services within one EBT contract, while extending EBT services to other cash programs with the addition of Child Care Development Fund, referred to as Child Care. FIS understands the outcome of this procurement is to select a single vendor to provide a full spectrum of Electronic Benefit Transfer (EBT) Services for the Department of Health and Human Resources ("State/DHHR").

FIS welcomes the opportunity to provide DHHR with a full suite of EBT Services. Since 2011, FIS has been servicing the DHHR's WIC EBT program, therefore, FIS will expand our services to include SNAP/Cash and Child Care while continuing our WIC EBT services without interruption. FIS recognizes the importance, complexity, and impact of a successful transition to be completed without disruption to the State, EBT clients and retailers. FIS has completed 11 conversions from DHHR's current EBT provider and we are confident our proven approach and methodologies will perform an on-time error-free conversion for the State of West Virginia.

One of the most important functions of EBT is the ability for cardholders to receive and redeem their EBT benefits at all times. This function relies upon the performance of the EBT authorization engine to provide the approval or denial of each EBT transaction. FIS is the only EBT service provider that can claim a perfect performance record over the past five (5) years, never experiencing a second of unscheduled downtime; uninterrupted 100% availability of our EBT authorization engine. The performance of our

payment processing solutions demonstrates that we never stop investing in our IT infrastructure which is singularly unmatched in the industry.

Throughout our proposal we describe how we will partner with DHHR and deliver the highest quality of EBT Services. FIS offers:

- **UNMATCHED TRANSITION EXPERIENCE,** never late, zero errors, balanced to the penny. Stellar, on-time, and seamless transition to FIS' *ebt*EDGE.
- **INNOVATIVE and RESILIENT TECHNOLOGY** providing 99.999% percent uptime providing benefits to West Virginia's clients all times.
- **ECONOMIES OF SCALE and MAXIMIZED EFFICIENCIES** with the FIS *ebt*EDGE, an integrated EBT solution supporting food and cash assistance programs along with WIC and Child Care.
- **UNRIVALED EBT EXPERIENCE** including skills, innovation and leadership to lead the transition and manage operations with impeccable diligence managing the State's requirements and expectations.
- **PREVENTION OF FRAUD before it HAPPENS** with the only real-time fraud tools available in the industry.
- **BEST IN CLASS CUSTOMER SERVICE** 24/7/365 access to FIS Customer Service Centers.

As required for your consideration, FIS has submitted one (1) original technical and one (1) cost proposal plus seven (7) convenience copies of each to the Purchasing Division as required in RFP Section Two, Paragraph 6, Bid Submission. The Technical and Cost proposals have been packaged and sealed separately as required. Each proposal is labeled clearly on the outside of the package, by referencing either Technical or Cost and as a response to RFP #CRFP-0511-HHR1700000001.

The FIS authorized individual to bind FIS to the provisions of this RFP and to answer official questions concerning the proposal is:

Name:	Brian Dugan
Title:	Senior Vice President, Group Executive
Email Address:	brian.dugan@fisglobal.com
Mailing Address:	11000 W Lake Park Drive Milwaukee, WI 53224
Tel. Number:	(414) 577-8989

FIS has carefully reviewed West Virginia's RFP in its entirety and specifically Section Three: *General Terms and Conditions*, and does not take blanket exception to these terms. Nonetheless, as allowed by RFP Section Two: *Instructions to Vendors Submitting Bids*, paragraph 11, Exceptions and Clarifications, which states, "Vendor shall clearly mark any exceptions, clarifications, or other proposed modifications in its bid," FIS would like to discuss possible modifications to the following provisions, as well as discuss including a provision regarding Vendor limitation of liability, following contract award:

- Section One: General Information:
  - Paragraph 2, as it relates to the Business Associates Agreement
- Section Three General Terms and Conditions:
  - Paragraph 1, Contractual Agreement, which states, "Vendor's signature on its bid signifies Vendor's agreement to be bound by and accept the terms and conditions contained in this Contract." FIS has signed its bid in good faith that we will meet and, in many cases, exceed the requirements and terms of the State of West Virginia's RFP. As allowed by paragraph 11 of the State's General Terms and Conditions, we respectfully request to discuss possible modifications with DHHR to the provisions listed here.
  - Paragraph 12, Assignment
  - Paragraph 30, Privacy, Security, and Confidentiality
  - Paragraph 36, Indemnification
  - Paragraph 38, Additional Agency and Local Government Use
- Section Four: Project Specifications, Subsection 5. Mandatory Requirements
  - 5.25.2.1, Record Retention
  - 5.25.5.1, Inspections and Audits
  - 5.25.6, Ownership Rights

Over the past 24 months, FIS has been selected by more States to manage EBT Programs than any other EBT vendor in the industry. FIS has worked hard and diligently to earn this leadership position. FIS is eager to expand our existing relationship to include SNAP, TANF/Cash programs and the addition of the Child Care and Development Fund programs. We pledge our commitment to be the trusted partner that brings excellence to all DHHR' stakeholders.

Sincerely,

Brian Dugan

Senior Vice President, Group Executive

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3 Executive Summary

FIS carefully reviewed the State of West Virginia's Request for Proposal seeking a new vendor to provide continued services for the Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families (TANF/Cash), and several new EBT payments for TANF support service payments (SSP), SNAP Employment and Training (E&T), Low Income Energy Assistance Program (LIEAP), School Clothing Vouchers, and a new Child Care EBT program. We understand the State's need at this time to select a new vendor to provide a full spectrum of Electronic Benefit Transfer (EBT) Services for the Department of Health and Human Resources ("State/DHHR").

FIS has the experience, expertise and commitment to make it the right provider for West Virginia's EBT Programs. Today, FIS serves all 50 States and U.S. Territories with an array of EBT services. Expanding our services to the State of West Virginia is extremely important to FIS. The sole purpose of the FIS Government Solutions – EBT Division, since 1992, is to deliver critical benefits to citizens in need. Our mission is to help our fellow citizens across the United States to achieve and maintain their highest levels of independence and self-sufficiency.

Over the past five years, FIS has had the privilege to build a successful business relationship with the State of West Virginia on a foundation of openness, honesty, reliability and integrity while incorporating a risk and security discipline. FIS, with our WIC partner, Custom Data Processing (CDP) developed and implemented our WIC Direct solution. Today, our solutions support the operations of the State of West Virginia's WIC EBT redemption process and all related stakeholder services. Leveraging our existing partnership and knowledge of the State's architecture, FIS will utilize the FIS *ebt*EDGE platform to service and operate all additional EBT programs, such as: SNAP, TANF, and all the new EBT payment types the State is seeking to move to EBT. FIS is eager to expand our service offerings to the State of West Virginia.

Qualified and Committed to Serve West Virginia

FIS is very pleased to present our Proposal which clearly demonstrates our ability to meet or exceed all requirements for EBT services detailed within your RFP. FIS has carefully reviewed the Request for Proposal of EBT Services, and wherever possible, including within this Executive Summary, we address all requirements and include recommendations for improvements and greater efficiencies for the State to consider, building the State's already mature and successful EBT Program into an even stronger one as they move into a new Agreement with a new vendor.

FIS commits to serving not only as an EBT vendor, but as a partner, where together we can take the EBT programs to new heights as technology continues to evolve, and the need for security, innovation, and total reliability are of the utmost importance. Throughout our Proposal, we have detailed our experience and demonstrated our competence by documenting how we will provide the best suite of services and best value for all of the State/DHHR EBT programs: SNAP, WIC, TANF, Child Care, SSP, E&AT, LIEAP, School Clothing Vouchers, and Child Care.

As the industry's leading EBT processor for over 30 states today, FIS is best positioned to reduce the risks associated with a seamless transition to a new EBT system. We have done this successfully over and over again, and have the expertise to show for it. FIS will perform and deliver an on-time and successful conversion of EBT services from the current J.P. Morgan System to the FIS *ebt*EDGE System, as we have proven by converting 11 State programs from J.P. Morgan in the past.

Our successful conversion history from other EBT processors to our EBT system includes 19 states as well as the District of Columbia. FIS was the first EBT contractor in the country to convert an online EBT system from another vendor and the first and only EBT contractor to convert two states in one weekend. In 2013, we successfully installed a new WIC EBT system for the State of Florida Department of Health in an industry record of only six months. Following that, we converted a number of programs much quicker than the FNS recommended conversion time of 12 months. A timeline of our most recent conversions from both J.P. Morgan (New Mexico, Kentucky, and Washington State) and Xerox (Texas) is below.

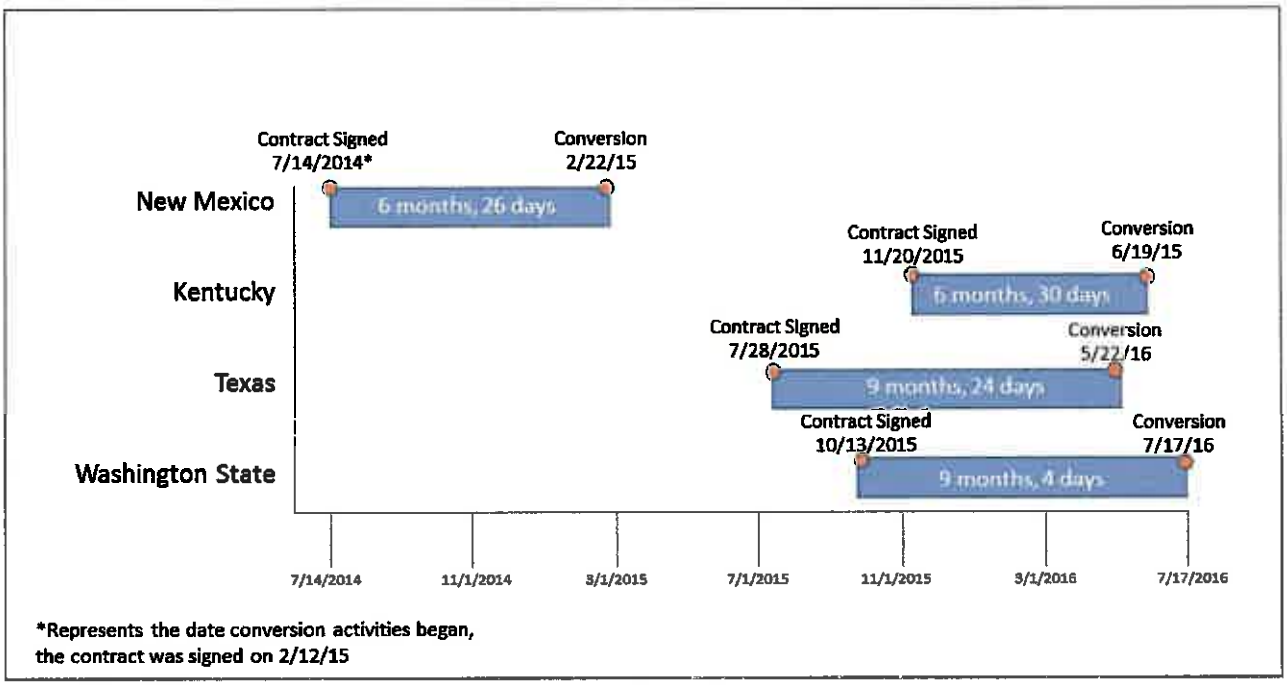


Figure 3-1 State Conversion Timeline

Our successful conversion history from other EBT processors to our EBT system includes 19 states as well as the District of Columbia.

FIS has long been lauded for system stability, company strength, service reliability, and innovation, combined with a talented and knowledgeable team of EBT specialists. West Virginia can look forward to using comprehensive systems designed and created specifically to suit the unique needs of the EBT industry.

Since 1992, FIS has been defining the industry in EBT technology and innovation. Now, more than two decades later, FIS remains the leader – stronger, bigger, and more committed than ever. FIS' financial strength and stability allow us to make the necessary investments in EBT to evolve with integrated EBT Services.

As the State's next EBT vendor, FIS will:

- Provide overall project management for the tasks outlined in the RFP and resulting Agreement, including the day-to-day management of the FIS staff
- Assist DHHR staff in all project tasks specifically assigned to them

- Seamlessly transition the State's current EBT SNAP System to the FIS *ebt*EDGE System
- Continue providing EBT services for the DHHR WIC Program
- Minimize disruption to DHHR clients and staff, the retailer and financial institution community, and all other EBT stakeholders during the SNAP transition
- Maintain database and fiscal integrity prior to and after the cutover to the FIS *ebt*EDGE System
- Meet all requirements and specifications as outlined in the State's RFP
- Work in conjunction with DHHR to eliminate program fraud and abuse through our numerous standard fraud tools and services, and introduce our optional fraud tools
- Continue to inform DHHR of new system enhancements and services which will help improve the efficiency and effectiveness of program administration and accountability
- Assist DHHR in evaluating and developing technical solutions and plans for expanded services delivery and work cooperatively with DHHR
- Serve as the State's one-source provider – delivering a cost-effective and total solution including all the services and functionality described in your RFP

FIS Project Team Selected for the West Virginia EBT Project

Experienced project management personnel are critical to the success of an EBT conversion and to the ongoing operations of an EBT project. After numerous successful, on-time conversions over the past 23 years, including some of the fastest and smoothest on record within the EBT industry, FIS' Project Management team has every step of the EBT conversion process down to a science.

Without the right people in place to do the job, the system, products, conversion process, and ongoing operations are simply descriptions within a Proposal. We firmly believe that people will make this Project a success from the very start and throughout the entire contract term. From the FIS EBT Group Executive **Brian Dugan**, and the Line of Business Executive and General Manager, **Naveen Nukala**, who are ultimately responsible for upholding the contractual terms and required service levels, to the many teams of dedicated, experienced EBT professionals in place at FIS to fully support all aspects of your EBT Program, the carefully selected Project Team members for DHHR's EBT Project are ready to begin and they are confident they will deliver success to DHHR and to all EBT stakeholders throughout the State of West Virginia.

This staffing plan for West Virginia's EBT Programs reinforces our commitment of responsiveness to the State. The FIS Team members identified in Section 4.0, *Response to Attachment A*, will be supported by our broader team consisting of a skill mix and EBT-relevant experience that will help ensure the successful transition and operation of the State's EBT programs and EBT services. The FIS Team for West Virginia has access to a significant pool of talented EBT staff with advanced skill levels and experience, including software engineers, systems support specialists, installation and project managers, field managers, account managers, and customer support staff, along with senior management. Other divisions within FIS also provide technical and operations staff who operate our hardware platforms and network configurations, and provide other services, such as fraud investigation and training support.

Project Leaders You Know

FIS is proud to propose Mr. Alan Greene to serve as the FIS Team Project Manager for the DHHR EBT Project. Mr. Greene has been serving the State of West Virginia since 2011 as the Program Manager for the WIC EBT project. Mr. Greene will expand his relationship and focus to represent both the SNAP and

WIC Program. As he does today, he will work on the West Virginia EBT Project from the effective date of the contract and throughout the life of the contract. Mr. Greene will have the responsibility for day-to-day management of the project, including overall project performance and contract compliance. He will be responsible for maintaining a close working relationship and effective communication with the State's EBT Project Director and designated staff members.

With more than 30 years of project management expertise, he has demonstrated a proven ability to mentor and motivate multifaceted high-performance internal and external teams, gain trusted-advisor status with key decision makers, and implement programs and strategies that improve productivity and profitability. Mr. Greene prides himself in managing the expectations of demanding stakeholders with excellence.

For the important role of the WIC EBT Project Manager, FIS proposes Ms. Amy Duncan. As the WIC EBT Project Manager, Ms. Duncan will work closely with DHHR and designated staff members and will lead the West Virginia WIC EBT Program for the FIS Team. Ms. Duncan has nearly two decades of experience providing professional consulting and systems implementation services to federal, state, and local health and human service organizations, with a specific focus on the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

Our proposed SNAP, TANF/Cash and Child Care Project Manager, Fabiola Benavides, will be responsible for the management of the SNAP, TANF/Cash and Child Care programs. Ms. Benavides has over seven years of EBT and project management experience including planning and managing the conversion activities for the transition of the District of Columbia, Tennessee, and New Mexico J.P. Morgan EBT Systems to FIS' *ebt*EDGE System.

The key staff for the West Virginia EBT Project will be supported by a team of system analysts and subject matter experts. When planning our approach to the West Virginia's EBT programs, we placed significant thought and careful consideration into the team members who, day in and day out, will be responsible for ensuring that every detail and requirement of the EBT system is met with your total satisfaction. The team members we have selected for this EBT project have proven their skills on EBT projects similar in size and scope in the past. We present our proposed team to the State with complete confidence that these EBT experts, deeply rooted in the industry, can and will deliver from Day One of the contract term. Our team will provide the quality, consistency, and professionalism throughout the contract term that DHHR requires and that all EBT stakeholders deserve.

FIS Team's Solution

For the State of West Virginia's EBT System, FIS will utilize the FIS *ebt*EDGE platform to service and operate all additional EBT programs, such as: SNAP, TANF, and all the new EBT payment types the State is seeking to move to EBT. As is done today, the FIS Team offers the WIC Direct System for the continued operation of the West Virginia's WIC EBT program. Because WIC Direct currently interfaces with Crossroads in West Virginia, the WIC EBT program will not require any conversion.

What Is *ebt*EDGE?

The *ebt*EDGE System, which has provided EBT processing to states since 1992, is an industry standard application. *ebt*EDGE uses the commercial infrastructure and operates in conformance with federal regulations, applicable national standards, and DHHR's performance expectations.

FIS' *ebt*EDGE is a processing system that manages, supports, and controls the electronic payment of government benefits. It is used for the purchase of goods and services in retail and provider environments, and controls the distribution of cash in bank networks and retail environments.

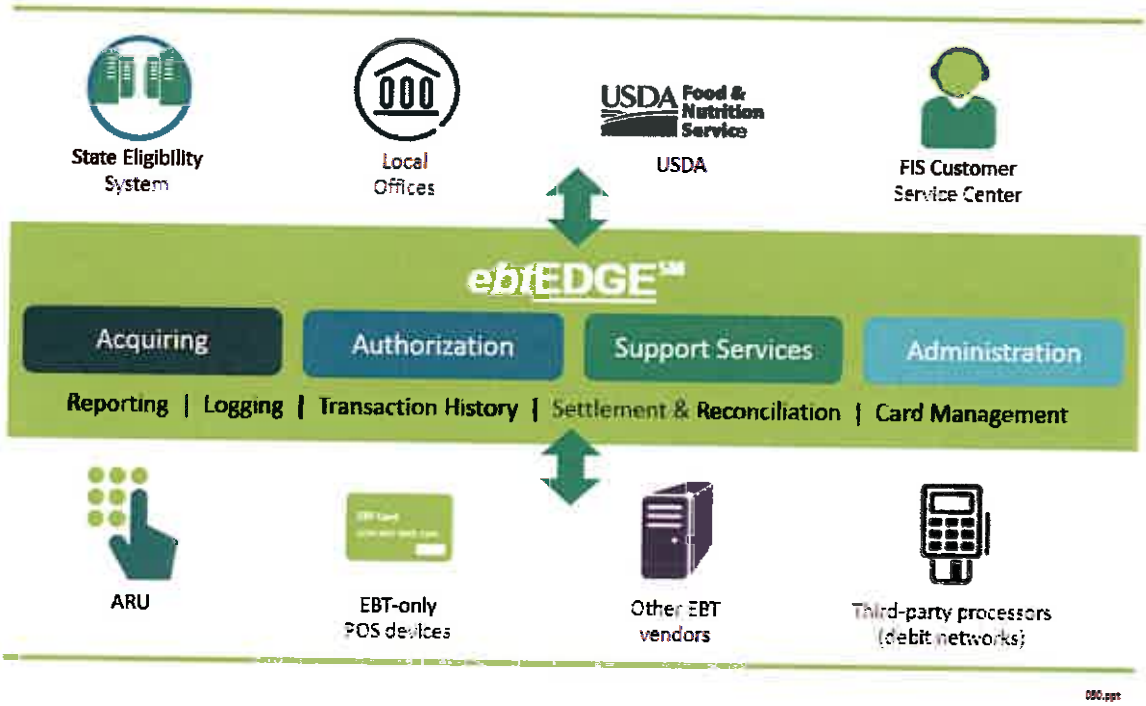


Figure 3-2 FIS ebtEDGE System

*ebt*EDGE offers rock-solid reliability. The system has not had any unscheduled downtime in over five years. It runs on powerful HP NonStop servers with active/active configurations that deliver the highest level of availability on the market. These same servers are relied on for 911 services, the airline industry, stock exchanges and major hospitals. For these services as well as ours, failure is not an option. The FIS EBT services are available at least 99.999 percent of the time, a level unmatched by any competitor.

FIS is the only EBT service provider today that manages and operates their own authorization and settlement components of an EBT solution. FIS considers these components as critical success factors to an EBT project, hence, we would not entrust a third party to manage on our behalf.

*ebt*EDGE is a fully tested, Federal and State-approved EBT system. *ebt*EDGE delivers:

- Cash assistance benefits through ATMs
- Cash and food benefits through POS devices
- Payment to Child Care providers through POS devices

As described throughout our proposal, the *ebt*EDGE System meets or exceeds your requirements.

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

FIS will continue providing our WIC EBT Services to the State with our partner, Custom Data Processing, CDP. In addition to servicing WIC EBT in West Virginia over the past 5 years, FIS and CDP work together with a wide variety of State WIC Agencies: Arizona, Colorado, Delaware, Florida, Kentucky, Iowa, Massachusetts, Nevada and ITCN, Oregon, South Dakota, Wisconsin and the Chickasaw Nation. FIS is proposing to continue our WIC EBT service solution that utilizes both FIS' *ebt*EDGE and CDP's WIC Direct to support the benefit issuance and redemption activities required for WIC EBT. WIC Direct is a processing platform built specifically to address the complex needs of WIC EBT and it is compliant with all FNS policies and regulations. WIC Direct is the #1 eWIC solution that already manages 70 percent of the industry's online eWIC caseload volume.

The WIC Direct System was conceived, designed, and built in a tight collaboration with USDA-FNS, the Kentucky WIC Program, and representatives of the grocer community. Together, this team crafted and verified the system to reflect the best thinking of not only system and payment processing professionals, but also the WIC state agency, the WIC national office, and a multitude of industry stakeholders, many of whom were from the WIC retailer community.

It is not coincidental that the national initiatives to develop operating, implementation, and testing/certification standards for WIC EBT happened concurrently with the construction of the WIC Direct System. Much of this work was the result of needs identified during the process, and often, WIC Direct was the test bed to validate the solutions. The WIC Direct system reflects the most up-to-date WIC EBT technology consistent with current USDA-FNS policies and expectations regarding rules, standards, and technologies.

Solution Specific

WIC Direct was built for WIC EBT. Its inception proved to be a leading-edge laboratory for how WIC EBT should work. WIC Direct is not an add-on or an enhancement to an existing EBT or payments solution. Instead, it was designed and architected as a stand-alone product solely to meet the needs of WIC benefit distribution. Consequently, it is compliant with the standards for WIC EBT and supports program policy and regulation specific to WIC EBT and benefit redemption. Further, because it was intended to be a transferrable platform from the beginning, it was built using industry-standard and readily available technology.

Commercial Branded Debit Card Solution

In support of the Branded Debit Card program(s) the State may wish to add to the Agreement in the future, FIS will utilize the FIS Debit Card Platform used today to service millions of cardholders on behalf of our 14,000 banking clients.

If agreed upon, FIS can partner with DHHR to develop the first co-branded single card solution for EBT and prepaid debit in the country. To accomplish this solution for West Virginia, FIS will leverage the FIS Prepaid platform which works with the card associations. The card association-branded BIN used for the

single card solution will support the routing of all transactions to the authorization endpoints. All cash transactions will be processed using card association network rules, which include Regulation E coverage, and all SNAP transactions will continue to be processed following USDA FNS and Quest® Operating Rules. Transactions will be appropriately routed to the FIS EBT platform for SNAP and Child Care authorization and to the FIS Prepaid authorization platform for all cash programs.

FIS' Child Care Project Experience

Today, FIS serves 10,200 child care households on our *ebt*EDGE System by providing Customer Service, training, and training materials to child care clients, providers, and State staff.

FIS has been at the forefront of Child Care EBT, developing and implementing the first "Parent Pays Provider" program in 2001. Our experience began with the State of Utah followed by the State of Kansas. Both States contracted with FIS to design, develop and operate their Parent Pays Provider solution. Most recently, FIS has been contracted by the State of Wisconsin DCF to develop an enhanced version of the "Parent Pays Provider" model, with a go live date in October 2016.

FIS stands ready to assist the State of West Virginia with designing, implementing and operating a statewide Child Care EBT solution.

FIS is Committed to Meeting Your Transition Goals

Our approach to transition aligns with the State's mission to procure EBT services to achieve best value and transition unabated and with no impact to existing clients, providers and retailers. At FIS, the executive management team and everyone involved with the operations of our EBT solution stand behind the requirements for meeting the State's SNAP/TANF transition goals and will work and communicate closely with the State throughout the project. Because FIS is the State's current WIC EBT provider, no transition of the WIC EBT program will be necessary.

Transitioning to a new EBT service provider will change the technology that delivers and manages benefits for families and children at risk. FIS has made this change from West Virginia's current vendor to FIS 11 times before, and our top priority is to make this transition as transparent as possible to those families that depend on their benefits. Our conversion experience has taught us how to reduce the risks associated with change and transition all EBT stakeholders without disruption.

We are well aware that the success of an EBT project depends on the skill and expertise of the people performing the work. FIS is committing a team of EBT experts to lead, manage, convert and support, and to continuously maintain excellence at every level and for all stakeholders.

FIS has developed and refined our project management techniques, controls and reporting mechanisms throughout our implementation experiences. Recently, in a record-setting four months, FIS converted the State of New Mexico from J.P. Morgan to FIS' *ebt*EDGE System in February 2015.

FIS converted the State of Kentucky in June 2016 and the State of Washington in July 2016 from their previous EBT provider, J.P. Morgan, to the FIS *ebt*EDGE System. During these conversion processes, FIS transitioned the client database, EBT cards, PINs, existing benefits and historical information into the *ebt*EDGE System. We also re-contracted the State's FNS Authorized retailers, deployed and installed POS devices, and established State connectivity. All conversion activities were completed on time and with exact accuracy.

Keeping Every State's Program Data Secure by Design

The value of an EBT service is not only defined by the efficient and reliable delivery of benefits, but also through absolute security of the beneficiaries' data and the EBT systems. Our extensive experience managing EBT projects has convinced us that a focus on prevention is the most effective approach to the security of EBT systems and services. Our multi-state EBT experience has provided us with the expertise to anticipate potential problems before they present true risks to the integrity of our EBT systems and services.

We operate and safeguard the most comprehensive payment and cash management systems in the industry. Our "Secure by Design" infrastructure remains the foundation of everything we do, and we recognize that the EFT industry standards for security management are the foundation for protecting EBT systems and services. Ten of the largest national networks around the world, as well as ten of the largest shared regional networks in the United States, depend upon our ability to provide the most stringent security measures available today.

FIS solves for security across an evolving spectrum of Risk, Information Security and Compliance (RISC) requirements.

- **We are vigilant.**
  FIS provides 100 percent vulnerability scanning of our environment on a weekly basis. (Most providers scan every six-to-twelve months.) We also scan 100 percent of our software source code, which again well exceeds the industry standard.
- **We are connected.**
  FIS has real-time access to a centralized repository of activities logged worldwide for all critical IT assets with 24/7 monitoring and a dedicated and highly-trained incident response team.
- **We are focused.**
  We provide a real-time security infrastructure and network monitoring for zero day attacks, Distributed Denial of Service (DDoS) attacks and rogue wireless devices.
- **We are experts.**
  We have brought security experience into FIS, with resources joining us from Homeland Security. We have also placed FIS assets on the front lines as the only financial technology provider now staffing a full-time employee at the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC), dedicated to live monitoring of cyber events. We work hand-in-hand with forensic analysts, software developers and researchers at the new Microsoft® Cybercrime Center. And we have built an expert compliance practice comprised of over 150 former regulators with an average experience of 15 years. As a result, we are the exclusive trainer of regulators for FDIC, OCC, CFPB and NUCA.

A Partner Committed to the State of West Virginia

The State of West Virginia will make a new and strategic commitment when it selects its next EBT vendor. This important decision will affect all State" residents in need. It will affect thousands of retailers on whom those clients depend. And it will certainly affect the work West Virginia's state employees conduct each day as they support EBT.

FIS is committed to strengthening the efforts of the State in improving the health and well-being of their citizens that depend on assistance. And we are committed to making that process and its transition as smoothly and effectively as possible. FIS will also protect the State's EBT systems with technology that is in the vanguard of innovation and security, both in payments and in EBT.

FIS offers West Virginia:

Low Risk Choice

FIS has had expert staff involved in EBT since the first state in the U.S. began electronic processing of benefits. This same team built FIS' solution, *ebt*EDGE, and will implement it in West Virginia. FIS has the strength of 55,000 employees and the resources of a Fortune 500 company behind it to ensure success of a timely implementation.

System Reliability

FIS' *ebt*EDGE benefit authorization platform has not had a single minute of unscheduled transaction processing downtime for the past five years. Our EBT systems operate on HP NonStop servers, the same servers used by 911 services, the airline industry, stock exchanges, and major hospitals.

FIS never stops investing in our IT infrastructure to ensure that our government clients can deliver critical benefits to citizens in need. Our EBT systems are available at least 99.999 percent of the time – an unmatched level of availability in the industry.

Transition Expertise

FIS has completed numerous on-time EBT implementations, including twelve transitions/conversions from other vendors. We are the only EBT vendor that has never missed a conversion date and never lost funds during a conversion. All conversions are completed quickly, on time and with exacting accuracy.

We are ready to do the same for West Virginia's SNAP EBT Program.

"Secure by Design"

Our "Secure by Design" infrastructure is at the foundation of everything we do to reduce risk and exposure for our clients. FIS has specialists on the front lines at the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC), dedicated to live monitoring of cyber events, and working hand-in-hand with forensic analysts, software developers and researchers at the new Microsoft® Cybercrime Center.

Proactive, Real-time Fraud Protection

The State of West Virginia can protect their EBT system with FIS' innovative fraud tools. Real-time monitoring, alerting, and reporting are the foundation of our customizable suite of tools. The FIS Fraud Suite of Tools and Fraud Resources assisted with a massive EBT bust, completed in 2016 with 22 people charged for allegedly collecting over $13 million from the United States Department of Agriculture by fraudulently redeeming SNAP benefits for cash.

Real-time monitoring allows the State to identify fraudulent activities before the transactions are approved, stopping fraud before it occurs.

FIS' tools also automate processes that previously required substantial labor hours. Rather than digging through a haystack to identify fraud risk, our tools point State staff directly to potential fraud among the millions of legitimate transactions.

Continuation of West Virginia's WIC EBT Program

In partnership with CDP, a leader in providing WIC and WIC EBT solutions, our team will continue to successfully operate the online WIC EBT system that the State has come to rely upon. We are proud of the outstanding reputation we have earned as a reliable and responsive provider throughout the EBT industry.

We are well prepared to meet every requirement of the EBT and WIC EBT programs, as we will demonstrate in detail through our RFP response. We want to demonstrate our understanding and our passion for this opportunity, beginning with the team of people gathered months ago to analyze the benefits and challenges relevant to the transition of the State. It is with pride and excitement that we present our solution for the State of West Virginia.

4 Response to Attachment A– Vendor Response Sheet

Within the attached response sheet (Attachment A: Vendor Response Sheet), provide the following: firm and staff qualifications and experience in completing similar projects; references; copies of any staff certifications or degrees applicable to this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met.

Also, describe the approach and methodology proposed for this project. This should include how each of the goals and objectives listed is to be met.

Throughout Section 4 of our response, we describe how Fidelity Information Services, LLC (FIS) will meet West Virginia Department of Health and Human Resources (DHHR)'s identified objectives and goals for an EBT solution. Information about FIS, including our experience in past projects, references, and staff description and qualifications can be found within this section.

Over the past five years as its WIC EBT prime contractor, FIS has had the privilege to build a successful business relationship with the State of West Virginia on a foundation of openness, honesty, reliability and integrity while incorporating a risk and security discipline. FIS' commitment to thought leadership, operational excellence and innovation champions our clients' businesses, keeping them competitive in today's dynamic and challenging industry environment. We give our clients the tools needed to thrive not just today, but in tomorrow's world.

Figure 4-1 FIS is an Award-Winning Industry Leader

As your Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) service provider over the past five years, the FIS Team [FIS and Custom Data Processing, Inc. (CDP)] knows and understands West Virginia's WIC Electronic Benefits Transfer (EBT) program. FIS is excited to expand our EBT relationship with the State of West Virginia by providing DHHR with a state-of-the-art EBT solution for West Virginia's Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Cash benefits including new EBT payments for TANF support service payments (SSP) to TANF cardholders, SNAP Employment and Training (E&T), Low Income Energy Assistance Program (LIEAP), School Clothing Vouchers, and the Child Care EBT program.

FIS has the experience, expertise and commitment to make it the right provider for West Virginia's EBT Programs. Today, FIS serves all 50 States and U.S. Territories with an array of EBT services. Expanding our services to the State of West Virginia is extremely important to FIS. The sole purpose of the FIS Government Solutions – EBT Division, since 1992, is to deliver critical benefits to citizens in need. Our mission is to help our fellow citizens across the United States to achieve and maintain their highest levels of independence and self-sufficiency.

Our solution has been developed specifically to serve government clients; providing technology and services required for clients to redeem their benefits using their EBT card. Ultimately the EBT card becomes a bridge to mainstream banking services for a vulnerable population that is overlooked when designing tools and services. FIS consciously develops and adapts all products in our portfolio to the needs of government. We bring to the State modernization of EBT practices including leading edge data security and fraud protection to all stakeholders.

FIS is the only EBT service provider that can claim a perfect performance record over the past five (5) years, never experiencing a second of downtime, uninterrupted, 100 percent availability of our EBT authorization engine. The authorization engine is one of the most important functions of EBT; it provides the approval and denial of each transaction, and without it, cardholders are challenged to redeem their benefits. The performance of our payment processing solutions demonstrates that we never stop investing in our IT infrastructure, singularly unmatched in the industry.

Moving beyond the stability of our architecture, FIS is also heavily invested in the security of not only our infrastructure but the payments industry as a whole. Our "Secure by Design" infrastructure is at the foundation of everything we do to reduce risk and exposure for our clients. FIS is the only EBT service provider placing assets on the front line in partnership with the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC) dedicated to the live monitoring of cyberevents. In addition, FIS works hand-in hand with the forensic analysts, software developers and researchers at the Microsoft® Cybercrime Center. FIS offers West Virginia an EBT Solution that is designed to stop fraudulent activities before they happen, combatting fraud across the entire industry, protecting the State and its citizens. FIS has been recognized and voted four years in a row as the number one provider of financial solutions on the FinTech 100 rankings – there is no other company that is better equipped to deliver SNAP, TANF/Cash, Child Care and WIC EBT technology solutions.

FIS Team for West Virginia

FIS understands the complexities of transitioning and operating West Virginia's multiple EBT programs. FIS will leverage our experiences from other statewide efforts. FIS has significant capability, and has succeeded without error or delay even in situations where we are transitioning multiple states concurrently.

In order to successfully deliver the technology and service requirements of West Virginia's EBT programs, FIS has selected Custom Data Processing, Inc. (CDP) and USA800 as our partners, forming the FIS Team. Our team is composed of the most well-known and well-respected companies and individuals to offer the skill sets necessary to build a successful implementation of the West Virginia EBT programs. Our proposed team includes:

FIS, the largest provider of payment technology solutions in the world, will fulfill the prime contractor role. Financial technology and payment processing is our core competency and the focus of our $6B company. FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions.

FIS has been in the EBT business since building the first EBT gateway in 1992, and is the only service provider today that manages and operates authorization and settlement components of its EBT solution.

Recently awarded the distinction as one of the healthiest companies in America by Interactive Health, Custom Data Processing (CDP) is a premier provider of data management systems and services for the public health community. Our diversified mix of services and solutions allows us to operate successfully throughout the United States. We have a vast array of offerings, which gives us a deeper perspective - one we can use to understand the whole picture. Built on family values, we operate with integrity. To us it's more than just a company on the line, our legacy is at stake.

Our strategic plan outlines the critical activities that will put our public health clients on a course for success in information technology. We believe technology can help improve key services for the communities served by our customers. Our solutions are scalable and can grow with our client's needs. In addition, our software solution allows for easy customizations and configuration changes.

USA800

FIS and USA800's combined proven track record and extensive experience will provide West Virginia callers a feature-rich, toll-free 24/7 Customer Service Center (CSC) using bilingual (English and Spanish) IVR systems and knowledgeable bilingual (English and Spanish) CSRs, to meet their account information needs.

USA800 has over 40 years of experience in call center operations. Headquartered in Kansas City, Missouri, USA800 employs over 1,200 people and has 1,000 workstations in their operations centers. USA800 is a Payment Card Industry (PCI) Level One certified and compliant contact center. USA800 will provide a partnership approach to FIS and DHHR in the management of the service centers handling West Virginia calls.

By combining the strong financial processing backbone of FIS, the public health focus of CDP, and the call center expertise of USA800, this team provides the State with unmatched expertise that is supported through real world experience working together for successful implementations.

We are excited by the opportunity to provide West Virginia with our high-quality EBT solutions. FIS will deliver our full service EBT solution with little to no impact to the State's existing EBT stakeholders, EBT clients and retailers during the transition to our system. FIS will perform and deliver an on-time and successful conversion of EBT services from the current J.P. Morgan System to the FIS *ebt*EDGE System, as we have proven by converting numerous State programs from J.P. Morgan in the past. At FIS, we have the necessary qualifications, skills, and well-experienced and well-known EBT industry resources to meet and, in most instances, exceed West Virginia's EBT system and service needs.

Qualifications and Experience

3. Qualifications and Experience: Vendors should provide in Attachment A: Vendor Response Sheet, information regarding their firm, such as staff qualifications and experience in completing similar projects; references; identification of staff certifications for project management, EBT and/or Electronic Funds Transfer (EFT) accomplishments or degrees deemed applicable to their assigned position within this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met. Resumes for the Vendor's key staff should be provided.

The Vendor should provide a detailed description of system analysts who will be assigned to the data system conversion process and for the staff assigned to financial system development, implementation/conversion for WIC, SNAP, TANF/Cash and Child Care EBT, systems. This information should include their operations experience within the last five years, in the areas addressed by this RFP or closely related areas. The information should include the period for the job performance; type of work performed and contract value that demonstrates the Vendor's ability to satisfy the requirements of this RFP.

*The Vendor should provide the following with regards to the security **staffing** plan: firm and staff qualifications and experience in completing similar projects; references; identification of staff certifications for information technology security or degrees deemed applicable to their assigned position within this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met.*

Note: The requirement language was modified as reflected above by the State's Answer to Question #18 in its Addendum Number 2, issued on August 22, 2016, providing responses to questions submitted by Vendors.

The FIS Team is dedicated to providing EBT services to state governments. The FIS Team has recently expanded our EBT and WIC EBT talent by over 35 resources to ensure we are able to continue offering outstanding service as our client base continues to expand. Many of these team members have worked together on previous EBT implementations, solidifying the team bonds and learning how to deliver efficiently. Working together to deliver these services for this partnership has much more value than compiling individuals from various sources and hoping the team develops a cohesive structure quickly. Team members began servicing WIC dating back to 1978 along with the first EBT statewide projects in 1992. It is a fact that the FIS Team members are the pioneers of the industry. Our staff members participated in the very first work groups led by FNS to define the concepts of EBT technology. No other vendor can compete with our historical experience and the accolades earned from our successes.

Firm Qualifications

As a provider of EBT services since 1992, FIS has proven our dedication and gained deep experience. Table 4-1, *FIS' EBT Services for SNAP, TANF (Cash) and WIC EBT*, highlights FIS services in every state.

Table 4-1 FIS EBT Services for SNAP, TANF (Cash) and WIC EBT

State Name	Host Processing Transaction Authorizing	EBT-Only Transaction Acquiring	Transaction Routing	Retailer Wireless Solutions
Alabama	✓	✓	✓	✓
Alaska	✓	✓	✓	
Arizona	✓	✓	✓	✓
Arkansas	✓	✓	✓	✓
California	✓	✓	✓	✓
Colorado		✓	✓	✓
Connecticut		✓	✓	✓
District of Columbia	✓	✓	✓	✓
Delaware	✓	✓	✓	✓
Florida	✓	✓	✓	✓
Georgia		✓	✓	✓
Guam			✓	
Hawaii		✓	✓	✓
Idaho		✓	✓	✓
Illinois		✓	✓	
Indiana		✓	✓	
Iowa		✓	✓	
Kansas	✓	✓	✓	✓
Kentucky	✓	✓	✓	✓
Louisiana	✓	✓	✓	
Maine		✓	✓	

Table 4-1 FIS EBT Services for SNAP, TANF (Cash) and WIC EBT

State Name	Host Processing Transaction Authorizing	EBT-Only Transaction Acquiring	Transaction Routing	Retailer Wireless Solutions
Maryland	✓	✓	✓	✓
Massachusetts	✓	✓	✓	✓
Michigan		✓	✓	✓
Minnesota	✓	✓	✓	✓
Mississippi		✓	✓	✓
Missouri	✓	✓	✓	✓
Montana		✓	✓	
Nebraska		✓	✓	✓
Nevada	✓	✓	✓	✓
New Hampshire	✓	✓	✓	✓
New Jersey	✓	✓	✓	✓
New Mexico	✓	✓	✓	✓
New York		✓	✓	✓
North Carolina	✓	✓	✓	✓
North Dakota	✓	✓	✓	✓
Ohio		✓	✓	✓
Oklahoma		✓	✓	✓
Oregon	✓	✓	✓	✓
Pennsylvania		✓	✓	✓
Rhode Island	✓	✓	✓	
South Carolina		✓	✓	
South Dakota	✓	✓	✓	✓
Tennessee	✓	✓	✓	
Texas	✓	✓	✓	✓
Utah	✓	✓	✓	✓
Vermont	✓	✓	✓	✓
Virgin Islands - US			✓	
Virginia		✓	✓	✓
Washington	✓	✓	✓	✓
West Virginia		✓	✓	✓
Wisconsin	✓	✓	✓	✓
Wyoming		✓	✓	✓

FIS is consistently being recognized in the EBT industry for our contribution of bold, innovative, and ground-breaking ideas that improve the effectiveness of State government operations. FIS is proud that our people, our clients and our technology are all being recognized by the leaders in the industry. As shared below, a highlight of FIS' accolades is the award conferred upon your WIC EBT project in 2014 for breaking new ground in the practice of EBT, demonstrating the State of West Virginia's successful partnership with the FIS Team. FIS has the experience, presence and background to continue to provide this level of excellent assistance to the State.

Project of the Year Award – State of West Virginia

The State of West Virginia, supported by FIS and our partner, CDP, won the Electronic Funds Transfer Association (EFTA) EBT Project of the Year award at the 2014 EBT Next Generation Conference for their WIC EBT implementation project in which the State connected to their legacy system and then subsequently interfaced successfully with Crossroads. The Project of the Year award is given annually to an EBT project that breaks new ground in some way in the practice of EBT.

Pioneer of the Year Award – Cary Jeffers

The EFTA awarded the eGovernment Payments Council Tim O'Connor Pioneer of the Year Award in 2015 to Cary Jeffers, FIS' Senior Director of Product. The Pioneer award is given annually to an individual who has made significant and long-lasting contributions to the practice of EBT. To date, Mr. Jeffers is the only individual from an EBT processor selected for this award. Mr. Jeffers has been involved with EBT for more than 26 years, all with FIS' EBT Division, and has participated on several industry committees and work groups including the Electronic Government Payments Council (eGPC), the WIC X9 specification group, the FNS Advisory Group, and the EBT Disaster Services Work Group.

Governor's Quarterly Award – State of Florida

In 2013, FIS was awarded the Governor's Quarterly Top Savings Vendor award in recognition of our company's commitment to fiscal responsibility by implementing bold and innovative cost saving business practices while increasing the effectiveness of state government operations. For Florida, FIS implemented the following:

- Case/account records: 6,817,441
- Client records: 13,277,199
- Benefit records: 9,003,497
- Client history records: 75,551,409
- Transaction History records: 2,168,764,333

History of FIS and Years of Experience

FIS was founded in 1968 as Systematics™ and through its core processing system of the same name, quickly became a globally recognized provider of technology solutions for financial institutions. Over the next two decades, Systematics, the company, continued to expand its service offerings for financial institutions of all sizes, including credit unions, community banks and more.

In the early 1990s, ALLTEL Information Services acquired Systematics and Computer Power, Inc. (CPI), a leading mortgage servicing provider and developer of the industry-leading Mortgage Servicing Package (MSP).

In 2003, Santa Barbara, California-based title insurance giant Fidelity National Financial® bought the financial services division of ALLTEL Information Services and renamed it Fidelity Information Services.

In 2004, FIS became a majority stakeholder in Kordoba GmbH & Co., an organization with over 20 years' experience of specializing in the Germanic core banking market including core transaction processing, ATM network solutions, accounting and reporting solutions and a securities processing system.

Having firmly established itself as a dominant player in the financial services technology space and having earned its place on the Fortune 500 listing, FIS then sought to further broaden its array of offerings and, in 2006, merged with St. Petersburg, Florida-based Certegy®, creating one of the largest financial institution technology processing and services companies in the world – FIS.

Today, FIS' breadth of services includes the array of Certegy offerings:

- Loyalty programs
- Stored-value cards and processing
- Check authorization and warranty services
- Payment card transaction services
- Check-cashing services
- Electronic bill payment services

In 2007, FIS acquired eFunds®, a Scottsdale, Arizona-based provider of electronic funds transfer (EFT) services, Electronic Benefit Transfer Services (EBT) (Government Services Division), risk management, prepaid card processing, and global outsourcing solutions to more than 10,000 financial services companies in more than 80 countries. As a result, FIS now provides:

- End-to-end EBT processing and all related services
- EBT transaction Gateway
- EBT check and credit card verification
- Debit processing, settlement and fulfillment
- Automated Clearinghouse (ACH) processing
- Electronic check processing and conversion
- ATM services
- Card issuance services
- Fraud and risk management services
- EBT, debit, check and credit card fraud detection services

In 2009, FIS acquired Metavante, a Milwaukee, Wisconsin-based provider of banking and payments technologies to approximately 8,000 financial services firms and businesses worldwide.

FIS' acquisition of SunGard in 2015 created one of the broadest sets of technology assets and market expertise in the industry and brought new solutions and services, enhancing FIS' offerings including

treasury, risk management, asset management, derivatives, trading and insurance. The combined company now has more than 55,000 employees and supports thousands of clients in over 100 countries worldwide.

Please see FIS' acquisition timeline in the figure below.

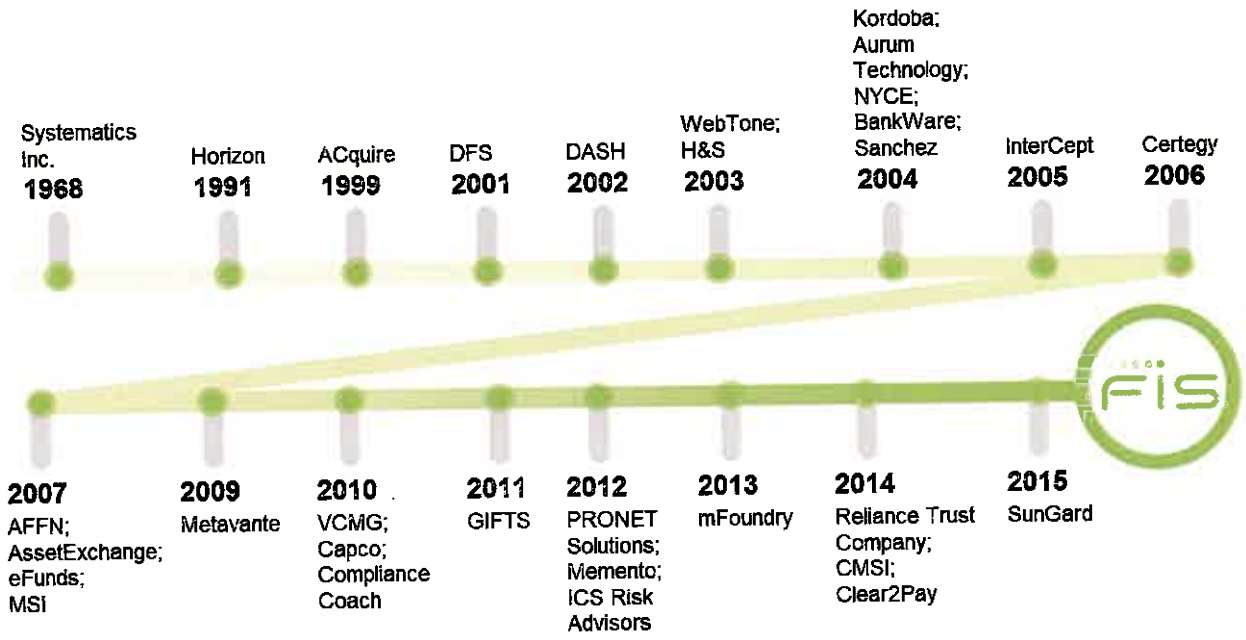


Figure 4-2 FIS Acquisition Timeline

Figure 4-3, *FIS Key Statistics*, provides a few key statistics that further demonstrate our processing scope and industry leadership include:

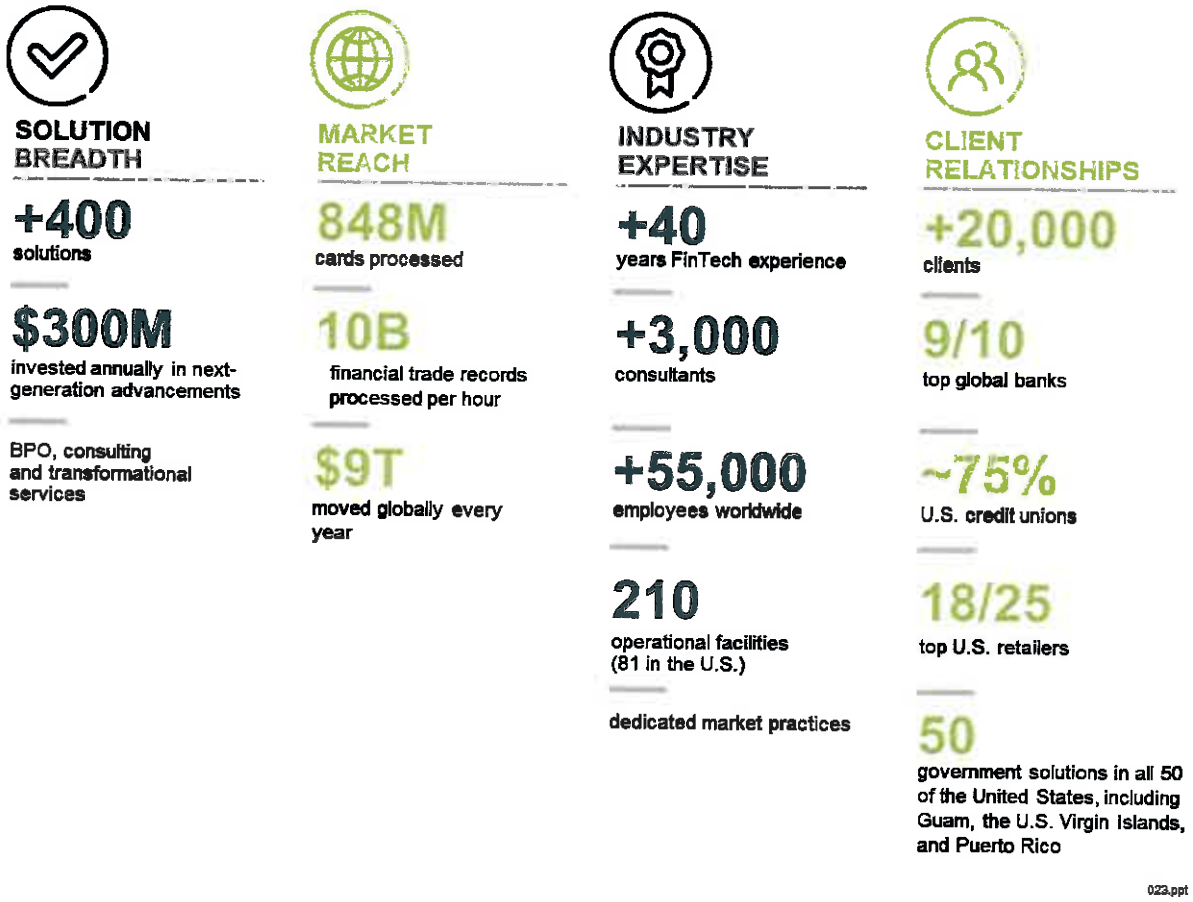


Figure 4-3 FIS Key Statistics

FIS has a history of financial and operational stability that the State can rely on to provide EBT services to its most vulnerable population. FIS has been the provider and backbone for most EBT transactions in the U.S. and its Territories for many years.

Industry Awards

Otherwise known as the Stevie® Awards, the American Business Awards are one of the world's premier business achievement recognitions. FIS and two of its leaders were each honored with one of the prestigious awards in June 2016:

- FIS received a Silver Stevie Award for Most Innovative Tech Company of the Year for a company with more than 2,500 employees.
- Gary Norcross, FIS president and CEO, was recognized as a Gold Stevie Winner in the category of Maverick of the Year.
- Marianne Brown, chief operating officer, Institutional and Wholesale, FIS, was named Bronze Stevie Winner for Woman of the Year.

We are proud of the growing awareness of the FIS global brand and industry recognition around the world. FIS was recently named to FORTUNE Magazine's 2016 list of the World's Most Admired Companies. This recognition was determined by a panel of executives, directors and industry analysts from around the world. FIS stood out for among other things, our global competitiveness, social responsibility and innovation – key traits that are among our strategic priorities and Guiding Principles.

FIS has received the No. 1 position on the IDC Financial Insights FinTech Rankings Top 100 list, which is comprised of top technology providers to the financial services industry and ranked by research firm IDC Financial Insights, for four different years.

FIS won four 2016 Bronze Stevie Awards for Innovation in Customer Service: Innovation in Customer Service – Financial Services Industries, Front-Line Customer Service Team, Customer Service Management Team of the Year and Back Office Customer Service Team of the Year – Financial Services Industries.

FIS was named one of the Stevie Awards Most Innovative Companies of the Year at the 2015 American Business Awards. FIS was recognized for its innovative digital banking and payments solutions, including Cardless Cash with biometric access and GenNOW, a prepaid solution FIS created to help young consumers and those attracted to alternative financial products to build a banking relationship.

In November 2014 FIS placed No. 1 on the inaugural FinTech Forward 100 listing of the world's leading technology providers, a prestigious new industry award given by American Banker and BAI. "With its breadth of services and market penetration, FIS is demonstrating its success in financial services technology," said Jeanne Capachin, founder and principal of Capachin Research, who analyzed submissions for BAI. "FIS tops our rankings and holds this place thanks to a wide range of solutions that institutions trust for their mission-critical businesses."

Other accolades received include:

Fraud Leadership

- The Department of Homeland Security has partnered with FIS, the only FinTech provider in this initiative, to respond to cyber threats to the global financial industry.
- FIS is a platinum member and actively participates in FIS-Industrial Security Awareness Council (ISAC) activities.
- FIS is an active leader in the Financial Services Sector Coordinating Council (FSSCC), the primary public-private partnership in the financial sector to address operational risk and resiliency efforts.
- FIS is one of five financial service institutions to formally partner with Microsoft's Cybercrime Center.
- FIS is a founding board member of the American Transaction Processors Coalition (ATPC), a coalition of payments and processing firms.
- FIS is a member of BITS, the technology policy division of the Financial Services Roundtable.

Innovation Awards

- FIS Loyalty Fuel Redemption, the industry's first solution that allows for single-swipe redemption at the point of sale, thus enabling consumers to pay with a participating loyalty card and redeem points toward the purchase, won Best Point of Sale Innovation Award at the 2016 PYMNTS Innovator Awards.
- FIS Loyalty ScoreCard was named Best in Category: Outstanding Rewards Program in the Retail & Loyalty division of the 2016 Pay Awards.
- Recognizing its position as a leading provider of treasury and cash management solutions, FIS took home top honors at Global Finance's 2016 Treasury & Cash Management Awards, being named Best Provider of Accounts Receivable Solutions and Best Corporate Risk Management Solution.
- FIS was named one of the Stevie Awards Most Innovative Companies of the Year at the 2015 American Business Awards. We won for the recent rollout of its Cardless Cash mobile ATM withdrawal solution, being the first cardless cash provider to offer biometrics and GenNOW, a prepaid solution FIS created to help young consumers and those attracted to alternative financial products to build a banking relationship.
- Named by Forbes magazine as one of the most innovative companies in the world in 2013. With a ranking of No. 98, FIS is the only U.S. FinTech Forward100 company included on Forbes' annual list of innovators. This ranking recognizes FIS' continuing focus on innovation and investment in new technologies that drive the development of market-leading client solutions.
- Earned Paybefore's 2014 Genius Award for the instant issue card upgrades "FIS Prepaid Flip Functionality." The Paybefore Awards are the most prestigious recognition of excellence in the worldwide prepaid, mobile and emerging payments industry.
- FIS client Epson awarded FIS with its "Pioneer Award" in 2013 for making a commitment to the partnership by becoming an early adopter of new print and image technology.

- Received the Payments Innovation People's Choice Award at the 2013 BAI Payments Connect Conference & Expo. Audience members voted for their favorite/most innovative presentation, and the winner for the Payments Innovation track was "FIS Mobile Wallet with Cardless Cash Access®."

Mobile Solutions Awards

- FIS won "Best Mobile Banking Technology" at the 2014 World Finance Technology Awards. Produced by international financial magazine *World Finance*, the awards recognize "achievement, innovation and brilliance" in technological advancements.
- The FIS Mobile Wallet was awarded the Best Practice for Customer Value Enhancement Award 2014 by Frost & Sullivan. Frost & Sullivan attribute FIS' exceptional performance to a comprehensive product portfolio, proven capabilities and a singular focus on driving innovation in the mobile wallets space in comparison to other market participants.
- Earned the 2013 Best in Class Mobile Banking Vendor Overall from Javelin Strategy & Research, the group's highest award for mobile banking vendors. In addition, FIS was ranked in the Top 3 Mobile Banking Vendors for Customized Solution and No. 1 in the Top 3 Mobile Banking Standard Solutions.
- CEB TowerGroup named FIS Mobile Banking Best in Class for Customer Service, Interface Development and Integration & Management in 2013.

Card Services and Payment Solutions Awards

- FIS Clear2Pay's Open Payments Framework won "Best Payments Product" at the 2014 Banking Technology Awards. These awards recognize excellence in IT for the financial services industry.
- Top Credit Card Processors.com ranked FIS a Top 10 Payment Platform in 2014.
- FIS' North American Card Solutions division was named the 2013 International Service Excellence Award winner in the category of Division of a Large Business. Noting FIS' continuous efforts to deliver the best service to clients, the Customer Service Institute said FIS' "focus and commitment to improving the customer experience through technology and personal support is outstanding."
- FIS' Corporate eBanking solution was identified as Best in Class in Enterprise Support, and Business eBanking solution named Best in Class in Core Functionality in a 2013 technology analysis published by CEB TowerGroup.

FIS' EBT SNAP, Cash and Child Care State Client Profiles

In the following section, we provide a detailed description of all relevant FIS EBT system development, implementation and operating experience. We believe this information helps demonstrate FIS' ability to perform the scope of work and to provide the State of West Virginia with an understanding of the depth of FIS' EBT experience. These projects highlight the conversion and operations experience of our technical and operations teams over the past five (5) years. In addition, each project's type (benefit programs supported), location (state), period of performance, project manager's name and contact information, and goal met are provided.

Alabama
EBT Project

- New Contract awarded in March 2016
- FIS served as Subcontractor from 1996-2002
- FIS served as the prime EBT vendor from 2002-2012
- Phase: Design and Implementation
- Project Manager: Julia Thomas
  Julia.Thomas@dhr.alabama.gov

- SNAP
- Cash
- Medicaid
- Employment and Training
- Non-Emergency Transportation
- Unemployment Compensation
- Child Support

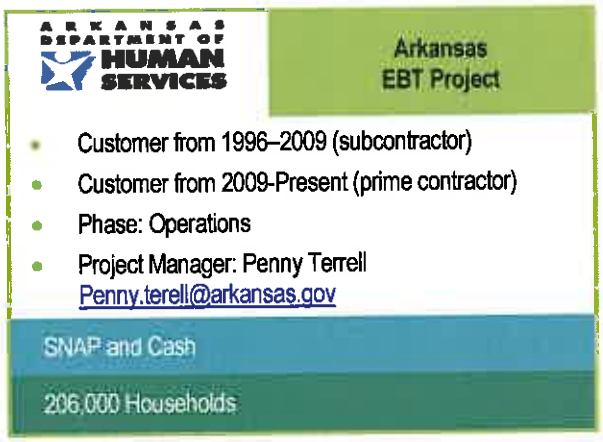
415,000 Households

FIS was awarded the current contract for the Alabama Department of Human Resources (DHR) in March 2016. The two-year base contract also includes two optional one-year extensions. FIS is currently working closely with Alabama DHR to provide an on-time, seamless conversion from the current EBT system to the FIS *ebt*EDGE System. The conversion is scheduled for February 2017. FIS will serve as DHR's one-source, turnkey EBT service provider – delivering the full spectrum of EBT services for SNAP and Cash, including processing services for the State of Alabama Medicaid Non-Emergency Transportation Reimbursements. We will also provide EFT services to all Alabama clients receiving Child Support and Unemployment Insurance benefits.

From 1996 to 2002, FIS was a key EBT subcontractor to J.P. Morgan for the State of Alabama when the State was part of the Southern Alliance of States (SAS) Project, providing all of the EBT services required on behalf of J.P. Morgan during that six-year period.

In 2002, Alabama selected FIS as the prime EBT provider for the State's EBT and EFT programs. During the contract term, FIS worked closely with the Alabama DHR to develop a new EBT program for the Alabama Medicaid Non-Emergency Transportation Reimbursements. We also processed the AL Vantage Debit Card for UI (Unemployment) Benefits throughout the contract term.

As Alabama DHR's prime EBT provider for the State's EBT and EFT programs since 2002, FIS fulfilled DHR's goal to provide a cost-efficient comprehensive EBT solution by delivering the full spectrum of EBT services for SNAP and Cash, including processing services for the State of Alabama Medicaid Non-Emergency Transportation Reimbursements and AL Vantage Debit Card for UI (Unemployment).

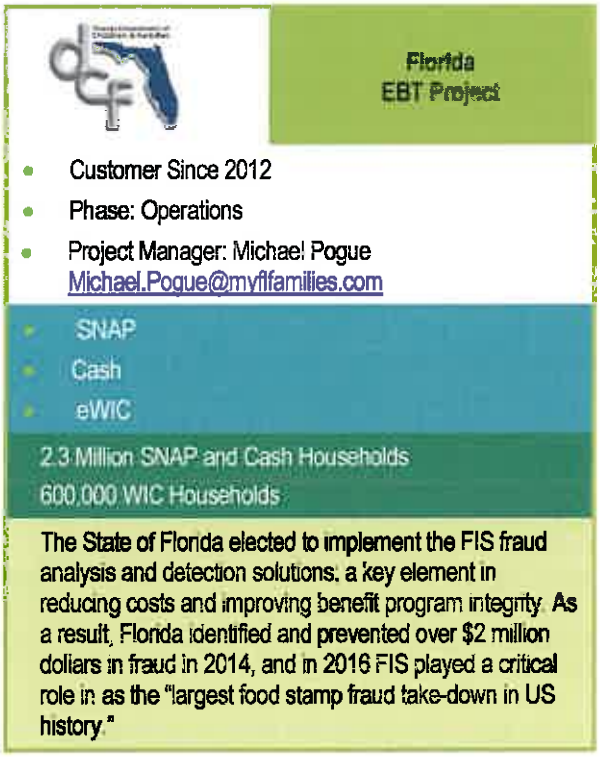


FIS was awarded the current contract for the Arkansas Department of Human Services (DHS) in December 2008. Beginning in 1996 through 2003, FIS, as the subcontractor for the SAS Project, provided project management, transaction processing, FIS' administrative terminal application, EBT-only software and acquiring, state training materials, EBT gateway switching for interoperability, financial settlement and reconciliation services, twenty-four (24)/seven (7) days per week customer services, retailer services and operational support for the State of Arkansas.

In February 2010, Arkansas successfully converted back to the FIS *ebt*EDGE System. This efficient transition was the result of our thorough conversion strategy, which concentrated on defining transition activities such as conversion of the client database, EBT cards, PINs and existing benefits, the loading of historical information such as transaction history into FIS' Data Warehouse, re-contracting retailers, deploying and installing VeriFone VX 510 POS devices, and establishing State connectivity. In addition, FIS redesigned the Arkansas EBT card, moved calls to our U.S.-based customer and retailer call centers, and documented accurate and detailed requirements.

During the spring of 2011, numerous counties in the State of Arkansas were impacted by severe storms, tornadoes, and floods, thus resulting in the declaration of a federal disaster. To support benefit issuance for these victims, FIS revised our programming to drop ship cards for the State directly to clients and local offices.

As Arkansas DHS' prime EBT provider for the State's EBT and EFT programs since 2009, FIS fulfilled DHR's goal to provide a cost-efficient comprehensive EBT solution by successfully completing the conversion to the FIS *ebt*EDGE system in February 2010 on time and according to the implementation schedule.



FIS was awarded the contract for the Florida Department of Children and Families DCF in October 2012. The contract for SNAP, Cash and eWIC was fully executed in December 2012.

The Department's SNAP and Cash benefits were converted from the previous EBT provider (J.P. Morgan) to the FIS *ebt*EDGE System on September 16, 2013. All conversion activities were successfully completed on time and with "dead-on" accuracy. The conversion schedule we implemented was within four (4) minutes of our reported projections.

Since the operational phase of the Florida EBT program began, the State and FIS have continued to build on the successful conversion, making multiple enhancements to the *web*ADMIN environment that provide additional levels of security related to the State's internal users. The State of Florida's approach to fraud investigation included implementing data mining tools and innovative algorithms to identify fraudulent transactions. The State of Florida elected to implement the FIS fraud analysis and detection solutions; a key element in reducing costs and improving benefit program integrity. As a result, Florida identified and prevented over $2 million dollars in fraud in 2014. In 2015, FIS worked in partnership with USDA-OIG and the FBI to successfully take out 22 retail store owners which were "trafficking" food stamps and stolen identities for cash. Both the U.S. Attorney for the Southern District of Florida and news sources are hailing this event as the "largest food stamp fraud take-down in US history."

In 2013, FIS was awarded the Governor's Quarterly Top Savings Vendor award in recognition of our company's commitment to fiscal responsibility by implementing bold and innovative cost saving business practices while increasing the effectiveness of state government operations.

FIS achieved the State of Florida's stated goal to receive complete, end-to-end EBT systems and nationally-recognized customer service by completing all conversion activities on time with "deadly accuracy" in September 2013.

Currently under our third contract with the Kansas Department for Children and Families (KDCF), FIS has been the prime EBT services provider to the State for more than 17 years. We entered into our first contract with the State of Kansas in February 1996. As a first-time EBT implementation, this project required the management of a full conversion from a paper-based system to EBT including: transaction processing services; FIS' administrative terminal; EBT-only software and acquiring; POS equipment installation; TPP management; EBT gateway switching; financial settlement and reconciliation services; card management; client, retailer, and staff training and training materials; 24/7 customer services; retailer services; and associated support. The full-state implementation of approximately 78,600 SNAP, TANF and other cash program households was completed on schedule.

Under the second contract, which began in 2003, we worked diligently with the DSRS to meet their specific operational needs and goals to expand their EBT benefit offering. By October 2003, FIS had upgraded more than 500 Kansas EBT-only retailers' POS terminals to VeriFone's Omni 3200 equipment.

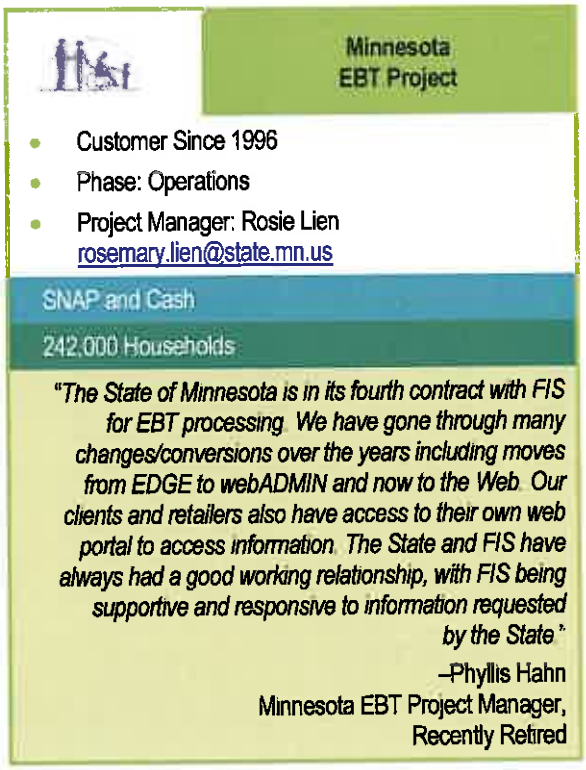
As Kansas KDCF's prime EBT services provider for more than 17 years, FIS met their specific operational needs and goals to expand their EBT benefit offering by successfully completing the initial conversion to the FIS *ebt*EDGE system on time, and continuing to provide requested enhancements throughout the subsequent years.

Since 2007, FIS, as Subcontractor to Custom Data Processing, Inc. (CDP), has provided the acquiring for WIC EBT-only terminals, which are routed through the FIS ebtEDGE switch. FIS also provides Retailer Help Desk support, and settlement and reconciliation for the FIS-supplied WIC EBT-only terminals.

In November 2015, FIS was awarded the Commonwealth of Kentucky's electronic benefit transfer new five-year contract for the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and the electronic debit card solution for foster care payments. FIS worked closely with the Commonwealth to provide a seamless transition from their current system, operated by J.P. Morgan, while maintaining functionality, interfaces and file layouts, all with minimal to no disruption to all EBT stakeholders. FIS also implemented our fraud tools to help meet the Commonwealth's goal of eliminating fraud and abuse, while improving the EBT program's efficiency and enhancing administrative effectiveness.

FIS met the Commonwealth's goal of providing a seamless transition from their current EBT system to FIS' ebtEDGE System with no disruption to the EBT stakeholders by successfully completing the conversion on time in June 2016. Our EBT contract for SNAP and Cash processing expires in November 2010 with five 1-year extensions possible.

FIS met the Commonwealth's goal of providing a seamless transition from their current system to FIS' ebtEDGE System with no disruption to the EBT stakeholders by successfully completing the conversion on time in May 2016.



Our EBT partnership with Minnesota began in 1996 when FIS contracted with the State's Department of Human Services (MNDHS) to convert two counties—the two largest counties in the State—to the FIS *ebt*EDGE System from ACS/TransFirst Corporation. The Project's conversion strategy focused on how to manage a collapsed set of tasks for a one-day conversion with minimal impact to all EBT participants. The highly successful conversion included the development of ATM network interfaces and EBT-only POS cash issuance sites to support EBT cash transactions throughout the State, re-contracting with retailers and third-party processors, converting the client database, converting EBT cards in the three counties, and establishing connectivity within county and State offices.

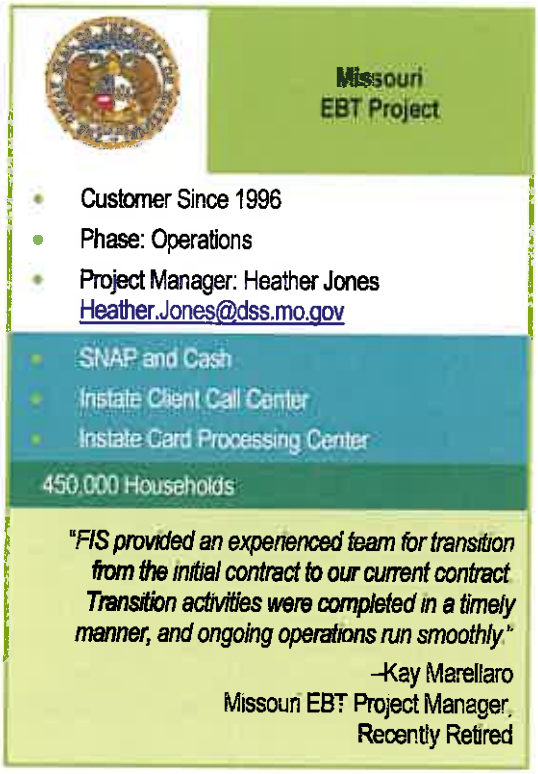
After awarding the second contract to FIS, the State's primary goal was converting to our PC-based administrative terminal application, pcADMIN. FIS successfully converted 124 Minnesota county offices by September 2001. We also upgraded more than 1,100 EBT-only retailers to the Omni 3200 POS equipment.

Under Minnesota's third contract, the State county offices using pcADMIN were converted to, and now use, FIS' web-based administrative terminal, webADMIN. The web-based functionality used by MNDHS includes the webADMIN application, online documentation and tutorials, a Cardholder Portal, a Merchant Portal, and application security. We fulfilled all preparedness responsibilities in the State's EBT Disaster Recovery Plan, 635 State users were migrated to webADMIN, new reporting enhancements were added to the Minnesota EBT system, and the Client Help Desk IVR was converted to an SIVR unit.

In December 2009, under the current contract, FIS began the process of upgrading the State of Minnesota's client PIN Select equipment in the local county offices from VeriFone Omni 3200 POS equipment to new VeriFone VX 510 terminals. After this successful upgrade, we upgraded all of the State's EBT-only POS equipment to the VeriFone VX 510 terminals as well. The terminal replacement process was completed on time in May 2010.

In 2009, FIS was awarded its fourth SNAP and Cash benefit processing contract with the State of Minnesota. In 2013, FIS was awarded its fifth SNAP and Cash benefit processing contract with the State of Minnesota.

As the State of Minnesota's EBT services provider since 1996, FIS met their goals to implement a comprehensive, cost-efficient EBT solution by successfully converting their system to the FIS *ebt*EDGE system on time, and upgrading the State's administrative terminal application, PIN-select equipment and EBT-only POS equipment throughout the subsequent years.



We began our relationship with the Missouri Department of Social Services (DSS) in 1996 as a subcontractor, when the State was part of the Southern Alliance of States (SAS) Project. Citibank EFS (now J.P. Morgan) selected FIS to process EBT transactions for the Missouri Department of Social Services (DSS)'s initial conversion from paper food stamp coupons to EBT. Missouri processed its first live EBT transaction in 1997 using FIS' *ebt*EDGE System.

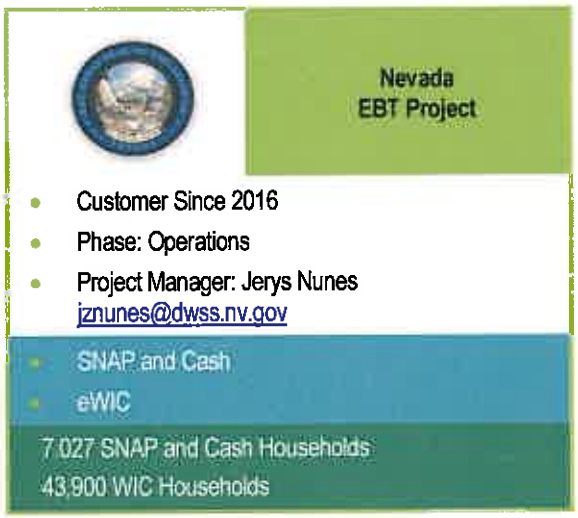
In 2002, FIS was awarded the Missouri EBT contract as the prime contractor. Because FIS was the State's processor under the original contract, no database conversion was needed. Instead, we re-contracted with approximately 2,300 EBT-only retailers and third-party processors and deployed new POS devices. At the State's request, we redesigned the Missouri EBT card and upgraded the State's administrative access from 3270 terminals to FIS' pcADMIN. Without interruption, we continued to add new clients, benefits, and cards to the *ebt*EDGE System. The transition project was completed on schedule in January 2003, with no interruption of service to Missouri participants.

In 2004, FIS worked with DSS and a subcontractor to implement a Missouri-based call center to handle client calls. We shared our EBT Call Center expertise with the new call center provider and equipped them with operational tools such as our administrative terminal application and Online Information Guide. Our SIVR still acts as the first-response for Missouri client calls, allowing clients to choose from several functions such as checking their account balance, selecting a PIN, or deactivating their lost or stolen EBT card. Missouri retailer calls have been answered at our Retailer Help Desk since the beginning of our EBT partnership with the DSS.

FIS has supported Missouri's participation in the USDA's Summer EBT for Children (SEBTC) demonstration program in three of the past four years. The SEBTC program reduces hunger for children and their families during the period when schools are closed each year. In 2016, Missouri expects to serve 17,000 children in five different geographic areas of the state.

Over the past two decades, DSS staff has developed close working relationships with FIS' State Support Service representatives. Throughout the operation of the Missouri Project, FIS has provided comprehensive EBT services and continues to work with DSS to achieve their EBT system goals. As a result, Missouri DSS exercised all available options to extend the last contract through March 2012. Missouri DSS awarded their newest EBT contract to FIS in June 2011. In May 2016, Missouri DSS extended their contract with FIS for one additional year.

FIS supported the State of Missouri's goal to implement a comprehensive EBT system by providing transition activities in a timely manner, and running ongoing operations smoothly.



In January 2016, the FIS Team secured two new EBT contracts with the State of Nevada when Nevada's SNAP, Cash, and WIC contracts with J.P. Morgan were officially assigned to the Team. Because of J.P. Morgan's decision to exit the EBT business, the State of Nevada's Department of Health and Human Services was given an option to assign their EBT contracts to a new vendor instead of completing the RFP process. The State selected the FIS Team as their EBT services provider. The contract for WIC EBT services also encompasses all WIC EBT services for the State's Inter-Tribal Council of Nevada.

In just five short months, the FIS Team completed the successful conversion processes for both the SNAP/Cash and WIC EBT programs, which occurred two months sooner than originally planned. The State's EBT Systems were converted to the FIS Team's systems on May 15, 2016. The FIS Team now provides full end-to-end EBT services and processing for Nevada and ITCN.

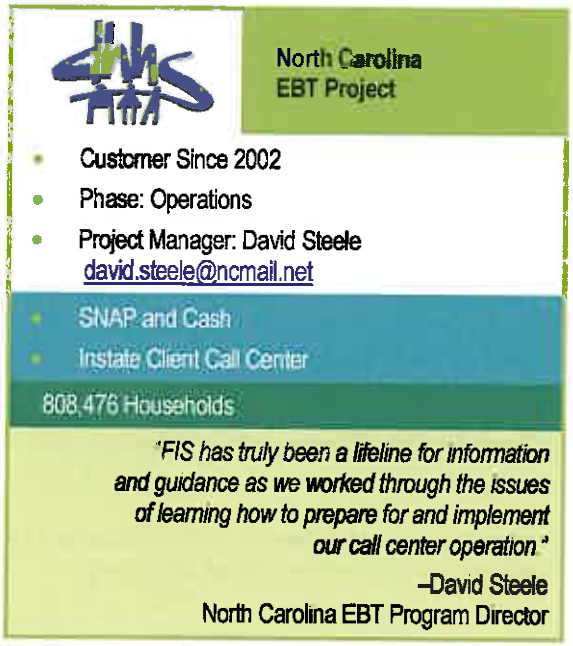
The State of Nevada's goal to assign the EBT contracts for SNAP, Cash and WIC EBT from J.P. Morgan to a subsequent contractor without undergoing the traditional RFP process was achieved when FIS successfully converted the SNAP/Cash and WIC programs in only five months.

FIS was awarded the contract for the New Mexico Human Services Department (HSD) in September 2014. The contract was fully executed on February 23, 2015.

During the conversion process, FIS transitioned the client database, EBT cards, PINs, existing benefits, and historical information into the *ebt*EDGE System. All conversion activities were completed on time and with great success.

This efficient transition, one of the fastest in the industry, was the result of our thorough conversion strategy which concentrated on defining transition activities such as conversion of the client database, re-contracting retailers, creating and delivering the EBT stakeholder training and materials, deploying and installing POS devices, establishing connectivity with county and State offices, and documenting accurate and detailed requirements.

FIS' efficient transition from the previous contractor to FIS' *ebt*EDGE System is one of the fastest conversions in the EBT industry, meeting the State of Mexico's goal to quickly implement a comprehensive EBT solution.



In 2002, FIS entered into a contract, as prime contractor, with the North Carolina Department of Human Services (DHHS) to provide a turnkey EBT system, converting the State's original system from their previous EBT provider (J.P. Morgan). By April 2003, we successfully converted the State to FIS' *ebt*EDGE System, used by over 100 State and county offices in support of all North Carolina households that receive SNAP benefits. This efficient transition was the result of our thorough conversion strategy which concentrated on defining transition activities such as conversion of the client database, re-contracting retailers, creating and delivering the EBT stakeholder training and materials, deploying and installing POS devices, establishing connectivity with county and State offices, converting EBT cards, and documenting accurate and detailed requirements. During the Project's Development phase, our focus was to develop conversion programs, test the conversions, set up telecommunications, and provide interface certification of the system. Today, we continue to support the ongoing operations of the North Carolina Project, providing comprehensive EBT services that meet the unique operational needs of the DHHS.

In 2004, North Carolina county offices equipped with Internet access began using FIS' web-based administrative terminal functionality, which includes a Cardholder Portal, the webADMIN application, online documentation and tutorials, and application security. For those county offices without Internet access, DHHS users connect to the system using FIS' pcADMIN application which offers the same administrative application functionality in a PC-based environment.

When the State wanted to implement a state-run client call center in 2004, FIS acted in a consultant role throughout the planning and implementation of this new call center. We were able to share our expertise in call center operations, guiding the State in CSR scheduling and resource management, providing training materials and assisting in the training of CSRs, offering business continuity services, and providing the State with call center operations tools such as our administrative terminal application and Online Information Guide. If the North Carolina Call Center is unable to accept calls, FIS' Customer Service Centers serve as backup. We also provide adjustment support for the resolution of client transaction discrepancies.

In July 2005, FIS implemented PIN selection using the IVR for North Carolina clients. FIS worked with the State to convert cash benefits from paper checks to the EBT card for North Carolina recipients in 2013. FIS was awarded a third contract as prime contractor in October 2011.

FIS has met the State of North Carolina's goal to provide a cost-efficient EBT solution since 2002, providing the State with invaluable assistance in implementing a new call center, and more recently, helping the State convert cash benefits to the EBT card.

In December 2007, FIS was awarded the contract for the North Dakota Department of Human Services (DHS) as prime contractor. The State's conversion to FIS' *ebt*EDGE System was successfully completed in March 2009 from the previous EBT provider's system (J.P. Morgan). This conversion occurred simultaneously with the conversion of the South Dakota EBT system. This was the first and only instance in EBT history that an EBT contractor converted two states in a single weekend. Since then, FIS has provided the full range of processing and services for SNAP. As part of the conversion process, we re-contracted with the EBT-only retailers and installed new VeriFone VX 510 terminals. We also began taking calls in our U.S.-based customer and retailer call centers and providing the entire range of customer service functions. At the State's request, we redesigned the Dakotas' EBT card specifically for the State of North Dakota.

FIS helped the State of North Dakota achieve its goal to provide a comprehensive EBT solution by successfully converting their system to FIS' ebtEDGE System on time while simultaneously converting the State of South Dakota.

Our EBT partnership with the State of Oregon began 16 years ago, in 1997, when FIS was awarded the contract with the Oregon Department of Human Services (DHS) for its EBT Project. As a first-time EBT implementation, the project required the management of a full conversion of a paper-based system to EBT including transaction processing services; administrative terminal; EBT-only software and acquiring; POS equipment installation; TPP management; EBT gateway switching; financial settlement and reconciliation services; card management; client, retailer, and staff training and training materials; 24/7 customer services, retailer services, and associated support. The Statewide rollout finished on schedule in May 1998 with no interruption of service to Oregon participants.

Today, FIS provides Oregon with host-to-host connectivity between FIS' *ebt*EDGE System and the Department's eligibility system in 91 Oregon local offices. This application integration synchronizes the data on the Department's eligibility system and FIS' *ebt*EDGE System, eliminating dual entry into another interface. This interface is also used for card issuance as well as making changes and inquiries to the EBT system database.

In September 2004, FIS upgraded more than 1,800 Oregon EBT-only retailers' POS terminals to VeriFone's Omni 3200 equipment. In June 2011, Oregon added Child Care Time and Attendance services to their EBT Contract. This new program went live in the fall of 2011.

Throughout the ongoing operations of the Project, FIS has accommodated the Department's needs by implementing State-requested system changes, adding new benefit types, creating new EBT system reports, making design changes to the Oregon Trail card, upgrading to the SIVR, upgrading to web-based administrative terminal access including a Cardholder Portal and a Merchant Portal, adding a State-funded food program, and adding new local offices to the system.

FIS helped the State of Oregon achieve its goal to a provide a comprehensive EBT solution by originally managing a conversion of their paper-based system to EBT, and continuing to implement requested system enhancements in subsequent years.

DSS

South Dakota EBT Project

- Customer Since 2007
- Phase: Operations
- Project Manager: Sandy Vanneman
  Sandy.vanneman@state.sd.us
- SNAP
- Medical Eligibility Verification
- Direct ACH payments for several other State programs

42,000 EBT Households

"South Dakota couldn't be more pleased with FIS, their knowledgeable staff, and the courteous, prompt attention we have received throughout the transition to a new contractor. State Support and Customer Service staff have been exceptional in their handling of any issues or meeting customer needs. Throughout the transition we have frequently asked many questions and everyone has been gracious, patient and willing to provide any assistance to meet our needs. Immediately after conversion, we required a legislative change effective 07/01/09 to our state-funded SNAP program and this work was completed timely, accurately and without disruption to SD recipients."

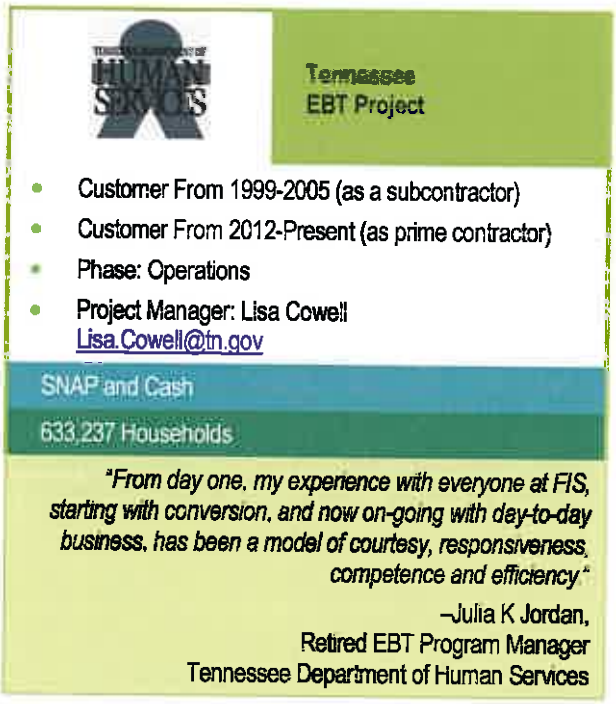
–Sandra Vanneman
South Dakota EBT Program Administrator

In December 2007, FIS was awarded the contract for the South Dakota Department of Social Services (DSS) as prime contractor. The State's conversion from the previous EBT provider's system (J.P. Morgan) to FIS' *ebt*EDGE System was successfully completed on time in March 2009. This conversion occurred simultaneously with the conversion of the North Dakota EBT system. This was the first and only instance in EBT history that an EBT contractor converted two states in a single weekend. Since then, FIS has provided the full range of processing and services for SNAP.

As part of the conversion process, we re-contracted with the EBT-only retailers and installed new VeriFone VX 510 terminals. We also began taking calls in our U.S.-based customer and retailer call centers and providing the entire range of customer service functions. At the State's request, we redesigned the Dakotas' EBT card specifically for South Dakota.

We also manage the subcontractor relationships for this contract: Emdeon provides processing services for the Medical Eligibility Verification System (MEVS) and Fiserv provides card embossing and encoding services for both the EBT cards and the MEVS medical ID cards.

FIS helped the State of South Dakota achieve its goal to provide a comprehensive EBT solution by successfully converting their system to FIS' ebtEDGE System on time while simultaneously converting the State of North Dakota.

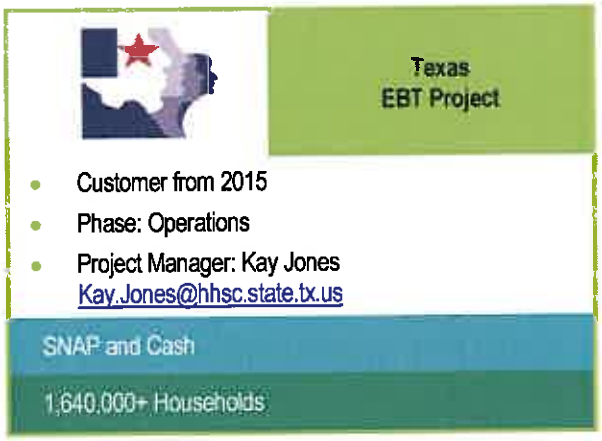


FIS began providing EBT services to Tennessee in 1999. As a subcontractor, FIS provided project management, EBT transaction processing services, state training materials, settlement and reconciliation services, reporting, and twenty-four (24)/ seven (7) days per week Help Desk services for clients and State staff. Until November 2002, FIS also provided POS equipment installation and maintenance, EBT-only POS software and acquiring, State and retailer training and documentation, and Help Desk services for Tennessee.

FIS was awarded the newest contract with the Tennessee Department of Human Services (DHS) in May 2011. In February 2012, Tennessee successfully completed an on-time conversion back to the FIS *ebt*EDGE System from the previous EBT provider (J.P. Morgan). This efficient transition was the result of our proven conversion strategy. In addition to converting clients and retailers to the *ebt*EDGE System, FIS moved calls to our U.S.-based customer and retailer call centers.

In 2015, FIS began working with the State of Tennessee on a data screening project, underwritten by AARP, encouraging EBT clients to use more of their SNAP benefits to purchase fresh food at farmers' markets. Phase 2 of this project will continue in 2016.

FIS' efficient conversion from the State of Tennessee's previous contractor, J.P. Morgan, was completed smoothly and on time in February 2012, supporting the State's goal to implement a comprehensive EBT solution.



In July 2015, FIS closed a new six-year contract with the State of Texas Health & Human Services Commission. The State of Texas has nearly 2 million combined household SNAP and Cash cases, making it one of the largest EBT programs in the nation today. FIS' reputations for excellent customer service, system stability and reliability, and our innovative fraud management solutions were some of the key differentiators in HHSC's decision to award the contract to FIS. FIS will serve as HHSC's new one-source EBT services provider – delivering a cost-effective and fourth generation EBT solution to the State. FIS completed a seamless and smooth conversion to FIS' *ebt*EDGE System in May 2016 with the goal of little to no disruption in service delivery to Texas clients, the retail community and to HHSC staff.

FIS completed a seamless and smooth conversion to our *ebt*EDGE System in May 2016, meeting the State's goal of little to no disruption in service delivery to Texas clients, the retail community and to HHSC staff.

In October 2015, FIS executed a new contract with the State of Washington's Department of Social and Health Services as a result of a competitive procurement process. On July 16, 2016, FIS converted Washington's current EBT system operated by J.P. Morgan to FIS' ebtEDGE System. FIS is now processing the State's Food (SNAP), Temporary Assistance for Needy Families (TANF), and Aged, Blind and Disabled (ABD) benefits. The contract expires in October 2020, with two 11-year extensions possible.

FIS is now serving the State's 539,167 EBT households and we are also supporting the 5,000 authorized EBT merchants throughout the State. As the State's new EBT partner, FIS be working closely with DSHS to eliminate as much program fraud and abuse as possible through our extensive set of fraud tools and services. Additionally, FIS will serve as a valuable partner in the DSHS' goal of improving the efficiency of their EBT program.

FIS successfully transitioned their system to FIS' ebtEDGE System in July 2016, helping the State of Washington achieve their goal to improve the efficiency of their EBT program and the effectiveness of program administration.

FIS was awarded the contract for the Washington D.C. Department of Human Services (DHS) in April 2011.

In January 2012, the District successfully converted from the previous EBT provider (J.P. Morgan) to the FIS *ebt*EDGE System. Once again, FIS' proven conversion strategy resulted in another on time conversion.

To fulfill a unique requirement, FIS entered into a partnership to support the card and PIN production and distribution for District clients with the United Planning Organization (UPO). FIS utilizes the UPO to provide two card issuance offices within the District which assist clients with EBT training, card cancellation, issue new and replacement cards, and assist with PIN selection or changes. In June 2014 FIS implemented our Fraud monitoring tools to assist the District in identifying suspect activity by clients or retailers, including the real time blocking of cash transactions at prohibited locations.

FIS is currently working with the District, testing the District's new eligibility system and transitioning batch processing to Web Services, with an anticipated completion date in October 2016.

As the prime contractor for DHS since 2012, FIS has helped DHS achieve their goal to provide a cost-efficient EBT solution.

In 2006, FIS contracted as prime EBT vendor with the Wisconsin Department of Health and Family Services (now known as the Department of Health Services (DHS)) to provide a turnkey EBT system in support of all Wisconsin households that receive FoodShare (SNAP) benefits. In October 2007, we successfully converted the State's system from their previous EBT provider (J.P. Morgan) to the *ebt*EDGE System. In addition to our normal conversion activities, FIS redesigned the Wisconsin Quest EBT card, and moved calls to our U.S.-based customer and retailer call centers.

Wisconsin was the first FIS state to use Simple Object Access Protocol (SOAP) to integrate their Cares Worker Web with FIS' *ebt*EDGE System. This integration enhanced the State's web site and provided EBT functionality for State staff through a single State application. For emergency situations, Wisconsin issues vault cards over the counter. Clients select their PINs via a PIN-Select terminal in

the local office. Client emergency demographic and benefit files are processed by FIS multiple times during the day.

The FIS Team was awarded the first eWIC contract with the Wisconsin Department of Human Services in 2014. Our services include design development, implementation, project management, documentation, training, maintenance and operations, retailer enablement, interface design to MIS, online transaction processing, vendor and State reconciliation and settlement, EBT card production, vendor POS solutions, stakeholder web portal, and customer service. The program achieved statewide production in October 2015.

In 2014, The State of Wisconsin Department of Children and Families issued a RFP seeking a qualified and experienced vendor to provide the full spectrum of third party payment and settlement services, specifically electronic benefit transfer (EBT) card services, for delivery of benefits to approximately 30,000 families who receive Wisconsin Shares (WI Shares) Child Care subsidy benefits each month.

Further strengthening our relationship with the State of Wisconsin, FIS entered into a contract with the Department of Children and Families to administer Child Care EBT services in March 2015. The goal of the project is to provide the State of Wisconsin Department of Children and Families with the full suite of products and services that were carefully outlined in the Request for Proposal including complete end-to-end Child Care "Payment to Parent" EBT solutions, our award winning customer service and FIS' unique State Support Service and staff. This program was implemented to deliver EBT card services to Wisconsin Shares Child Care subsidy program participants in 2016.

FIS has helped State of Wisconsin achieve their goal to provide EBT card services and delivery of benefits for SNAP (FoodShare), WIC EBT and Child Care benefits by successfully converting their food benefits system in 2007, WIC EBT system in 2015, and Child Care system in 2016.

FIS Team's WIC EBT Project Profiles

The FIS Team is honored to be the leader of online WIC EBT state contracts and projects throughout the United States today.

Based on recent participation numbers from USDA FNS, WIC Direct serves 1,101,315 participants; approximately 70 percent of the total participants served in statewide operational online eWIC projects rely on WIC Direct. We operate 10 of the 20 statewide implementations of WIC EBT, which means that the FIS Team has more experience implementing online eWIC solutions than any other potential bidder. Participation data for FY 2014 were obtained from:
http://www.fns.usda.gov/sites/default/files/pd/26wifypart.pdf

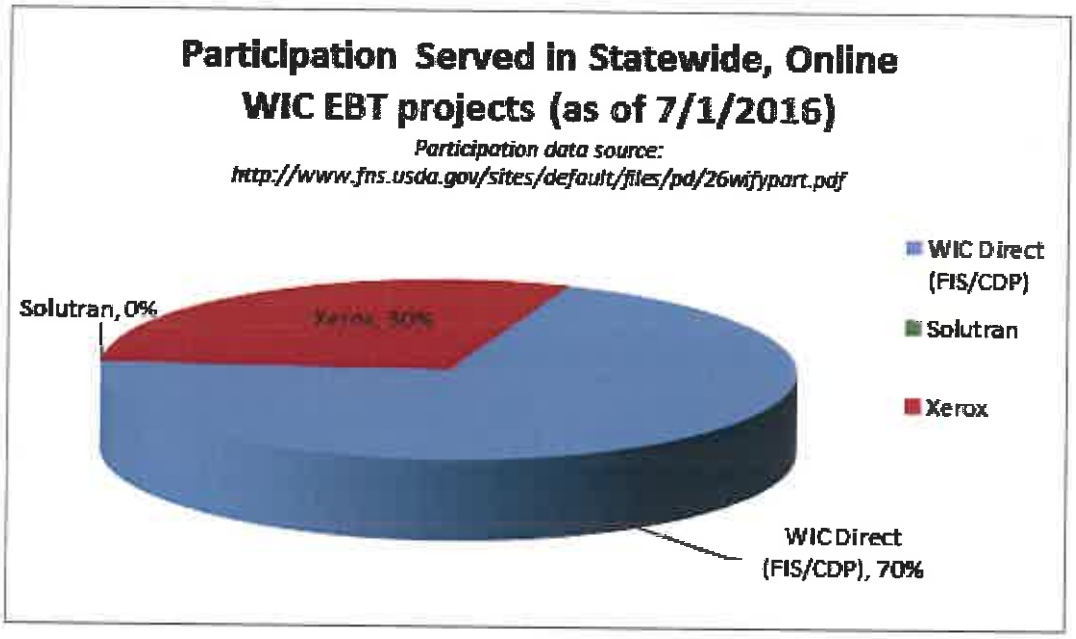


Figure 4-4 FIS/CDP WIC EBT Cardholders Served in Statewide Online eWIC Projects

Our solution has been developed specifically to provide government clients with the technology and services they require to enable their members to redeem their benefits using their WIC EBT cards. Ultimately, the WIC EBT card becomes a bridge to mainstream services for a vulnerable population that is overlooked when designing tools and services. The FIS Team consciously develops and adapts all products in our portfolio to the needs of government. By selecting FIS, we will carry on the modernization of EBT practices including leading edge data security and fraud protection for all stakeholders.

Over the past decade, our team in partnership with USDA FNS, worked hand in hand in developing the WIC EBT program policies, business rules and technical standards for EBT. We have designed, developed implemented and currently operate WIC EBT compliant solutions. As a provider of a full-service, turnkey WIC solution, we offer our experience, subject matter experts, documentation and

lessons learned gained from over two decades of design, development and implementation and ongoing operations of WIC EBT projects to the State of West Virginia.

The project descriptions below demonstrate the strong success rate the FIS Team has in working together to deliver WIC EBT to State partners. Each project had a unique set of stakeholders and constraints that required collaborative thinking and creative solutions. The FIS Team stepped up to each challenge and found solutions to keep the projects moving while minimizing risk.

This project experience is intensive, but the team is structured to optimize resources and keep the delivery team from becoming overloaded. It is only through experience on a diverse set of projects that a provider can understand what it takes to deliver. We employ several strategies, including:

- Separate implementation and operations teams so that the implementation team can roll off to new projects and the ongoing maintenance and support activities are managed by a single product-focused team
- Multiple implementation teams so that the Project Managers can focus on the needs of clients
- Analysis of level of effort across project phases to plan for staff utilization and resource needs
- Addition of new resources from within the industry
- Addition of new resources to our mentorship program, in which newer staff members work in partnership with seasoned staff to learn the processes and add a fresh perspective to our operations

The State of West Virginia selected the FIS Team as their "online outsourced e-WIC" solution provider in 2011. The State of West Virginia determined through the planning process that both Crossroads and WIC EBT would be implemented concurrently. Per the Agency, "e-WIC will simply be the benefit issuance method used in the clinic. Implementing concurrently allows the State Agencies to gain efficiencies in the training process and eliminate the need to train staff first on paper issuance and then on e-WIC at a later date".

The WIC EBT project included collaborative efforts across the State Agency, Crossroads DD&I contractor, and the FIS Team. With a focused goal of implementing both Crossroads and WIC EBT simultaneously, the project diverted from this goal as Crossroads was still in development and testing when WIC EBT was scheduled to implement. Rather than put the WIC EBT project on hold, the State explored creative solutions with the FIS Team. The Team then proposed, and the State agreed, to integrate our solution, WIC Direct, with West Virginia's legacy MIS system, STORC, to eliminate a delay of moving to WIC EBT. The Team subsequently interfaced with Crossroads when it was ready to implement. WIC EBT was fully operational statewide in 2013.

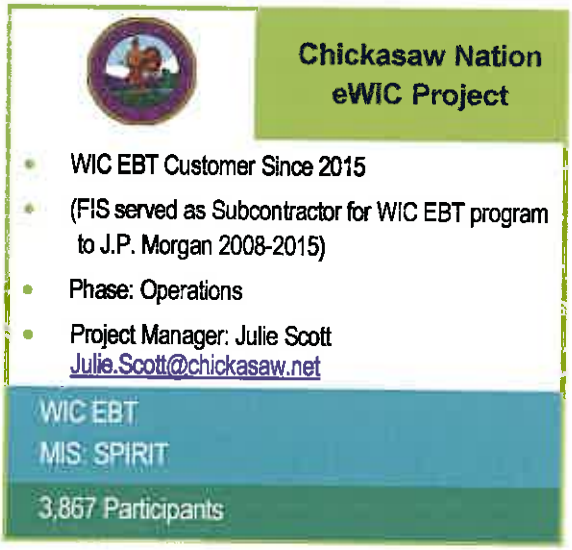
In the following section, we provide additional detailed descriptions of relevant FIS Team WIC EBT system development, implementation and operating experience. We believe this information helps demonstrate the FIS Team's ability to perform the scope of work and to provide the State of West Virginia with an understanding of the depth of the FIS Team WIC EBT experience. These projects highlight the implementation and operations experience of the FIS Team's technical and operations teams over the

past five (5) years. In addition, each WIC EBT project's location (state), period of performance, project manager's name and contact information, and goal met are provided.

In 2016, the Arizona WIC Program, contracted with CDP/FIS to provide the Arizona WIC Program and other members of the Health and Nutrition Delivery System (HANDS) Consortium (American Samoa, Commonwealth of the Northern Mariana Islands [CNMI], Guam, and Navajo Nation WIC Programs) with online WIC EBT services. The scope of services includes tasks to implement, operate, and host WIC Direct and provide ancillary WIC EBT services, such as customer support and retailer enablement.

A unique component of this project is based on each of the Consortium members within the HANDS Consortium having its own HANDS software application. This means that the FIS Team will interface a separate WIC Direct instance with each of the five (5) iterations of HANDS. Therefore, this contract vehicle serves five (5) unique geographically dispersed WIC State Agencies that use the same MIS.

The FIS Team is working with the State of Arizona to achieve its goal of implementing a WIC EBT program which interfaces with the five iterations of HANDS. The Pilot is on schedule, projected to occur in June 2017.



The Chickasaw Nation has been serviced by FIS since 2008. FIS began as a subcontractor to J.P. Morgan, providing acquiring services for WIC EBT-only terminals, which were routed through the FIS *ebt*EDGE switch. FIS also provided Retailer Help Desk, settlement and reconciliation for all retailers.

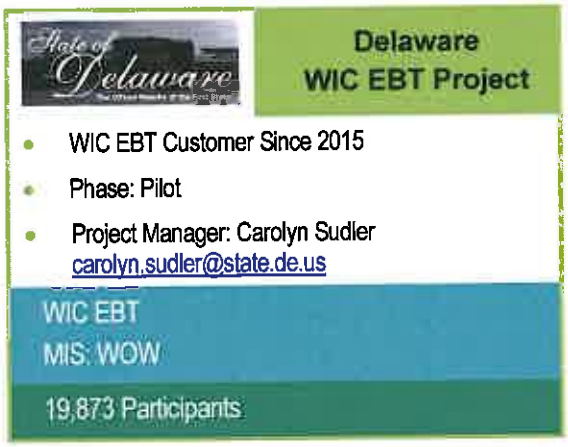
In 2015, the FIS Team was awarded the contract to convert to a new EBT processor to provide a full service, online WIC EBT solution integrated with SPIRIT. The conversion to WIC Direct and *ebt*EDGE was successfully completed in 2015. This project also includes provision of Summer Electronic Benefits for Children (EBTC) benefits through WIC Direct.

Chickasaw Nation's goal to implement a full service, online WIC EBT solution integrated with SPIRIT was achieved when the FIS Team successfully converted Chickasaw Nation's WIC EBT system from J.P. Morgan to WIC Direct and ebtEDGE in on time 2015.

In 2014, the FIS Team was awarded the State of Colorado Department of Health & Environment WIC EBT Services contract. The services included integrating the FIS Team's full service online WIC EBT solution with the State's MIS - MPSC (Mountain Plains System Consortium) system. This project involved coordinating the EBT implementation efforts with the MPSC User Group MIS contractor.

The Colorado WIC Program worked in collaboration with members of the MPSC Users group to design and implement the appropriate interface to support online EBT. As a project leader, Colorado's work on the MIS requirements has benefited MPSC partners such as Iowa, who has implemented WIC Direct and *ebt*EDGE. The State of Nevada is also leveraging the State of Colorado's work as Nevada is transferring MPSC and currently using WIC Direct and *ebt*EDGE with their legacy MIS system to support WIC EBT.

The FIS Team worked with the State of Colorado to achieve its goal of implementing a WIC EBT program that integrated with the State's MPSC system.



In 2014, the Delaware WIC program was seeking to modernize their benefit delivery system by replacing the paper FIs (financial instruments) with electronic issuance of benefits using online magnetic card technology to redeem benefits at the point of sale (POS). The requirement included the integrations of the WIC EBT online solution to the State's WOW Management Information System.

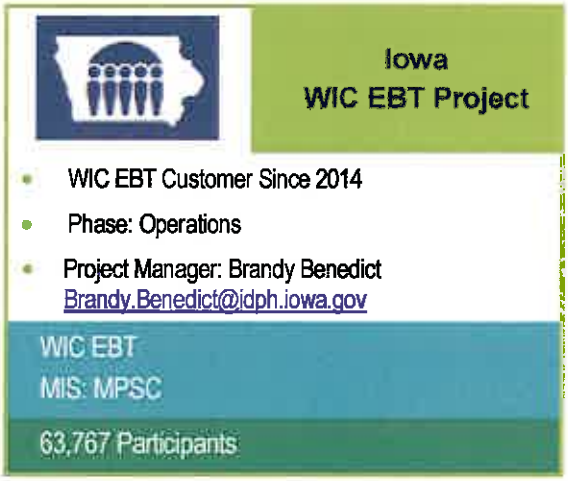
In 2015, the FIS Team began work on the contract to implement WIC Direct/*ebt*EDGE statewide. In addition to project management and technical services provided during planning and development, the FIS Team supported the collection of UPC data via a third party UPC collection tool. By providing hands on support during the collection process, FIS Team members were able to develop a UPC Collection Guide tool to document best practices and strategies. The Delaware WIC program launched their pilot in June 2016 and statewide rollout is scheduled to complete in the fall of 2016.

The FIS Team is working with the State of Delaware to achieve its goal of using online magnetic card technology to redeem WIC benefits. The implementation is on schedule, with the statewide rollout projected to complete in the fall of 2016.

The FIS Team was awarded the contract for the Florida Department of Children and Families (DCF) SNAP and WIC EBT Projects in October 2012 and began work in December 2012. The Team converted the State of Florida (which has the fourth largest WIC program in the nation) from a paper-based WIC system to electronic benefits delivery. The WIC Direct and *ebt*EDGE System was implemented concurrently with the implementation of a new MIS, FL-WiSe. The successful pilot began on July 1, 2013 and statewide rollout began in March 2014.

This 6-month implementation of a major statewide EBT service, coupled with a new MIS, was unprecedented in the industry as it was the shortest conversion from paper food instruments to WIC EBT.

The State of Florida and the FIS Team achieved **Florida's goal to implement WIC Direct and ebtEDGE concurrently with a new MIS, FL-WiSe in the shortest conversion from paper food instruments to WIC EBT to date.**



In partnership with Colorado, the contract for EBT services in Iowa was awarded to the FIS Team in 2014. Iowa embarked on a concurrent implementation of a new MIS, MPSC, with WIC Direct. A unique aspect of this project was that, although transferring MPSC, the State was not a full member of the User Group and could not submit change requests to support their project. This was not an issue, as Colorado's partnership and implementation of WIC Direct allowed any required MIS updates to be submitted through the MPSC process. Iowa went to pilot in October 2015 and completed rollout in May 2016.

Iowa made use of social media to communicate project progress as rollout took place. Their participants could easily find out when WIC EBT would start in their area. The State team successfully used social media tools to get Iowans excited about WIC EBT.

The FIS Team supported the State of Iowa in their goal to concurrently implement a new MIS, MPSC, with WIC Direct, achieving a complete State rollout in May 2016.

Kentucky WIC EBT Project

- WIC EBT Customer Since 2007
- Phase: Operations
- Acting WIC Director: Nicole Nicholas Nicole.Nicholas@ky.gov

WIC EBT
MIS: CMS

121,682 Participants

"Custom Data Processing's WIC Data Warehouse is one of the most powerful tools developed to make all KY WIC data available to multiple users for a variety of uses such as reporting, graphing, food dollar tracking, WIC outreach, vendor monitoring, and WIC historical data studies. Kentucky continually finds new uses for the available data."

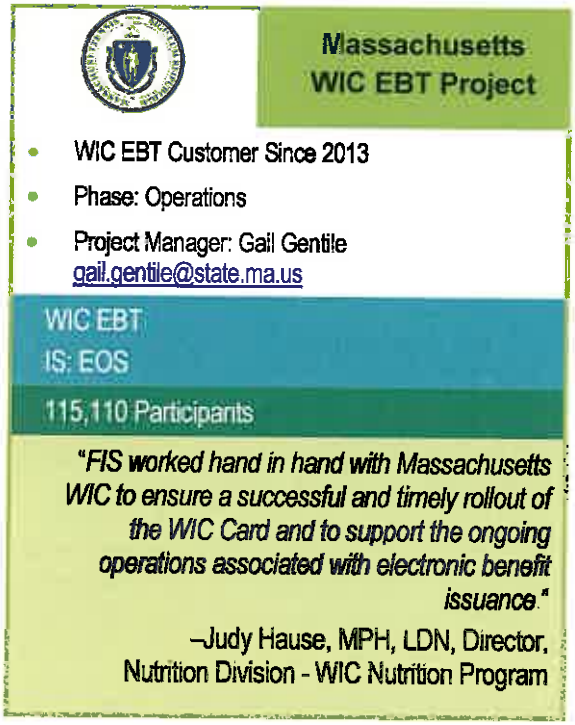
–DENNIS HILL,
Kentucky WIC Operations Manager (retired)

WIC Direct began in Kentucky through a grant with the Commonwealth to develop an online WIC EBT System, known today as WIC Direct. It was developed in shoulder-to-shoulder work sessions with Kentucky WIC end users and USDA FNS. Many of the WIC EBT standards that are in place in the industry today are based on the collaborative work achieved on this project.

The FIS Team has been providing full service online EBT Services, integrated with the Kentucky Public Health Clinic Management System (CMS), since 2007. Services included: design, development, implementation, training, vendor management, and ongoing operations and support service for WIC EBT issuance and redemption. Ongoing services include real-time online transaction processing and authorization, EBT host management, vendor reconciliation and settlement, network interface to agency management information system, EBT card production, PIN issuance/change, contracting with vendors, deployment and maintenance of vendor POS equipment, vendor training, and customer service.

The Team was also responsible for the development of a farmers' market POS terminal to process WIC CVB transactions for the Kentucky WIC EBT Project.

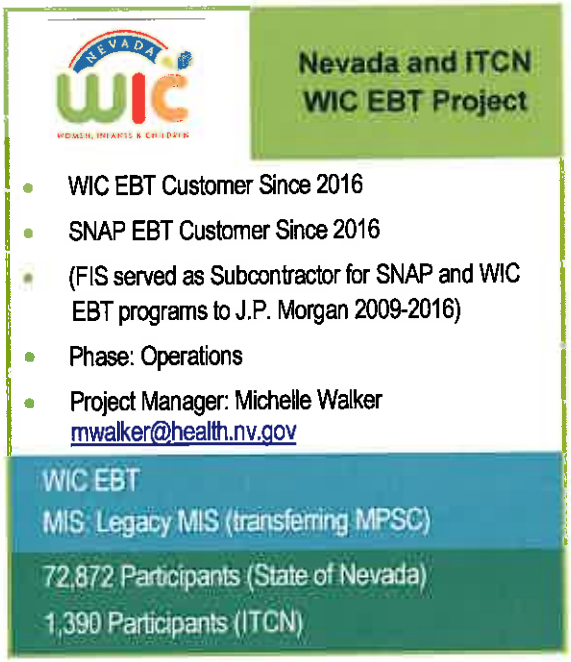
The FIS Team closely worked with the Commonwealth to develop an online WIC EBT System, achieving this joint goal in 2007.



In 2013, The FIS Team was awarded a contract with the Commonwealth of Massachusetts to implement WIC Direct with the State's MIS, Eos. The MIS had to be updated to support EBT functionality, and the interface between Eos and WIC Direct needed to be built. It was during this project that several components of the FIS Team's methodology were integrated into standard process, such as weekly technical checkpoints in which technical leaders had a chance to talk freely and check in without going through others.

The Massachusetts WIC Direct pilot began in July 2014. Once Pilot was approved, the State embarked on a statewide rollout that spanned four weeks in October. By November 2014, Massachusetts was statewide with WIC EBT. Project Kickoff to statewide rollout was 54 weeks, which is an incredible accomplishment considering the development required on the interface and in the MIS.

The FIS Team and the Commonwealth of Massachusetts worked together to build an interface between WIC Direct and the State's MIS, Eos, achieving this goal in November 2014.



In January 2016, the FIS Team secured two new EBT contracts with the State of Nevada when Nevada's SNAP, Cash, and WIC contracts with J.P. Morgan were officially assigned to the Team. Because of J.P. Morgan's decision to exit the EBT business, the State of Nevada's Department of Health and Human Services was given an option to assign their EBT contracts to a new vendor instead of completing the RFP process. The State selected the FIS Team as their EBT services provider. The WIC EBT contract encompasses all WIC EBT services including those for ITCN, the State's Inter-Tribal Council of Nevada.

The State's EBT Systems were converted to the FIS Team's systems on May 15, 2016. The FIS Team now provides full end-to-end EBT services and processing for Nevada and ITCN. The FIS Team completed the successful conversion processes for both the SNAP/ Cash, and the WIC EBT programs, which occurred two months sooner than originally planned.

The State of Nevada's goal to assign the EBT contracts for SNAP, Cash and WIC EBT from J.P. Morgan to a subsequent contractor without undergoing the traditional RFP process was achieved when FIS successfully converted the SNAP/Cash and WIC programs in only five months.

In 2014, the Oregon Health Authority selected the FIS Team as their WIC EBT service provider. We worked closely with the State to integrate the WIC Direct solution with the State developed and operated MIS, TWIST. Statewide rollout of WIC EBT was completed in March 2016.

FIS upgraded the POS terminals for retailers supporting both EBT SNAP and WIC benefit redemption to the multi-application VeriFone VX 520 model during the implementation phase.

The FIS Team worked with the Oregon Health Authority to achieve its goal to implement a WIC EBT system integrating with the State's MIS, TWIST, by successfully completing the statewide rollout in March 2016.

South Dakota WIC EBT Project

- WIC EBT Customer Since 2016
- Phase: Design and Implementation
- Project Manager: Rhonda Buntrock Rhonda.Buntrock@state.sd.us

WIC EBT
MIS: SD-OIT
17,607 Participants

The State of South Dakota's Department of Social Services elected to leverage their SNAP EBT contract with FIS to add WIC EBT Services. The contract amendment was fully executed in March 2016.

We are working closely with the Department to implement our full service online WIC EBT solution. The FIS Team is proud to serve the South Dakota Department of Health where their goal is to promote and maintain the health and well-being of nutritionally at-risk women, infants and young children. WIC Direct will interface with the South Dakota MIS, which is a version of the MIS we interface with in Florida and Delaware. Pilot is scheduled for early 2017.

The FIS Team is working with the State of South Dakota to achieve its goal to provide WIC EBT services to its recipients. The implementation is on schedule, with Pilot scheduled for March 2017.

Wisconsin WIC EBT Project

- WIC EBT Customer Since 2014
- SNAP EBT Customer Since 2006
- Phase: Operations
- Project Manager: Michelle Bostick Michelle.Bostick@dhs.wisconsin.gov

WIC EBT
MIS: ROSIE
108,901 Participants

The FIS Team was awarded the first WIC EBT contract with the Wisconsin Department of Human Services (DHS) to provide online WIC EBT services. This project included integration of the WIC Direct solution into the State's WIC Management Information System (MIS) known by the acronym "ROSIE" (Real-time Online Statewide Information Environment).

In the WIC clinics, nutritionists, eligibility certification staff and benefit issuance personnel are supported by "ROSIE" to issue negotiable food instruments (FIs) that are redeemable through authorized WIC vendors (i.e., retail grocers, pharmacies). With the integration of WIC EBT into ROSIE, the issuance of benefits using FIs is now replaced with the WIC EBT card. The FIS Team's WIC EBT services include: design, development, implementation, project management, documentation, training, maintenance and operations, retailer enablement, interface design to the State's MIS, online transaction processing, vendor and State reconciliation and settlement, EBT card production, vendor POS solutions, stakeholder web portals, and customer service. The project achieved statewide production in October 2015.

The FIS Team's efficient, on-time integration of the WIC Direct solution with the State's MIS helped the State of Wisconsin's achieve its goal to provide statewide online WIC EBT services in October 2015.

FIS Company References

Among our many daily goals at FIS, we strive to ensure our state customers are pleased with our work, that we are meeting their needs and requirements, and that they know they can count on us to be there for them and to assist them in their day-to-day operations to ensure successful EBT operations 24/7/365. As a result of providing consistent and excellent service, we in turn strive to earn excellent references.

We invite the evaluation members of this procurement to contact the following State client contacts to inquire as to our level of commitment and our system reliability. Names and contact numbers, along with pertinent information regarding the services we provide to our referenced customers are provided below.

Table 4-2 FIS Customer References

Customer Name and Project Description	Contact Information	
State of Kentucky	Glenda Burke EBT Coordinator Kentucky CHFS 275 E. Main Street, 3E-I Frankfort, Kentucky 40621	(P) 502-564-7514 Email: Glenda.Burke@ky.gov
State of North Carolina	David Steele EBT Director North Carolina Department of Health and Human Services 2019 Mail Service Center Raleigh, North Carolina 27699-2019	(P) 919.715.9597 (F) 919.715.4829 Email: David.Steele@ncmail.net
State of Oregon	Bill Walker EBT Coordinator Department of Human Services Human Services Building, 2nd Floor 500 Summer Street NE, E48 Salem, Oregon 97301-1066	(P) 503.945.6075 (F) 503-373-7032 Email: maurice.walker@state.or.us

FIS Team Staff Qualifications

As a provider of EBT services since 1992, FIS' EBT staff brings a wealth of experience and knowledge of the entire EBT system to ensure the continued success of West Virginia's EBT programs. We are proud of the outstanding reputation we have earned as a reliable and responsive provider throughout the EBT industry. With our varied EBT experience, we can assure DHHR that the FIS Team will uphold the success you have already built with your EBT programs. We will strive to move your EBT Programs into the next generation as technology continues to expand, providing improved solutions for all your stakeholders. The FIS Team will provide excellent service, meeting and exceeding your expectations for your next EBT provider, and fulfilling all RFP requirements.

To ensure all requirements are met and to maintain success throughout the entire contract term, we fully understand that a dedicated and experienced project team is critical. As the world's largest provider of payment technology solutions and a global leader in consulting and outsourcing solutions, we have a significant pool of talented EBT staff with advanced skill sets and experience, including software programmers, systems support specialists, project managers, field managers, account managers and customer support staff, all supported by senior management. Additionally, we have business units to provide technical and operations support who operate the hardware platforms and network configurations, and provide other services such as documentation and training services.

The FIS Team has carefully approached the staffing requirements and will successfully deliver all requirements outlined in the RFP for West Virginia's EBT programs. The staff members we have selected specifically for this project include a highly qualified team of top EBT professionals with the management and organization skills to seamlessly convert DHHR's EBT programs to FIS' *ebt*EDGE System, to continue to operate your WIC EBT program on WIC Direct, to meet your ongoing operational needs in the most efficient way possible, and to meet all requirements of the RFP. We have specifically chosen individuals with the necessary experience and expertise to enable us to meet and exceed the requirements of this RFP.

This team's experience spans all of FIS' EBT projects which range in contract value from $1,200,000 to $45,000,000.

FIS proposes the following key staff to manage the implementation and ongoing operations for West Virginia's EBT Programs:

Table 4-3 Proposed Key Personnel

Name	Position
Alan Greene	FIS Team Project Manager
Fabiola Benavides	SNAP, TANF/Cash and Child Care Project Manager
Amy Duncan	WIC EBT Project Manager

Throughout all phases of the West Virginia EBT project, it is critical for DHHR staff to get answers to questions and any issues resolved quickly. Your staff needs to have access to the FIS Team's decision makers during all phases of the project. We have clear lines of authority, equipping the FIS Team Project Manager with the flexibility to act quickly and decisively. We are also committed to providing the corporate oversight and resources the Project Manager needs to get the job done. This structure places the overall responsibility and accountability for quality systems and services at the most effective and efficient point, the FIS Team Project Manager.

FIS is proud to propose Mr. Alan Greene to serve as the FIS Team Project Manager for the DHHR EBT Project. Mr. Greene has been serving the State of West Virginia since 2011 as the Program Manager for

the WIC EBT project. Mr. Greene will expand his relationship and focus to represent both the SNAP and WIC Programs. As he does today, he will work on the West Virginia EBT Project from the effective date of the contract and throughout the life of the contract. Mr. Greene will have the responsibility for day-to-day management of the project, including overall project performance and contract compliance. He will be responsible for maintaining a close working relationship and effective communication with the State's EBT Project Director and designated staff members.

With more than 30 years of project management expertise, he has demonstrated a proven ability to mentor and motivate multifaceted high-performance internal and external teams, gain trusted-advisor status with key decision makers, and implement programs and strategies that improve productivity and profitability. Mr. Greene prides himself in managing the expectations of demanding stakeholders with excellence.

For the important role of the WIC EBT Project Manager, FIS proposes Ms. Amy Duncan. As the WIC EBT Project Manager, Ms. Duncan will work closely with DHHR and designated staff members and will lead the West Virginia WIC EBT Program for the FIS Team. Ms. Duncan has nearly two decades of experience providing professional consulting and systems implementation services to federal, state, and local health and human service organizations, with a specific focus on the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

Our proposed SNAP, TANF/Cash and Child Care Project Manager, Fabiola Benavides, will be responsible for the management of the SNAP, TANF/Cash and Child Care programs. Ms. Benavides has over seven years of EBT and project management experience including planning and managing the conversion activities for the transition of the District of Columbia, Tennessee, and New Mexico J.P. Morgan EBT Systems to FIS' ebtEDGE System.

The FIS Team Project Manager, Mr. Greene, will be supported by both the SNAP, TANF/Cash and Child Care Project Manager, Fabiola Benavides, and the WIC EBT Project Manager, Amy Duncan, to manage all of the daily tasks, manage the work plan, attend scheduled meetings, deliver all reports DHHR has asked for, coordinate deliverables and deliverable reviews, as well as to move the work plan forward. The FIS Team Project Manager will monitor the work process and if the project starts to falter in any way, the FIS Team Project Manager immediately will take action.

System Analysts and Subject Matter Experts

The key staff for the West Virginia EBT Project will be supported by a team of system analysts and subject matter experts. When planning our approach to the West Virginia's EBT programs, we placed significant thought and careful consideration into the team members who, day in and day out, will be responsible for ensuring that every detail and requirement of the EBT system is met with your total satisfaction. The team members we have selected for this EBT project have proven their skills on EBT projects similar in size and scope in the past. We present our proposed team to the State with complete confidence that these EBT experts, deeply rooted in the industry, can and will deliver from Day One of the contract term. Our team will provide the quality, consistency, and professionalism throughout the contract term that DHHR requires and that all EBT stakeholders deserve.

The FIS Team system analysts and subject matter experts who will be assigned to the implementation/conversion of the SNAP, TANF/Cash and Child Care EBT systems, as well as the ongoing operations of the WIC EBT system include:

- Venkat Sekharipuram, SNAP, TANF/Cash and Child Care Technical System Lead
- Joseph Gilland, WIC EBT Technical System Lead
- Prajoy Prabhakaran, SNAP, TANF/Cash and Child Care Technical Conversion Analyst
- Jennifer Gordon, WIC EBT Technical Conversion Analyst

- Mukesh Nayak, SNAP, TANF/Cash and Child Care Test Manager
- Karen Waluk, WIC EBT Test Manager
- Cathy Jo Jansen, Director of Operations
- Krystal Benson-Roberts, SNAP, TANF/Cash and Child Care Operations Manager
- Scott Lewis, WIC EBT Operations Manager
- Mark Nelson, SNAP, TANF/Cash and Child Care Retail Manager
- Jim Chilcoat, WIC EBT Retail Manager
- John Fisher, Documentation Manager
- Barbara Domzil, Training Manager
- Jeanne Hicks, Call Center Sr. Director of Project and Quality Management
- Peter Shapiro, Call Center Account Manager

Figure 4-5 outlines the FIS EBT Team proposed to the State of West Virginia.

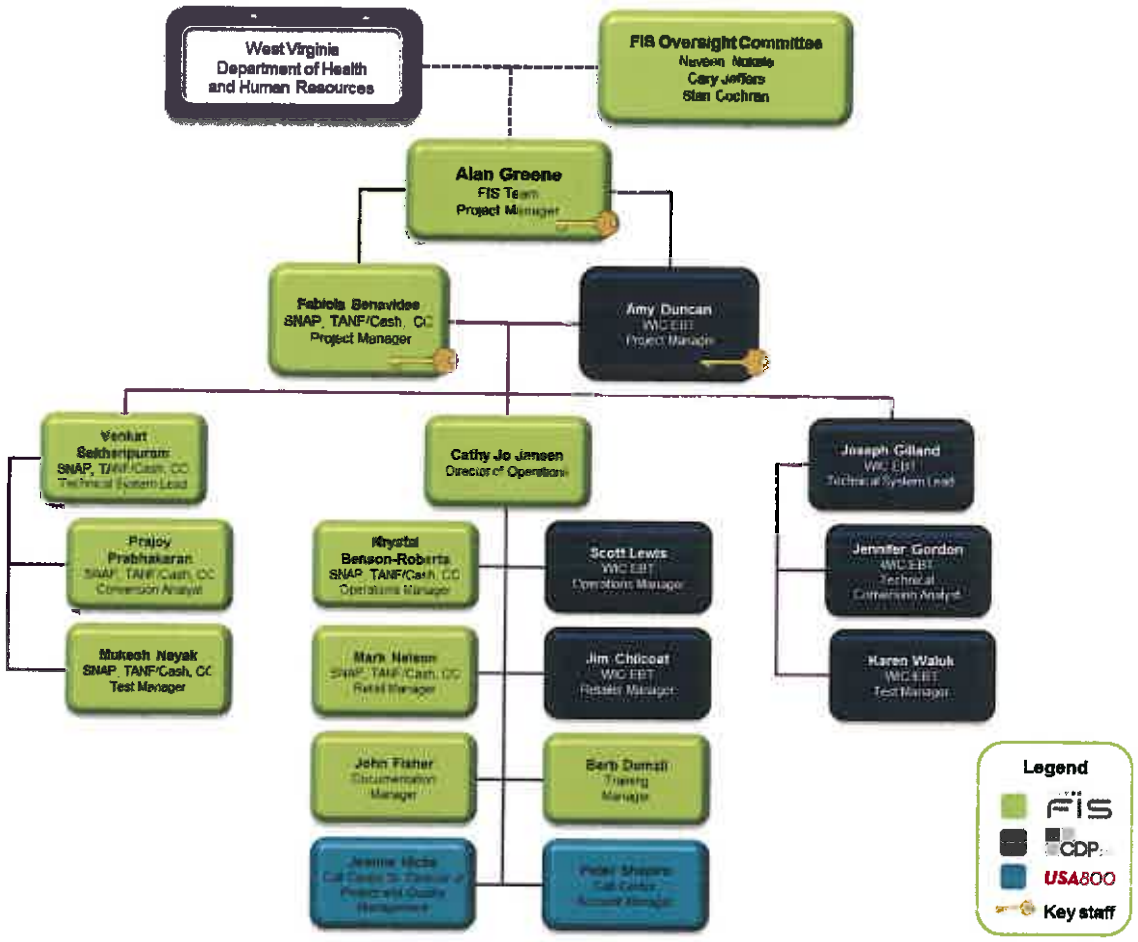


Figure 4-5 FIS' Team for the State of West Virginia

This staffing plan for West Virginia's EBT Programs reinforces our commitment of responsiveness to the State. The FIS Team members listed above will be supported by our broader team consisting of a skill mix and EBT-relevant experience that will help ensure the successful transition and operation of the State's EBT Programs and EBT Services. The FIS Team for West Virginia has access to a significant pool of talented EBT staff with advanced skill levels and experience, including software engineers, systems support specialists, installation and project managers, field managers, account managers, and customer support staff, along with senior management. Other divisions within FIS also provide technical and operations staff who operate our hardware platforms and network configurations, and provide other services, such as fraud investigation and training support.

FIS understands the importance of having the appropriate number and mix of project staff at all times during each State's conversion project for the successful transition and operation of the State's EBT systems. The table below provides an overview of the individual resources FIS employs with extensive EBT experience and the associated number of years of EBT experience, that support our EBT program implementations and operations.

Table 4-4 Depth of FIS Staff EBT Experience

Technical Staff	
Years of EBT Experience	Job Title
31	Information Technology (IT) Architect
27	Information Technology (IT) Architect Senior
26	Information Technology (IT) Architect Specialist
26	Systems Operations Analyst Specialist
26	Systems Operations Analyst Specialist
17	Development Manager
17	Programmer Analyst Specialist
15	Technical Project Manager
13	Programmer Analyst Specialist
13	Technical Support Representative
10	System Test Manager
10	Technical Project Manager
9	Technical Project Manager
6	Programmer Analyst Specialist
6	Operations Analyst
6	Programmer Analyst
5	Technical Support Representative

Table 4-4 Depth of FIS Staff EBT Experience	
Operations Staff	
Years of EBT Experience	Job Title
27	Transition Project Manager
25	Director of Operations
24	Product Manager
23	Senior Product Manager
22	Retail Manager
22	Product Support Representative Senior
21	Product Support Supervisor
21	Product Manager
20	Product Support Representative Senior
18	Product Support Representative
18	Technical Support Representative
17	Project Manager Specialist
17	Account Services Associate
10	Product Support Representative
10	Call Center Manager
9	Operations Manager
8	Customer Service Associate Senior
7	Project Manager
7	Product Support Representative
7	Product Support Representative
6	Project Manager Specialist
6	Product Support Representative
6	Customer Service Associate Senior

FIS Project Team Experience

The proposed project team members have extensive, current knowledge of EBT, government programs, system integration, and project management. They bring a wide range of skills and experience in planning, converting, implementing, and operating large EBT systems to the West Virginia EBT Project. Proposed key staff resumes are provided below.

FIS Team Project Manager—Alan Greene

As a key member of the West Virginia EBT Project team, FIS proposes Mr. Alan Greene as your FIS Team Project Manager during all phases of the project. Mr. Greene will work on the West Virginia EBT Project from the effective date of the contract and throughout the life of the contract. Mr. Greene will have the responsibility for day-to-day management of the project, including overall project performance and contract compliance. He will be responsible for maintaining a close working relationship and effective communication with the State's EBT Project Director and designated staff members.

FIS Team Project Manager

Alan Greene has more than 30 years of experience in the electronic payments and financial services industry. His specific areas of expertise include managing EBT conversion projects, managing the long-term EBT contract requirements, responding to day-to-day state change requests and other needs, as well as managing staff members within FIS' EBT account management group.

Mr. Greene has also been integral in negotiating contracts and contract amendments for EBT and EFT projects, overseeing product launches, and training and coaching sales and operations personnel. Mr. Greene is currently responsible for managing the WIC EBT contract for the State of West Virginia. His EBT experience includes business strategy and planning, contract compliance, product and development consulting, program management, financial management, account and relationship management, and subcontractor management.

Mr. Greene serves as a voting member on NACHA's E-Government Payment Council and is serving as the Council Secretary.

Relevant Experience

Client	Role	Start Date	End Date
State of West Virginia - WIC EBT	Program Manager	6/2011	Present
State of Oregon – EBT	Program Manager	5/2013	Present
State of Wisconsin – EBT	Program/Contract Manager	4/2014	Present
State of Kansas – EBT and Child Care	Program Manager	5/2013	Present
State of Minnesota – EBT	Program Manager	5/2013	Present
State of Alabama – Child Care	Program Manager	10/2011	1/2013
State of Pennsylvania – EBT	Project Manager	8/2012	1/2013
District of Columbia – EBT	Director, Account Management	4/2011	8/2011
State of Nevada – WIC EBT	Executive-in-Charge	9/2010	8/2011
Chickasaw Nation – WIC EBT	Executive-in-Charge	6/2010	8/2011
State of Kentucky – WIC EBT	Executive-in-Charge	4/2010	8/2011

FIS Team Project Manager	
Qualifications/Work Experience	
2013-Present	**Program Manager/Director of Client Relations, FIS Government Solutions, Milwaukee, WI** As Program Manager, Mr. Greene has the overall responsibility for business development and project oversight of all state government EBT maintenance activities, including issues surrounding the FIS *ebt*EDGE System, change requests, merchants, recipients, customer service, training, deliverables, documentation, and card issuance. He works in conjunction with Product and Business Development to provide input into new product designs and configurations based on customer feedback. He assures contract compliance, coordinates contract amendments, negotiates solutions, and ensures accountability for the states he serves.
2011–2013	**Director, Card Program Management, Xerox State Enterprise Solutions, Austin, TX** Mr. Greene was responsible for the sale, implementation and ongoing relationship management of Electronic Payment Systems for state and local governments, including Electronic Payment Card (EPC), EBT, Electronic Child Care (ECC) and WIC EBT. He provided leadership implementing and managing new and existing state card programs, with a focus on customer satisfaction, maintaining communications and overall management of the client relationship. As Oversight Management Committee Executive-in-Charge, Mr. Greene successfully oversaw EBT system conversions for the States of Alabama and Pennsylvania, as well as the launch of the ECC program in Alabama.
2006–2011	**Director, Account Management, FIS Government Solutions, Milwaukee, WI** In his tenure as Director, Account Management, Mr. Greene was responsible for managing state and local government relationships and sales activities through a team of National Account Managers. His efforts were focused on client satisfaction, new solution sales, client profitability and operational support. Mr. Greene worked closely with internal Sales, Product, Marketing, Finance, and Operations teams to ensure support infrastructure was well-aligned with client relationship management strategy. He assured alignment of overall portfolio objectives, and provided leadership and communicated goals to the Account Managers. During his tenure, Mr. Greene served as the Oversight Management Committee's Executive-in-Charge for EBT system conversions for the States of Wisconsin, North and South Dakota, Arkansas, Tennessee, and the District of Columbia. He was also the Executive-in-Charge for four key WIC EBT projects (Nevada; Kentucky; Chickasaw Nation; Vermont—CVB) and three State prepaid launches (Utah—UWorks; Alabama—UI; Delaware—Child Support).
2005-2006	**Senior Account Executive, FIS Government Solutions, Milwaukee, WI** As Senior Account Executive, Mr. Green was responsible for selling "emerging products" to new and existing customers, including payment card, non-face-to-face processing, payment gateway, ID verification, collections and check verification. He developed and executed business strategies to sell products and services into new markets, new market segments, and new customers. Additionally, he identified new sales opportunities for existing products and services in order to grow business among existing customers.
2005-2005	**Assistant Vice President/Account Executive, Bank of America/National City Merchant Services, Louisville, KY** Mr. Greene was responsible for acquiring new merchant card relationships via multiple channels. He managed joint marketing efforts with 31 branch banks and over 100 business bankers. He also developed and executed successful business strategies designed to sell multiple products to new and existing banking customers. Mr. Greene exceeded his quotas in the first three months by 450%, 375% and 600%, respectively.

FIS Team Project Manager

2003-2004	**Director of Client Services, National Check Trust, Inc., Miramar, FL** As Director of Client Services, Mr. Greene directed a nation-wide team of Relationship Managers responsible for client retention and customer growth. He assisted the Executive Committee in the areas of service improvement, product development and budget planning. He also served as the escalation point-of-contact for product enhancement and client issues. In this role, he developed all new training documentation and marketing materials to increase sales, and to educate staff and end users. His efforts resulted in decreased customer attrition and an increased gross profit margin.
2001-2002	**Director of Strategic Distribution Channels, First Data Corporation, Houston, TX** Mr. Greene provided day-to-day sales and service support to third party resellers in order to maximize First Data's market share in the payment industry. In this role, he negotiated contracts, trained sales and operations personnel and provided on-going support to resellers and their merchants. He managed major project initiatives, such as POS terminal certification, new product releases and commissions payments. Additionally, Mr. Greene provided training, career development, coaching and counseling to a staff of nine. During his tenure, he successfully launched two new products by directing the creative process for collateral, training materials and promotions, and was responsible for a 186% growth in revenue over the previous year.
1991–2001	**Regional Account Service Manager, First Data Corporation, Rolling Meadows, IL** Mr. Green was responsible for all facets of operation including P&L for three districts, which covered a seven-state area. He provided training, career development, coaching and counseling to a staff of 17, and supported a customer base of over 14,500 bankcard and check guarantee merchant locations within the region. Mr. Green designed and implemented new training manuals and trained sales and service personnel on new bankcard policies and procedures. He was the recipient of numerous awards, including Top Production and Top Relationship Manager Team Awards (six years), Top Retention Team Award (four years), Most Profitable District (two years), and First Data Winner's Circle (three years).

Education and Professional Certifications

Degree	Bachelor of Arts Degree, Urban Planning and Policy; Northern Illinois University, DeKalb, IL, December 1983.

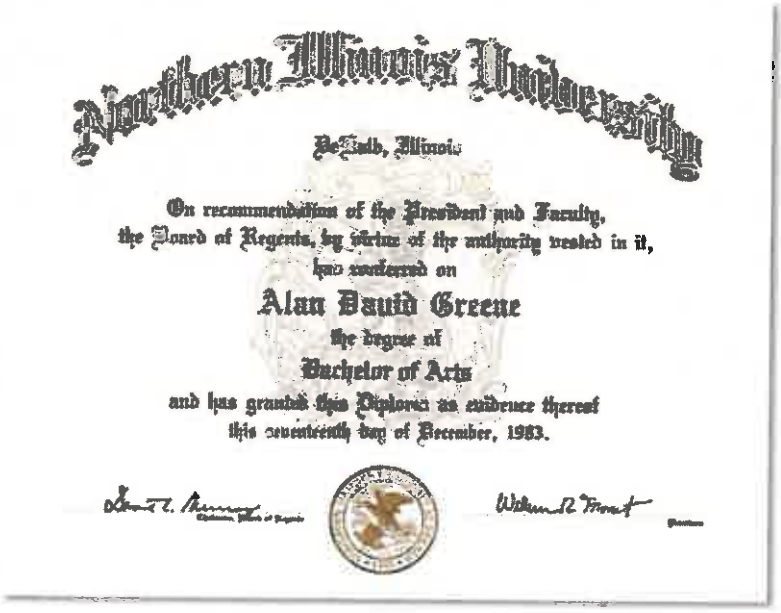
Alan Greene References

Bill Walker
EBT Coordinator
Department of Human Services
Human Services Building, 2nd Floor
500 Summer Street NE, E48
Salem, Oregon 97301-1066
(P) 503.945.6075
(F) 503-373-7032
Email: maurice.walker@state.or.us

Rosie Lien
EBT Manager
Minnesota Department of Human Services
444 Lafayette Road
St Paul, Minnesota 55155
(P) 651-431-3375
Email: Rosemary.Lien@state.mn.us

Mr. Greene's Degree

As demonstrated below, Mr. Greene has a Bachelor of Arts Degree, Urban Planning and Policy; from Northern Illinois University in DeKalb, Illinois.



Northern Illinois University

DeKalb, Illinois

On recommendation of the President and Faculty,
the Board of Regents, by virtue of the authority vested in it,
has conferred on

Alan David Greene

the degree of

Bachelor of Arts

and has granted this Diploma as evidence thereof
this seventeenth day of December, 1983.

Fabiola Benavides, SNAP/Cash/Child Care Project Manager

SNAP, TANF/Cash and Child Care Project Manager

Fabiola Benavides has over seven years of EBT and project management experience. Ms. Benavides has participated as the Conversion Lead during the planning and conversion activities for: District of Columbia, Tennessee, and New Mexico from J.P. Morgan to FIS' *ebt*EDGE System. Ms. Benavides has experience leading conversion teams from both the operations side (e.g., Call Center Manager for US Voice Services) as well as the business side (e.g., Technical Project Manager for EBT).

As a result of her experience, Ms. Benavides has a strong understanding of what is needed to ensure conversion activities meet the State and Federal requirements as well as the State's customer service expectations. Throughout her career, Ms. Benavides has demonstrated her ability to work closely with various teams to collaborate and ensure State goals are achieved.

Qualifications/Work Experience

2015-Present	**Project Manager, EBT, FIS, Milwaukee, WI** • Managing the project and relationship with the State of Kansas • Participate and strategize with State on new ideas and approaches to enhance WIC services. • Investigate new technologies and services to achieve States' goals and issues. • Analyze State change requests as aligned with requirements. • Present and document finding to the State. • Development of enhancements for compliance with the Kansas WIC contract
2013-2015	**Technical Support Representative II, FIS, Milwaukee, WI** • Primary focus with State of Florida - EBT and WIC. Works directly with Account Manager, Development and Project Manager on issue tickets and projects. • Performs daily balancing for FL WIC settlement to ensure settlement payment from the state is processed by cutoff time. If required, out of balances are researched and proper explanation provided. • Responsible for daily validation of Florida reports. Ensures the required reports are available to the state as per SLA's to avoid financial penalties. • Communicates with clients, vendors, and other departments to ensure quality service delivery and customer satisfaction. • Responsible for client management along with internal reporting for EBT states. • Acts as an escalation point for resolving the most difficult customer issues; facilitates and drives issues to closure.
2011-2013	**Call Center Supervisor II, FIS, Milwaukee, WI** • Oversees a team of 30-35 Customer Service Associates who handle customer service inquiries and problems via the phone and/or email. • Monitors operations to ensure adherence to service level standards and company/department policies and procedures. • Ensures adequate phone coverage, including making decisions regarding scheduling changes. • Evaluates the quality of Customer Service Associates' calls from customers; provides feedback to reps on strengths and areas for improvement. • Responsible for performance appraisals, disciplinary actions, hiring/interviewing, promotions and salary changes.

SNAP, TANF/Cash and Child Care Project Manager

- Provides coaching and mentoring to contact center supervisors and team leads and occasionally to Customer Service Representatives.
- Approves and implements streamlining opportunities and process improvements.
- Tracks and reports contact center performance against objectives and goals (i.e. quality, call volume, customer satisfaction, etc.).
- May serve as a back up to more senior customer service management in their absence.

2011 **Customer Service Associate Specialist, FIS, Milwaukee, WI**

- Provides coaching and mentoring to Customer Service Representatives
- Provided training to new Agents who needed to learn the product we service
- Answered Supervisor/Escalation calls that required attention to detail
- Hosted monthly session with different states, ensuring we met state regulations on their program
- Assisted with daily operations: Skilling agents, Monthly Team stats/Summary, and performance updates
- Performed regular duties as assigned

2008-2011 **Customer Service Associate Senior, FIS, Milwaukee, WI**

- Hosting WIC/SNAP calibration sessions with JPM since early 2010
- Monitor daily floor operations; AVAYA, Dispatching, CSR Questions, Phone Calls
- Review staff schedules to ensure proper coverage in an effort to meet monthly SLA's
- Coach and mentor a team of 6-7 agents on a daily basis

Education and Professional Certifications

Degree Bachelors of Business and Management, Alvermo College, Milwaukee, WI

Fabiola Benavides References

Michael Pogue
EBT Bureau Chief
Office of Economic Self Sufficiency
1317 Winewood Blvd
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Kevin A Sime
Project Manager MyWIChildCare EBT Initiative
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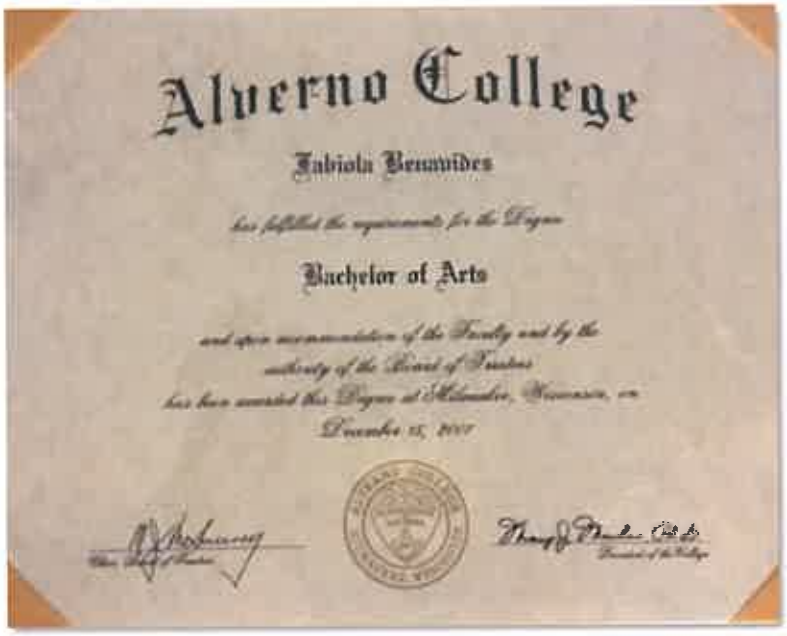
Ms. Benavides' Degree

As demonstrated below, Ms. Benavides has a Bachelor of Arts, Business and Management, from Alvermo College in Milwaukee, Wisconsin.



Alverno College

Fabiola Benavides

has fulfilled the requirements for the Degree

Bachelor of Arts

and upon recommendation of the Faculty and by the authority of the Board of Trustees has hereunto awarded this Degree at Milwaukee, Wisconsin, on December 15, 1977

Amy Duncan, WIC EBT Project Manager

WIC EBT Project Manager

Amy Duncan is a Project Manager with nearly two decades of experience providing professional consulting and systems implementation services to federal, state, and local health and human service organizations, with a specific focus on the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Ms. Duncan is a focused, dedicated, project management professional with experience in planning, procuring, testing, and implementing WIC information systems. She has extensive WIC EBT experience at all levels—clinic, retailers, and WIC agencies (local, tribal, state, and federal).

Ms. Duncan's experience in implementing or reviewing WIC programs has provided her with a working knowledge of the following WIC agencies: Alabama, Alaska, Arizona, California, Crossroads Consortium, Delaware, Illinois, Georgia, Hawaii, Iowa, North Carolina, North Dakota, South Dakota, Texas, Kentucky, Maryland, Michigan, Minnesota, Montana (state), Montana (Yellowstone County), Mountain Plains State Consortium (MPSC), SPIRIT Consortium, Nevada, New Jersey, New Mexico, Virginia, Washington, West Virginia, and Wisconsin.

Qualifications/Work Experience

2010 - present

Director of Project Management, CDP Inc., Frankfort, KY

As a Project Director, Ms. Duncan is responsible for monitoring the management of a project from inception (the RFP response) all the way to rollout. She provides mentorship and guidance and assists the Project Manager with deliverables and facilitation, as necessary.

- Project Director WIC EBT Projects: Massachusetts, Delaware, Colorado, Oregon, Chickasaw Nation, Nevada/ITCN, Iowa, Wisconsin, Arizona HANDS Consortium (AZ, CNMI, AS, GU, Navajo Nation), and South Dakota
- Project Director WIC MIS Projects: Nevada/ITCN MPSC T&I

Project Manager/Deputy Project Manager, CDP Inc., Frankfort, KY

As a Project Manager/Deputy Project Manager, she was responsible for managing contract and scope tasks, as well as providing leadership and guidance to the development team.

- Project Manager Projects: SPIRIT Enhancement Contractor, Iowa-North Dakota WIC Maintenance and Operations Project, Massachusetts eWIC Implementation
- Deputy Project Manager Projects: West Virginia eWIC Implementation
- Accomplishments: The West Virginia eWIC Implementation was named the EFTA EBT Project of the year at the 2014 EBT Next Generation Conference.

Subject Matter Expert, CDP Inc., Frankfort, KY

As a Subject Matter Expert, Ms. Duncan provided knowledge and expertise in WIC and project management tasks.

- Project: Kentucky MIS and WIC EBT Implementation Projects

WIC EBT Project Manager

1998-2010

Manager, MAXIMUS, Inc., Falls Church, VA

Ms. Duncan's key responsibilities while in this position included agency/clinic analysis, as well as providing WIC-related services. She provided support for all phases of the WIC MIS procurement process including requirements gathering, IAPD and RFP development, and proposal evaluation. Additional tasks included providing quality assurance services which included: JAD/requirements validation session participation, documentation review, testing management, training, pilot, rollout support and evaluation, and project post mortems.

- WIC Systems Planning Projects: Alaska, Alabama, California, North Carolina, Nevada, Minnesota, Montana, South Dakota, Virginia, West Virginia, Washington
- WIC and/or EBT System Implementation Projects: Alabama, Florida, Iowa, Kentucky, North Carolina, North Dakota, Michigan, Minnesota, Missouri, Virginia, West Virginia, Washington, Wisconsin

Project Manager/Deputy Project Manager, MAXIMUS, Inc., Falls Church, VA

As a Project Manager/Deputy Project Manager, she participated in JAD sessions, reviewed documents, took part in demonstrations and development reviews, assisted with process improvements, maintained status reports and risk logs, developed documentation, and requirements validation. She was also an active participant in on-site support during the pilot project phase.

- Project Manager Projects: California WIC MIS Planning, Virginia/Crossroads WIC Business Process Reengineering Phase 1, Kentucky WIC EBT Quality Assurance, Minnesota WIC MIS Quality Assurance, Washington WIC MIS Planning Phases 1 and 2, South Dakota WIC MIS Planning and Project Coordinator
- Deputy Project Manager Projects: Crossroads WIC MIS Quality Assurance
- Accomplishments: Developed the initial feasibility study that was approved by Washington WIC.

Analyst/Business Analyst/Program Analyst, MAXIMUS, Inc., Falls Church, VA

As an Analyst/Business Analyst/Program Analyst, she was supported the Project Manager, prepared data collection tools, conducted research, reviewed WIC systems, reviewed documentation, participated in technology reviews and requirements validations. She also coordinated the quality assurance team through UAT.

- Analyst Projects: Texas WIC EBT Quality Assurance Services, Texas WIC Benefit Authorization and Management Information System Functional Requirements and Assessment (WIN Evolution)
- Business Analyst Projects: USDA FNS Functional Requirements Document for a Model WIC Information System (FReD) 2000 and 2008, Chickasaw Nation eWIC Planning and Quality Assurance
- Program Analyst Project: Michigan WIC MIS IV&V

Program Team Lead, MAXIMUS, Inc., Falls Church, VA

As a Program Team Lead, she was managed the project team, coordinated the creation of State deliverables, and managed the UAT test process. Additionally, she acted as the primary point of contact and conducted reporting and resource management for the project.

- Program Team Lead Project: Iowa-North Dakota WIC MIS Quality Assurance

Education and Professional Certifications

WIC EBT Project Manager

Degree	Masters of Social Work
	University of Southern California – Los Angeles, California
	Community Organization, Planning, and Administration concentration, Military sub-concentration, 2014 (Dean's List)
	Bachelor of Arts, Psychology
	Johns Hopkins University – Baltimore, Maryland – 1998
Certification	Project Management Professional (PMP) Certification (PMP in good standing since 2006)
	Project Management Institute (PMI), Member (Since 2006)

Amy Duncan References

Kristi Miller, RD, LRD
ND WIC Vendor/MIS Coordinator
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(F) 701-328-1412
Email: kdmiller@nd.gov

Sue Bailey
Project Manager
Information Management
APL
Iowa Department of Public Health
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Des Moines, Iowa 50319
(P) 515-281-4435
(F) 515-281-3789
Email: sue.bailey@idph.iowa.gov

Ms. Duncan's Degrees and Certification

As demonstrated below, Ms. Duncan has a Bachelor of Arts, Psychology from John Hopkins University in Baltimore, Maryland, and a Masters of Social Work from the University of Southern California in Los Angeles, California. In addition, Ms. Duncan has a Project Management Professional (PMP) Certification (in good standing since 2006) and a member of the Project Management Institute (PMI) since 2006.

Project Management Institute

Amy D Duncan

Project Management Professional (PMP)®

The following are the bio's of our key System Analysts and Subject Matter Experts for the West Virginia EBT project supporting our proposed key personnel.

Venkat Sekharipuram, SNAP, TANF/Cash and Child Care Technical System Lead

Venkateswaran Subramanian has over 16 years of IT experience working with EBT. Most recently, Mr. Subramanian served as Senior Technical Architect for the Puerto Rico EBT implementation. Mr. Subramanian's previous projects include working on periodic operating system patching, coordination of various monitoring tools, and security vulnerability remediation. He worked as a technical architect/developer converting the State of Tennessee database from J.P. Morgan to FIS, and modifying the FIS *ebt*EDGE System to allow FIS to acquire, switch and authorize WIC transactions. Mr. Subramanian fulfilled the technical lead role to support the development of the Spanish Cardholder Portal.

Mr. Subramanian has the following degrees and certifications:

- M.S (Software Systems) from the Birla Institute of Technology and Science, BITS, Pilani, India
- B. Tech (Electrical and Electronics Engineering), University of Calcutta, India
- S.S.C.E. and S.S.L.C. from the Central Board of Secondary Education (C.B.S.E.), India

Joseph Gilland, WIC EBT Technical System Lead

Joseph Gilland has more than seven years of eWIC and WIC experience having served as technical system lead on several WIC EBT projects. Consequently, he has a broad and detailed understanding of the functional and technical requirements of such projects. As product owner for CDP's WIC Direct development teams, he continuously prioritizes and refines system requirements based on stakeholders' unique needs. He has served as software architect, senior developer, and configuration manager for eWIC and WIC MIS projects, resulting in a unique understanding of the complexities and challenges of integrating eWIC and WIC MIS systems.

As the EBT Technical System Lead for the North Carolina WIC Project, Mr. Gilland will manage technical team activities and gather and prioritize functional and technical requirements to ensure that the eWIC product meets stakeholders' needs and expectations.

Mr. Gilland has completed the following:

- 70+ hours completed toward Bachelor of Science in Computer Science, University of Kentucky, Lexington, Kentucky
- Certified Scrum Master from the Scrum Alliance

Prajoy Prabhakaran, SNAP, TANF/Cash and Child Care Technical Conversion Analyst

Prajoy Prabhakaran has over 14 years of EBT Development experience. Over the years he has gained immense business knowledge in EBT domain. He has worked as lead conversion developer cum SME for the conversions of Wisconsin, North Dakota, South Dakota, the District of Columbia, Florida, New Mexico, Washington, Nevada and Kentucky from J.P. Morgan EFS to FIS' ebtEDGE System, Arkansas from the ACS/TransFirst system to FIS' ebtEDGE System and Texas from Simpatico/Xerox. He has worked closely with FIS team and state staff to gather states requirements and to implement them.

Mr. Prabhakaran has the following degrees:

- Master's Degree, Software Systems from BITS, Pilani, India
- Bachelor's Degree, Computer Engineering from Cochin University of Science and Technology, India

Jennifer Gordon, WIC EBT Technical Conversion Analyst

Jennifer Gordon has extensive and successful team leadership, project management, and business analysis experience. She is skilled at communicating with stakeholders from a broad range of professions. Her excellent written and oral communication skills and outstanding organizational skills have contributed to the success of complex projects for a variety of clients. She has a detailed understanding of WIC vendor management processes through her work as the project manager on the Kentucky Retailer Management System project.

Ms. Gordon's attention to detail, business analysis, communication skills, and quick understanding of the challenges and complexities of health and human services projects will help ensure the success of any project she undertakes.

Ms. Gordon has the following degrees and certification:

- Master of Science, Materials Science and Engineering, Clemson University, Clemson, South Carolina
- Bachelor of Science, Ceramic Engineering, Clemson University, Clemson, South Carolina - Magna Cum Laude
- Project Management Professional (PMP) Certification

Mukesh Nayak, SNAP, TANF/Cash and Child Care Test Manager

Mukesh Nayak, an International Software Testing Qualifications Board (ISTQB) certified tester, has over 9 years of EBT and testing experience. Most recently, Mr. Nayak served as QA Analyst for the New Mexico EBT implementation and certified the New Mexico EBT system. Mr. Nayak played the test lead role in previous EBT conversions for the States of Florida, Washington D.C., Tennessee, Arkansas and the Dakotas. Mr. Nayak will serve as QA point-of-contact for the state throughout the Planning and Design, Managing, Closing, and Operations phases, perform UAT system setup and migration activities, identify code bugs, report to the development and EBT product team, and will participate and contribute to quality-related activities.

Mr. Nayak has the following degree and certification:

- Bachelor's Degree, Computer Science and Engineering from Pt. Ravishankar Shukla University, India
- ISTQB Foundation Certificate in Software Testing

Karen Waluk, WIC EBT Test Manager

Karen Waluk is a 30-year QA veteran, seasoned team leader, and test expert skilled in leveraging her QA experience to design test strategies and practices that consistently yield exceptional software deliverable results. She is currently Quality Assurance Manager at CDP, where she leads a team that is responsible for verification of all software changes for the WIC Direct System, the Clinic Management System (which includes the WIC MIS), the POS stand-beside device software, and other related systems.

At CDP, Ms. Waluk has ensured the success of the Kentucky, West Virginia, and Florida WIC EBT implementation projects by designing test strategies and practices that consistently yield exceptional software deliverable results. A multiple award winner, her background in smart card technology and retailer support is an asset to any eWIC project.

Ms. Waluk has the following degree and certifications:

- Cittone School of Business
- ISTQB Certified Tester, International Software Testing Qualifications Board

Cathy Jo Jansen, Director of Operations

Cathy Jo Jansen has been Director of Contact Center Operations for 7 years and has a total of 27 years of customer service experience, with 19 years of call center experience as a supervisor and manager for the Client Customer Service Center and Retailer Help Desk, adjustment research, and State Support Service. Ms. Jansen is responsible for strategic planning, resource allocation and support staffing ratios, key drivers, training, quality assurance, business continuity planning and security.

All of FIS' EBT customers currently use the customer service areas that Ms. Jansen oversees. She has been instrumental in onboarding new states at the Customer Service Center, and ensures that calls are handled properly and on a timely basis by qualified staff. Under Ms. Jansen's experienced leadership, customer satisfaction has increased, call abandonment rates have decreased, and service levels within the call centers have been met or exceeded.

Ms. Jansen has the following certifications:

- Skill Path Seminar: Fundamentals of Successful Project Management
- TechLink Training: Managing a Customer Support Help Desk: Innovative Ways to Transform your Help Desk from Average to Excellent Business Communications Review
- Understanding ACD's & Call Center Technology; Institute of Management Studies, Chicago Illinois: Getting the Results You Planned for: Strategy Implementation
- Avaya: Strategies for Success in Customer Contact
- Avaya: Creating Value with the Contact Center, IP Telephony & Contact Center Technology Platforms

Krystal Benson-Roberts, SNAP, TANF/Cash and Child Care Operations Manager

Krystal Benson-Roberts represents EBT Operations as a business process owner for changes to existing processes, the development of new processes, and system requirements. She applies practical application of standard business processes to the day-to-day activities and responsibilities across all of Operations, internal and external vendors, and business units. Ms. Benson-Roberts manages the relationship between State Customer expectations, vendors and internal business teams on a day-to-day basis.

Ms. Benson-Roberts has the following degree:

- Associates of Arts, Century College

Scott Lewis, WIC EBT Operations Manager

Scott Lewis is a certified Project Management Professional (PMP) with extensive knowledge and experience leading project teams and providing executive oversight of projects. He has acute business acumen with focus and strengths on strategic business and project management and a successful track record of project and business success. He has expertise in managing payment system projects and providing executive oversight for a wide variety of clinic and health systems including all facets of 13 eWIC or WIC-related projects.

Mr. Lewis will ensure that the WIC Direct System as implemented in North Carolina operates efficiently and effectively for all stakeholders while ensuring that important areas such as integration, risk management, maintenance and cost management, among others, are addressed in the WIC project.

Mr. Lewis has the following degree

- Master of Business Administration, University of Texas
- Bachelor of Science, Mathematics, University of Houston
- Project Management Professional (PMP), Project Management Institute

Mark Nelson, SNAP, TANF/Cash and Child Care Retail Manager

Mark Nelson has over 5 years of EBT retail-related experience, with the last 4 years focusing specifically on EBT retail project management. He is an expert on EBT POS equipment hardware as well as POS applications. Mr. Nelson currently provides operational support to retailers, manages statewide retail installations and equipment upgrades, and manages and controls all aspects of FIS' wireless EBT program.

Mr. Nelson recently converted the POS equipment for retailers in the States of Missouri and Florida, and has contributed to the EBT Project conversions of equipment for several other FIS projects including West Virginia WIC. He assisted in the creation of training materials such as the WIC 9-Step Installation Guide for the VX520 terminal used for EBT/WIC and WIC stand beside retailer locations.

Mr. Nelson has the following degree:

- Bachelor of General Studies; University of Missouri-Columbia

Jim Chilcoat, WIC EBT Retail Manager

Jim Chilcoat, specializes in retail system support, assisting both integrated and stand-beside retailers in their efforts to implement WIC Direct, the online WIC EBT system developed by CDP. Jim provides technical guidance to integrated retailers and their system providers, ensuring that they have the information necessary to integrate and certify their systems. He is an expert in the identification, acquisition, deployment, and setup of the stand-beside hardware needed to support WIC EBT, having served in this role during the rollout of the WIC Direct System in Kentucky.

Additionally, he developed the UPC database currently used by the WIC Direct System to validate WIC products during the WIC EBT purchase transaction, giving him a unique understanding of the functional and technical requirements of a WIC EBT system as related to retailers and to WIC Program retailer management.

Mr. Chilcoat has completed the following:

- Extensive college coursework in Computer Science and Civil Engineering at University of Kentucky (Lexington, Kentucky) and Kentucky State University (Frankfort, Kentucky)
- Certified Scrum Master from the Scrum Alliance

John Fisher, Documentation Manager

John Fisher has over 15 years of experience as a technical writer and for the last five years has focused on producing technical documentation for EBT products and services at both J.P. Morgan and FIS. As Documentation Manager for the State of West Virginia's EBT project, Mr. Fisher will deliver the system and user documentation required by the State and will participate in the documentation review and approval processes with the FIS Project Manager and the State.

While at FIS, Mr. Fisher has managed the technical documentation requirements for the Nevada, Kentucky, and Washington EBT implementations, and is actively working on the ongoing implementations for Alabama and the Western States EBT Alliance (WSEA).

Mr. Fisher has the following degree:

- B.A., Medieval Studies, Tulane University
- M.A., English, Tulane University

Barbara Domzil, Training Manager

Barbara Domzil has over 16 years of EBT experience including expertise in training State EBT administrative staff and customer service representatives, writing technical system documentation, and gathering business requirements. As the Documentation and Training Manager, Ms. Domzil delegates assignments, tracks documentation scheduling and delivery, trains and guides the writing staff, and ensures quality control of the documentation deliverables.

Recently, Ms. Domzil managed the creation of training materials and provided training for all State and Local EBT staff employees for the states of Nevada, New Mexico, Washington, and the Commonwealth of Kentucky.

Ms. Domzil has the following degree:

- Bachelor's Degree, Science; Lawrence University; Appleton, WI

Jeanne Hicks, Call Center Sr. Director of Project and Quality Management

Jeanne Hicks has over 15 years of experience as a director of contact centers. For the last three years, Ms. Hicks has served as USA800's Senior Director of Project and Quality Management. She has recently reengineered USA800's implementation process through increased focus on the onboarding process for new clients and programs, resulting in successfully implementing the largest number of clients in the shortest amount of time in the company history.

Ms. Hick was responsible for all aspects of the setup and opening of two new contact centers, one in Chicago, Illinois, and one in Halstead, Kansas to support new business. She also relocated USA800's Command Center Operations from St. Joseph, Missouri to the corporate offices in Kansas City, Missouri, Call Center Manager.

Ms. Hicks has the following certifications:

- AT&T's Route IT Platform
- Nice's TotalView WFM Software

Peter Shapiro, Call Center Account Manager

Peter Shapiro has worked in the call center industry for over ten years. His experience includes developing and executing plans for driving performance metrics to meet performance KPI expectations and contractual requirements. As the Account Manager, Mr. Shapiro achieves results through innovation and creativity with both internal and external partners, communicating performance and opportunities with company decision makers.

Mr. Shaprio is a prior recipient of the USA800 Supervisor of the Month award and twice was awarded the USA800 Quality Analyst of the Year award.

Mr. Shapiro has the following degree:

- B.S., Speech Communication, Missouri Western State University, Saint Joseph, Missouri

Sub-Vendor Management

3.I Sub-Vendor Management: Vendors may subcontract the performance of the required services with other Vendors or third parties; however, the State of West Virginia has the right to review and approve the respondent's subcontracting plan. If proposing the use of a sub-Vendor, the Vendor should fully describe which functions will be sub-contracted and explain the relationship between the sub-Vendor(s) and the Vendor. In addition, the Vendor is encouraged to provide organizational charts and a breakdown of duties. The responsibility for the performance of sub-Vendors rests solely with the selected Vendor and any sub-Vendor(s) should adhere to the same requirements as the selected Vendor. Subcontracts, including lower tier contracts, should incorporate the provisions of the contract between the State and the Vendor and the State of West Virginia has the right to review. The EBT Vendor should clearly explain the sub-Vendors' role(s) by including the following information in their response:

- *Each sub-Vendor's name, address and type of business;*
- *Each specific service(s) the sub-Vendor will be performing;*
- *Documentation of the sub-Vendor's experience, including the experience of their key staff that will be providing the services to the State in performance of this RFP;*
- *Evidence of each sub-Vendor's intent to participate, including a signed letter by an authorized representative providing a description of the services they are to perform, and three (3) references for each sub-Vendor including names, addresses, and telephone numbers.*

The State is seeking the most qualified Vendor and sub-Vendors, if sub-Vendors are included in the response to this RFP. As such, documentation of the sub-Vendor's staffs' experience should demonstrate their intent to use experienced staff through the submission of resumes and/or references in the same or similar industry for which their services will be utilized. Vendor and sub-Vendor staff qualifications and experience will be reviewed and assessed for the cumulative qualifications and experience in EBT services or areas related to the performance of the functions outlined in this RFP and rated accordingly.

Since 1992, FIS has provided full EBT processing services to state government agencies, and has also provided various portions of our solution to our EBT competitors, including EBT acquiring, switching, retailer management, retailer services, and wireless services to farmers' markets. FIS has been, and continues to be, the only EBT provider in the marketplace owning and managing the most critical components of servicing EBT, giving FIS total control of the performance and delivery of services to our customers.

FIS retains complete accountability for everything we deliver, including the development schedule, resources, critical path, risk assessment, and contingency plans. Because FIS does not involve third parties for these responsibilities, we are able to establish our own priorities which flow directly to our clients. FIS:

- Owns all of our IT and networking components and staff
- Conducts 100 percent of the ACH settlement and reconciliation services
- Takes full responsibility for merchant POS services - deploying, maintaining, and training all state and retailer resources
- Owns our card manufacturing facility; all plastics, paper, and associated mailings to clients are fully conducted by FIS

FIS takes servicing EBT seriously; we have invested in a full infrastructure dedicated to servicing government agencies for the most critical components that ensure our systems are fully functional 99.999 percent of the time, allowing West Virginians the comfort level that their benefits are available and useable whenever they need them.

FIS will use two sub-Vendors to support the West Virginia EBT programs:

- Custom Data Processing, Inc.
- USA800, to provide the full array of call center services for West Virginia EBT Recipients under the new contract. USA800 currently provides both Recipient and retailer customer service for our Missouri, Tennessee and New Mexico state EBT projects.

Sub-Vendor Performance Standards

As the prime contractor, FIS understands and accepts that FIS and any and all sub-Vendors working to fulfill the Agreement to the State are subject to the Performance Standards and requirements as specified in the RFP. FIS, as the prime contractor, will have the responsibility for the performance of any and all sub-Vendors. We understand and accept that this responsibility is solely FIS'. FIS has informed our sub-Vendors, and we will inform any new of future State-approved sub-Vendors who may be part of this Agreement in the future, that they are required to adhere to the Performance Standards and requirements as specified within this RFP and the subsequent contract between the State and FIS.

Custom Data Processing (CDP) Company Profile

FIS made a strategic decision when we selected CDP as our WIC EBT partner in 2009. CDP is a specialized technology and service provider in the public health arena. WIC and WIC EBT are core product areas for the company. One of the major components of a WIC EBT solution is the integration of the FNS WIC-EBT Universal Interface to the State MIS. Several of the CDP team members were at the forefront of the design of this interface, activity leading the FNS workgroup for many years. In addition, these same subject matter experts led the design of the POS applications and redemption process impacting authorization and settlement of WIC EBT transactions. FIS quickly recognized the level of talent gained by partnering with CDP. Their WIC experience exceeded any other entity in the industry.

Please see *FIS Team Staff Qualifications,* for the information about CDP's proposed highly-qualified team, including CDP's proposed key WIC EBT Project Manager, Amy Duncan. In addition to Ms. Duncan, CDP's team includes the following staff:

- Scott Lewis, WIC EBT Operations Manager
- Jim Chilcoat, WIC EBT Retailer Manager
- Joseph Gilland, WIC EBT Technical System Lead
- Jennifer Gordon, WIC EBT Technical Conversion Analyst
- Karen Waluk, WIC EBT Test Manager

As shown in the organization chart below, CDP performance will be overseen by our FIS Team Project Manager, Alan Greene.

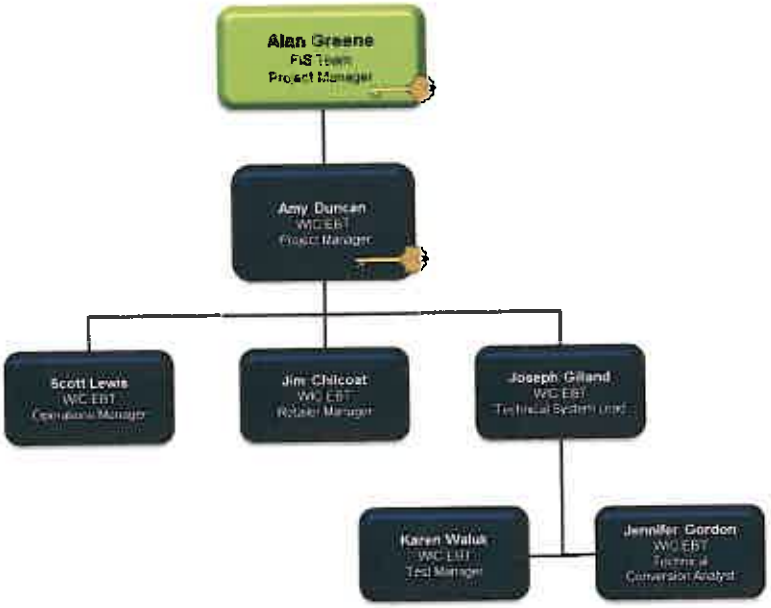


Figure 4-6 CDP Oversight

FIS and CDP represent a formidable partnership. We first worked together implementing WIC EBT in Kentucky. Based on the success of this first venture and recognition that together the two companies could offer our customers a much more comprehensive set of skills and services, we formalized the relationship to implement WIC EBT in a number of other States. The resulting partnership brings to West Virginia:

- First-hand experience interfacing Crossroads into our WIC EBT solution, WIC Direct. (State of West Virginia)
- Outstanding WIC and WIC EBT expertise and experience
- A successful track record of WIC EBT implementations
- Partnership that has been proven through successful implementations and ongoing operations- this team has worked together and understands how to communicate and achieve successful results
- Successful business processes and business relationships developed over decades in the EBT business
- Outstanding financial strength and depth of resources
- A suite of product capabilities to meet or exceed the current and future needs of the State's WIC agencies
- A management team dedicated to the success of WIC EBT in West Virginia
- The financial integrity that comes from a company that settles hundreds of millions of dollars in payment transactions every day

- Over 800 years of accumulated individual WIC and EBT experience across our staff, coupled with organization experience dating from the inception of EBT and WIC MIS

We are proud of our contribution to the development of a nationally viable online WIC solution and the success we have had making it a reality in multiple states. We believe that as you review and evaluate our proposal, you will see that we are offering skills, experience and practiced project approach that are unique and unrivaled in the industry.

The FIS Team proposal will provide West Virginia with a superior solution to meet your WIC technology needs provided by the most experienced team in online WIC EBT. WIC Direct has proven to operate with the Crossroads system, as evidenced in its implementation in West Virginia. West Virginia's proposed project team has an unparalleled record of success delivering EBT solutions. We have selected this team based on their vast expertise, as well as their availability to give West Virginia their focused attention and support.

CDP has a long history of providing technology and services in support of public health initiatives, especially the WIC program. For over 30 years, CDP has provided customized solutions for public health clinic management, WIC, EBT, home health, and environmental health. CDP is a small, family owned business that prides ourselves in providing superior services, as well as employing the best staff members possible. Each member of our team can share how WIC has impacted their life and how this program gets into our hearts. There is an often mentioned observation about how people change jobs frequently in this industry. At CDP we agree, but find that once our staff finds a home at CDP, they stay. Our corporate leadership takes the time to recognize staff accomplishments and the pride in performance extends to everyone at CDP.

No other provider has the comprehensive WIC capabilities as CDP. CDP has been providing WIC system services since the 1980s and continues to grow and advance WIC technology. CDP has been the MIS contractor for Kentucky since 1986 and worked in partnership when the Commonwealth determined that EBT was the next frontier for their program. When the State received the grant to develop WIC Direct, CDP was the partner in the effort. As the industry has evolved, CDP worked with Kentucky to develop Data Direct, the WIC data warehouse tool that provides access to a plethora of WIC data. Availability and accessibility of data is the newest innovation from CDP's WIC team. But as the focus on data became important, CDP has not forgotten the way we started with WIC. We have provided MIS services for nearly 30 state agencies. No other team truly understands how technology- from the MIS to the EBT system to the data warehouse- supports the WIC Program. As a firm, we choose to place our focus on this program.

This comprehensive set of expertise and solutions spanning all facets of WIC operations, makes CDP unique among WIC technology providers. CDP not only offers superior technology, but understands the business of WIC from the clinic and state office to the grocery store checkout lane because of staff members who have worked in or with each level of WIC operations. There are offerors who have a WIC EBT practice as part of other diverse offerings, but CDP's only focus is providing public health and WIC solutions. As the WIC EBT industry has evolved, larger firms with a more extensive portfolio have determined that they do not want to work in this market and have exited. Unlike these others, CDP cannot shift focus to more profitable areas and abandon the states and participants who need WIC EBT services. CDP is proud to serve the WIC community and to be a partner to all of the stakeholders in this arena.

CDP's business model has been successfully implemented in thousands of sites across the country, providing cost effective tools for the public health professionals. Built with valuable input from their clients and designed to meet state and national health standards, CDP's health management systems are important tools for improving the quality of health services to all citizens.

CDP was recognized in 2015 by Interactive Health, the country's leading provider of health management solutions, for Exceptional Health Improvements through Workplace Wellness Initiatives. CDP is one of 154 companies recognized as a Healthiest Company in America "for helping employees make significant and sometimes life-saving changes to improve their health." This award demonstrates the commitment of the firm not only to the health outcomes of the public health community, but to our employees as well.

CDP continues to invest in the WIC program and has expanded their product and service offerings to include EBT and information system services, as well as the state of the art Data Direct solution. We continue to grow our services, staff, and expertise to support WIC and public health.

The list below contains the WIC clients with whom CDP has provided WIC services.

Table 4-5 CDP WIC Clients

WIC Direct - WIC EBT Experience	MIS Experience
• Arizona Health And Nutrition Delivery System (HANDS) Partners (project phase) - America Samoa - Commonwealth of Northern Mariana Islands (CNMI) - Guam - Navajo Nation • Chickasaw Nation • Colorado (pilot phase) • Delaware (pilot phase) • Florida • Inter Tribal Council of Nevada (ITCN) • Iowa • Kentucky • Massachusetts • Nevada • Oregon • South Dakota • West Virginia • Wisconsin	• Iowa • Kentucky • Nevada • North Dakota • SPIRIT Users' Group - Acoma, Canoncito, & Laguna - Alaska - Chickasaw Nation - Choctaw Nation - Citizen Potawatomi Nation - Eight Northern Pueblos - Five Sandoval Pueblos - Inter-Tribal Council, Inc. (ITC) of Oklahoma - Maine - Minnesota - Mississippi - Missouri - Montana - Muscogee (Creek) Nation - Osage Nation - Otoe-Missouria Tribe - San Felipe Pueblo - Santo Domingo Tribe - Wichita Tribe, Caddo Tribe, Delaware Nation (WCD) - Zuni Pueblo

CDP has a stellar record of implementation experience, but with recent changes in the industry, some states have concern about the small number of companies available to support WIC EBT and the resource allocations for these firms, especially in small firms like ours. We have developed resource strategies that successfully allow us to maintain high quality standards as WIC EBT grows. These include:

- Managing resources at a macro level by performing utilization projections and leveling.
- Selecting staff for projects based not only on qualifications, but also on availability.

- Hiring, training, and retaining qualified staff with specialized expertise in WIC EBT implementations—for CDP it is less about the number of bodies that we can put on a project, but more about having the right resources to deliver.
- Adding new resources to the team and performing organizational leadership to provide mentoring relationships between newer staff and seasoned WIC EBT professionals allowing CDP to continually expand the resources available to take on new projects.
- Developing repeatable processes which streamline the level of effort to deliver quality products.

In brief, CDP's credentials are as follows:

- As a result of our multiple WIC EBT clients and software builds, we have an incomparable and transferable base of application knowledge in WIC EBT; the business processes, settlement and reconciliation, benefit management and claims processing.
- CDP team members have been actively involved and in leadership positions in the development and implementation of the technical standards and operating rules that have been developed in support of WIC EBT (both offline and online). We fully understand the rules and common technologies.
- CDP has thirty years' experience in the development and maintenance of its own and its customers' software platforms. We bring to the State experienced and disciplined software practices, including change management, release management, quality assurance, requirements and systems analysis, issue and bug tracking, management and resolution as well as software development and enhancement. We are a complete and experienced one stop software management organization.
- Our clients include national, state, and county-based health organizations; therefore, we have experience working with customers of a variety of sizes and organization types. Not only do we have experience in transferring, supporting, and enhancing WIC MIS systems, we also have successfully implemented projects ranging from the ground-up development and implementation of management information systems (WIC MIS and EBT) and the development of a WIC data warehouse. We have several team members that are nationally recognized leaders in WIC systems. Other members of our support staff are WIC Program Management subject matter experts, having worked at the state level in the WIC Program in the areas of vendor and clinic program management and UPC database development and maintenance.

CDP Letter of Intent

As indicated in the following letter of intent, CDP is committed to providing WIC EBT services for the State of West Virginia project.

October 18, 2016

Ms. April Battle, Buyer
Department of Administration, Purchasing Division
2019 Washington Street East
Charleston, West Virginia 25305-0130

RE: State of West Virginia
Solicitation No.: CRFP 0511 HHR1700000001

Ms. Battle,

I'm pleased to provide this letter of intent to participate in the State of West Virginia's Request for Proposal (RFP) for Electronic Benefits Transfer (EBT) System, Solicitation No. CRFP 0511 HHR1700000001, issued on behalf of the State of West Virginia's Department of Health and Human Services.

Custom Data Processing (CDP) is teaming as a subcontractor to FIS for the provision of Special Supplemental Program for Women, Infants and Children (WIC) EBT services to the State. CDP is a specialized technology and service provider in the public health arena and WIC and WIC EBT are core product areas for our company.

Please accept this letter as evidence of CDP's intent to participate as a subcontractor to FIS for the delivery of WIC EBT services for West Virginia's WIC program, as defined in the above-referenced RFP.

Sincerely,

Stan Cochran, CEO
Custom Data Processing, Inc.
951 Industrial Road
Frankfort, Kentucky 40601
(502) 695-1999
stan.cochran@cdpehs.com

CDP Company References

We invite the evaluation members of this procurement to contact the following CDP client contacts to inquire as to our level of commitment and our system reliability. Names and contact numbers, along with pertinent information regarding the services we provide to our referenced customers are provided below.

Table 4-6 CDP Customer References

Customer Name and Project Description	Contact Information	
State of Iowa	Jill Lange, Director Iowa Department of Public Health Lucas State Office Bldg, 4th Floor 321 E. 12th Street Des Moines, Iowa 50319-0075	(P) 515-281-6650 (F) 515-281-4913 Toll Free: 1-800-532-1579 Email: jill.lange@idph.iowa.gov
State of Kentucky	Nicole Nicholas Acting WIC Director Kentucky Department of Public Health 275 East Main St, HS2W-C Frankfort, Kentucky 40621	(P) 502-564-3827 (F) 502-564-8389 Email: Nicole.Nicholas@ky.gov
State of Oregon	Sue Woodbury Oregon Health Authority 800 NE Oregon Street Suite 865 Portland, Oregon 97232	(P) 971-673-0040 (F) 971-673-0071 Toll Free: 800-SAFENET or 1-800-723-3638 Email: susan.woodbury@state.or.us

USA800 Company Profile

FIS will use USA800 to provide the full array of call center services for West Virginia EBT Recipients. USA800 currently provides both Recipient and retailer customer service for our Missouri, Tennessee and New Mexico state EBT projects.

USA800 has been an integrated advanced customer service provider for over 40+ years, USA800 brings together the critical elements of people, process, and technology to help clients succeed like no other provider in the marketplace. Their business is based on enabling clients to reduce the complexity of running the day to day operations. And to shift the focus from managing multiple business processes to better managing aspects of the business to increase profits, customer satisfaction, and maintain integrity.

USA800
2000 E 19th St,
Kansas City,
Missouri

Please see *FIS Team Staff Qualifications,* for the information about USA800's proposed staff, including Jeanne Hicks, Call Center Sr. Director of Project and Quality Management, and Peter Shapiro, Call Center Account Manager. As shown in the organization chart below, USA800 performance will be overseen by our Director of Operations, Cathy Jo Jansen.

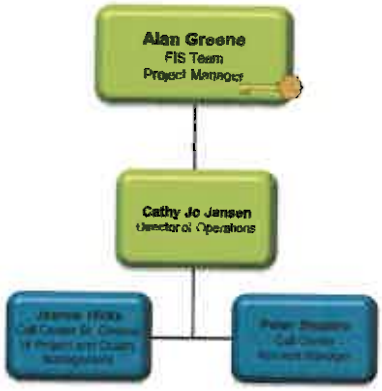


Figure 4-7 USA800 Oversight

USA800 brings:

- Cost-Efficiency: It is USA800's belief that USA800s aggressive pricing, efficient and effective processes and solutions, will result in a lower overall call center operational budget, as well as the ability to improve the overall customer experience through aggressive performance management.
- Experience: USA800 has enjoyed great success and experience in the Financial and Government segments – which includes many strong brand names such as H&R Block, Armed Forces Bank, Academy Bank, JPay, Paylease, Peachtree Finance, Dickinson Financial Corporation, and many more. We have also worked with the Department of Veterans Affairs, Department of Child Enforcement, LIEAP Program, and the Department of Tourism for more than 20+ states.
- Quality: USA800 ensures top quality through 100 percent digital call recording services with real time access to the recordings and the evaluations which provides your business immediate visibility into

our centers' performance management culture. USA800 has been approved for PCI Level One compliance and certification.

- Location: With USA800's contact center being located in the Midwest (Kansas City-MO, Lawrence-KS, and St Joseph-MO) your business is assured of an outstanding workforce pool, a neutral dialect, unparalleled work ethic, and a commitment to customer service.
- Technology Superiority: USA800 will allow for efficient and effective melding of technology platforms to meet your business needs.
  - eCRM (Contact Central) - USA800 could deploy our web-based eCRM intuitive, efficient database platform for the inbound/outbound portion of this program that could integrate with your business internal system with a bi-directional feed just like we are currently doing with other partners. If not, USA800 has experience in securing access to our partners' internal systems via the web.
  - Real-Time Reporting - Our systems allow us to produce reporting that can measure any program variable and provide it to you real time via the web. Additionally, USA800 will provide real-time, web-based ACD and SLA reporting summaries.
  - IEX Workforce Management - USA800 utilizes its workforce management solution, proactive management and foresight, a highly flexible work force, and a cross-trained agent pool to effectively manage fluctuations in volumes.
- 100 percent Employee-Owners: Every employee is an owner and has a vested in the success of our partnership and especially to our clients' success! Our agent turnover rate is less than half of the industry average and we have an average ESOP stock balance of $ 100,000.00 which is an outstanding motivation to each and every individual involved.

Please refer to Section 4.2.8, *Goal: Customer Service*, for more information about USA800.

USA800 Letter of Intent

As indicated in the following letter of intent, USA800 is committed to providing call center services for FIS EBT Recipients for the State of West Virginia project.

USA800
Making Every Contact Count

October 18, 2016

Ms. April Battle, Buyer
Department of Administration, Purchasing Division
2019 Washington Street East
Charleston, West Virginia 25305-0130

RE: State of West Virginia
Solicitation No.: CRFP 0511 HHR1700000001

Ms. Battle,

I'm pleased to provide this letter of intent to participate in the State of West Virginia's Request for Proposal (RFP) for Electronic Benefits Transfer (EBT) System, Solicitation No. CRFP 0511 HHR1700000001, issued on behalf of the State of West Virginia's Department of Health and Human Services.

USA800, Inc. is teaming as a subcontractor to FIS for the provision of EBT cardholder customer support services for West Virginia's Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance to Needy Families (TANF), Cash and Child Care programs. USA800 is a call center services provider with over 35 years of experience, employs more than 1,200 employees and communicates daily with on average 40,000 contacts. USA800 is the largest 100% employee-owned contact center in North America, headquartered in Kansas City, Missouri.

Please accept this letter as evidence of USA800's intent to participate as a subcontractor to FIS for the delivery of cardholder support services for West Virginia's various EBT program, as defined in the above-referenced RFP.

Sincerely,

Corey Kremer
EVP
USA800, Inc.
800-800-9915
Corey.kremer@usa800.com
www.TheContactCenter.com

USA800 Company References

We invite the evaluation members of this procurement to contact the following USA800 client contacts to inquire as to our level of commitment and our system reliability. Names and contact numbers, along with pertinent information regarding the services we provide to our referenced customers are provided below.

Table 4-7 USA800 Customer References

Customer Name and Project Description		Contact Information
Armed Forces Bank / Dickinson Financial Corporation Advanced Customer Service/Tier 1-4, Balance Inquiries, Ordering VDC/ATM, Lost/Stolen/ATM, Address Change, Interbank Transfers, PIN Request, Closing Accounts, Bank Wires, Cashier's Checks, Stop Payments, ATM Disputes, Western Unions, Power of Attorney, etc. 175,000 Calls /Month, 2,200,000 Calls/Year	Tom Kientz COO	(P) 816-412-6023 tkientz@dfckc.com
H&R Block Outbound for Acquisitions, Franchisees, Market Growth 5 – 7 Programs/Year, 400K+ Call/Year	Marie Spallitta Sr. Marketing Manager, Acquisitions and Development	(P) 816-854-6231 Marie.Spallitta@hrblock.com
Hickory Farms Inbound, Outbound, Email, Chat, Back-Office, Trouble Ticketing, Fax, Literature Fulfillment, Sales (B2B, B2C), Customer Service, Technical Support, etc. 500,000+ Calls Per Year	Theresa Brashear Sr. Manager, Customer Experience	(P) 419-725-9314 Theresa.brashear@hickoryfarms.com

4.1 Project Goals and Objectives

FIS is proud of our long and progressive EBT history. As industry pioneers, we implemented the very first statewide EBT program in the country. Included among our many landmark "first" events are that FIS was the first vendor to convert an online EBT system from another vendor, the first to convert two state EBT systems from another vendor during one weekend, and the first to develop a wireless EBT solution for farmers' markets, to name just a few.

In 2013, FIS proved to the EBT marketplace that a large scale conversion was possible in a very short period of time. We successfully installed a new WIC EBT system for the State of Florida Department of Health in an industry record of only six months. Concurrently, we successfully converted from the State's current EBT provider (J.P. Morgan) to the FIS *ebt*EDGE System in only nine months. The conversion was completed with great success for Florida's Department of Children and Families, the Florida EBT cardholders, and thousands of Florida EBT retailers. More recently, in just five short months, the FIS Team completed the conversion processes for both the State of Nevada's SNAP and Cash, and WIC EBT contracts, which occurred two months sooner than originally planned. The State's current EBT Systems were converted in May, 2016

For more than 24 years, we have sustained continuous relationships with many of our state customers. As these customers have looked to streamline the administration of their EBT programs, we have worked in partnership with them and produced solutions using the latest technology. We look forward to bringing our EBT expertise to the State of West Virginia. Along with meeting your stated RFP requirements, including those in RFP Section Four, Subsection 5, *Mandatory Requirements,* the FIS Team will:

- Serve as DHHR's one-source, turnkey EBT service provider – delivering the full spectrum of EBT services, including all the services and functionality described in your RFP.
- Provide overall project management for all EBT services throughout the entire contract term as outlined in the RFP and the resulting contract, including the day-to-day management of our staff.
- Assist DHHR staff in all assignments associated with the West Virginia EBT Project.
- Develop, test, implement, and operate our highly reliable *ebt*EDGE and WIC Direct systems which conform to all Federal regulations, national standards, and the State's performance expectations.
- Provide a seamless transition with the least possible disruption to DHHR cardholders, staff, the retailer and financial institution communities, and all other EBT stakeholders.
- Provide settlement and reconciliation services, system account management, processing services, EBT transaction switching services, cardholder customer service, EBT-only Point-of-Sale (POS) terminal driving and retail management, and full EBT card production services.
- Purchase, install, and maintain POS equipment on the State's behalf for eligible farmers' markets, direct-marketing farmers, military commissaries, non-profit cooperatives or organizations, group living arrangements, treatment centers, and other exempt retailers, as well as Child Care providers as specified in the RFP.

- Allow all cardholders and retailers the option of selecting English or Spanish when using any of the FIS Team's EBT services.
- Assist DHHR in eliminating program fraud and abuse by communicating FIS System enhancements that will improve the efficiency and effectiveness of program administration and accountability with DHHR staff.
- Provide an infrastructure that is flexible and allows for subsequent programs and services to be added as DHHR's needs and the needs of West Virginia EBT stakeholders change, and as may be mandated by law or requested by DHHR.
- Commit to providing a designated team that will work with DHHR throughout the life of the contract.
- Work cooperatively with DHHR and others to ensure successful addition of programs and services.

4.1.1 Goal: EBT Vendor Technical Response

The State is seeking contractual services to transition its EBT programs from two current EBT vendors to a single vendor for new operating system(s); to operate and maintain the new operating system; and, to develop new EBT activities as included within this RFP. It is the State's goal to achieve a migration from the current EBT systems to the new operating systems with a minimum of service disruptions for both the retailers and cardholders.

Objectives:

FIS understands the State's goal in seeking contractual services to transition its EBT programs from two current EBT vendors to a single vendor for new operating system(s); to operate and maintain the new operating system; and to develop new EBT activities as included within this RFP. Not only does the FIS Team have a proven track record of migrating EBT systems to our *ebt*EDGE and WIC Direct Systems, but we offer continued WIC services to West Virginia as its current WIC EBT provider. By selecting the FIS Team as the State's EBT vendor under the new contract, the State can expect a minimum of service disruption to SNAP, TANF/Cash cardholders and retailers, and no transition or service disruption to WIC EBT stakeholders, as described in throughout our response.

4.1.1.1 Technical Response Detail Requirements

The Vendor should prepare a thorough technical response which includes a description of the overall approach for the project, the tasks to be performed and the parties responsible for each task, transition activities needed and the order in which they will occur, and the determining factors for the selection of the date and timeframe for data conversion for each benefit program to be converted. The Vendor should provide technical information to the extent that the State can fully evaluate the proposed system and to assure the State that, if the Vendor is selected, the EBT programs operated by the Vendor will be properly maintained, adequately documented and appropriately operated by the standards for each respective EBT program. The Vendor's technical response should also provide detailed information about the system design, including flow charts, logic diagrams, and detailed statements of the working relationship(s) among all components of the EBT system, including the Vendor, USDA/FNS, State, local WIC clinics, Child Care providers, sub-vendors and cardholders. The design documents should also include the interface between the Vendor's system and the State's current EBT systems and Child Care system.

The FIS Team's technical response provides all the detail the State needs to fully evaluate our proposed systems to assure the State that by selecting the FIS Team, the EBT programs we operate on behalf of the State will be properly maintained, adequately documented and appropriately operated by the standards for each respective EBT program.

FIS' plan for managing the West Virginia EBT project is presented in Section 4.1.3, *Goal: Project Management Plan*. In addition to describing our project management methodology, we have included in

this discussion sections detailing our approach to risk management, quality management and change management.

In Section 4.1.5, *Goal: Conversion Plan,* we provide a description of FIS' time-tested system conversion process, including a description of the:

- Tasks to be performed
- Parties responsible for each task
- Transition activities needed and the order in which they will occur
- Determining factors for the selection of the date/timeframe for data conversion for the SNAP and TANF/Cash and WIC programs.

Within Section 4.2, *General System Functionality Goals*, of our technical response, we provide detailed information about the system design, including flow charts, logic diagrams, and detailed statements of the working relationships among all components of the EBT systems, including the FIS Team, USDA/FNS, State, local WIC clinics, Child Care providers, sub-vendors and cardholders. The design documents include the interface between the FIS Team's systems and the State's current EBT systems and Child Care system.

4.1.1.2 Organization of Response

The Vendor should present information that aligns with the EBT phases of System Design, Development and Testing, and Conversion In to the Successful Vendor, Operations and Maintenance, and Cooperation in End-of-Contract Transition Out, described in 4.1.3. The Vendor is encouraged to organize the information in the order it is presented in this section with subsections indicated by program benefit type. Guidance from FNS can be found in the FNS Electronic Benefits Transfer (EBT) System Transition Guide, Version 2.0 located at: http://www.fns.usda.gov/sites/default/files/FSP_EBT_Transition_guide_6-05%5B1%5D.pdf and the WIC EBT Document Library located at http://www.fns.usda.gov/apd/wic-ebt-document-library (See 5.26, Documents Library for a complete list). The Vendor should address the following in their response:

- *Development of system documentation for all programs: The Vendor should describe how it will provide the necessary support and/or maintenance and documentation for the EBT system, including code review, data conversion and acceptance testing, the Vendor's test system, and production systems.*
- *Data Conversion and Tracking: The Vendor should describe its plan for a system that would allow for conversion of current and historical data from the current vendor to the new Vendor.*
- *The Vendor's Training process: The Vendor should present a training narrative for cardholders, retailers/providers and State staff. It should include an overview of the development of training materials for each group. Some examples of information to be addressed are: Operation and use of Vendor-deployed POS equipment; Administrative System overview, access and use; Dispute resolution procedures for retailers/providers and cardholders; System security and access control; Overview of customer service support for cardholders, retailers and providers; Access to customer service support for State staff; Listing and description of messages printed on POS terminals; Listing and description of reports provided by the system. The Vendor should acknowledge that a Training Plan for each program is to be provided as a deliverable once a contract is completed. The Vendor should also outline its process for the development and delivery of training manuals for each EBT program as identified within this RFP.*

Our technical response aligns with the State's EBT phases of System Design, Development and Testing, and Conversion In to the FIS Team's systems, Operations and Maintenance, and cooperation in End-Of-Contract Transition Out, described in Section 4.1.3, *Goal: Project Management Plan.* Further, we have organized our response in the order it is presented in this section, with subsections indicated by program benefit type when the approach to the implementation or operation of that benefit type is different from other benefit types.

The FIS Team's approach to successful implementation of our systems complies with the FNS Electronic Benefits Transfer (EBT) System Transition Guide, Version 2.0 and the documentation provided in the WIC EBT Document Library.

We have addressed the following specific requirements in the referenced section within our response:

- Development of system documentation for all programs, as described below.
- Data conversion and tracking is described in Section 4.1.5.3.3, *EBT Database*.
- FIS Team Training Process – FIS acknowledges that a Training Plan for each program is to be provided as a deliverable once the contract is complete. Our process for the development and delivery of training manuals for each EBT program and stakeholder is described in Section 4.6.2, *Goal: Training Approaches*, and 4.6.3, *Goal: Alternative Training Approaches.*

EBT System Documentation

The FIS Team has provided the same types of documents required by the State of West Virginia to many other states over the past years as an EBT provider. The State's required deliverables and documentation will be provided to the State and federal agencies for review and acceptance in accordance with the timelines set forth in the approved Project Work Plan unless a schedule change is mutually agreed upon between the FIS Team and the State. We will provide professional quality documents written in clear and plain language. The FIS Team will provide the following deliverables as required in RFP Section Four, Subsection 5, *Mandatory Requirements*:

Table 4.1-1 West Virginia Required Deliverables

RFP Requirement #	Deliverable
5.1.1	Functional Demonstration and Acceptance Test Plans (for each program)
5.1.2	System Life Cycle Test Plan (for each program)
5.1.3	Quality Review Board (QRB) Monthly Status Report
5.1.3	Continuation of Business Plan (for each program)
5.1.3	Back-Up Procedures
5.1.4	Operations Manual (for each program)
5.1.5	Settlement and Reconciliation Manual (for each program)
5.1.6	Configuration and Change Management Plan
5.1.7	Cooperation in End-of-Contract Transition Out Plan
5.1.8	System Security Plan (one required for each program if there are differentiating requirements)
5.1.9	Retailer/Provider Management Plan (for each program)
5.1.10	POS Terminal and Peripheral Equipment Installation and Maintenance Plan
5.1.11	Reporting and Reports Manual (for each program)

Table 4.1-1	West Virginia Required Deliverables
RFP Requirement #	Deliverable
5.4	Comprehensive Training Plans (for each program)
5.4.2	Training Manuals (for each program)
5.16	Customer Service Plan
5.24	Disaster Recovery, Back-Up and Contingency Operations Plan

All deliverables will be reviewed by the Deliverable Owner, our internal documentation team, Technical Manager, and Project Manager, and if content requires, by the relevant Subject Matter Experts (SME). For example, IVR functionality will be reviewed by the IVR Manager. This internal peer review is conducted after the initial deliverable is drafted. The internal peer review helps identify and rectify errors early in the process. These reviews answer questions and identify deviations from the defined template, standards, and requirements. A cut-off timeline for comments is incorporated to avoid delaying the necessary updates and creating rework for the Deliverable Owner. The Deliverable Owner updates the deliverable based on the internal peer review and prepares the completed draft deliverable. The document will now be in "Ready for Submission" status.

Further information regarding these specific documentation requirements can be found in the referenced section as indicated:

- Code Review – Section 4.3.1, *Goal: Project Management Plan,* Change Management subsection.
- Data conversion and acceptance testing -- Section 4.1.5.3.3, *EBT Database* and Section 4.1.6, *Goal: System Testing.*
- Test System – Section 4.1.6.2, *Support for the State's Testing Requirements.*

4.1.2 Goal: Vendor Communication

The State seeks to obtain regular and frequent communication between the Vendor and the State regarding the following: assignment of staff resources, management approach for new tasks, adherence to schedules, and problems or issues that could affect successful outcomes of work under the contract.

Objectives:

The FIS Team commits to regular and frequent communication with the State, as described in this section, including effective communication regarding the following:

- Assignment of staff resources
- Management approach for new tasks
- Adherence to schedules
- Problems or issues that could affect successful outcomes of work under the contract

FIS' project management approach, described in Section 4.1.3, *Goal: Project Management Plan*, will ensure that open lines of communication are created and maintained. Frequent and accessible communication throughout the project, coupled with FIS' designated clear lines of authority, equips our

Project Managers with the flexibility to act quickly and decisively on all project issues, including approving change requests, and contract compliance. We also provide the corporate oversight and resources the Project Managers need to get the job done.

From the project kickoff through the successful conversion and ongoing operations, our proposed Project Managers, along with the appropriate key staff, will lead and facilitate meetings as required by the State to accomplish the required functions and tasks. For example, during the detail design review we will ensure all project requirements are thoroughly defined, as well as system testing, document review sessions, database conversion, and quality assurance review meetings, as listed in the Project Work Plan.

Documentation and communication related to operational problems will be provided to the State. The description will include the cause of the problem, impact, and future problem avoidance activities. The Project Managers will continually seek the involvement of the State's EBT contact points to ensure that all affected individuals fully understand issues and problems, requirements, and solutions. FIS is committed to identifying and resolving issues and problems, if and when they occur, in an expedient and effective manner.

Project Status Reporting

The Project Managers and project team members will meet with State staff on a regular basis to assess the status of the project, review the Work Plan, and follow up on critical issues. Project status updates will also be submitted to the State as outlined in RFP Section Four, Subsection 5, *Mandatory Requirements* of this RFP, to inform the State of the overall status of the project, as well as specific activities, tasks, and system performance data. The weekly *Project Status Report* will be used during the project conversion, and later, the monthly *Report Card* will be provided to the State during the ongoing Operations Phase. These reports are described in further detail in Section 4.2.4.7, *Program Operations Reports*.

4.1.2.1 Meeting/Conference Call Requirements

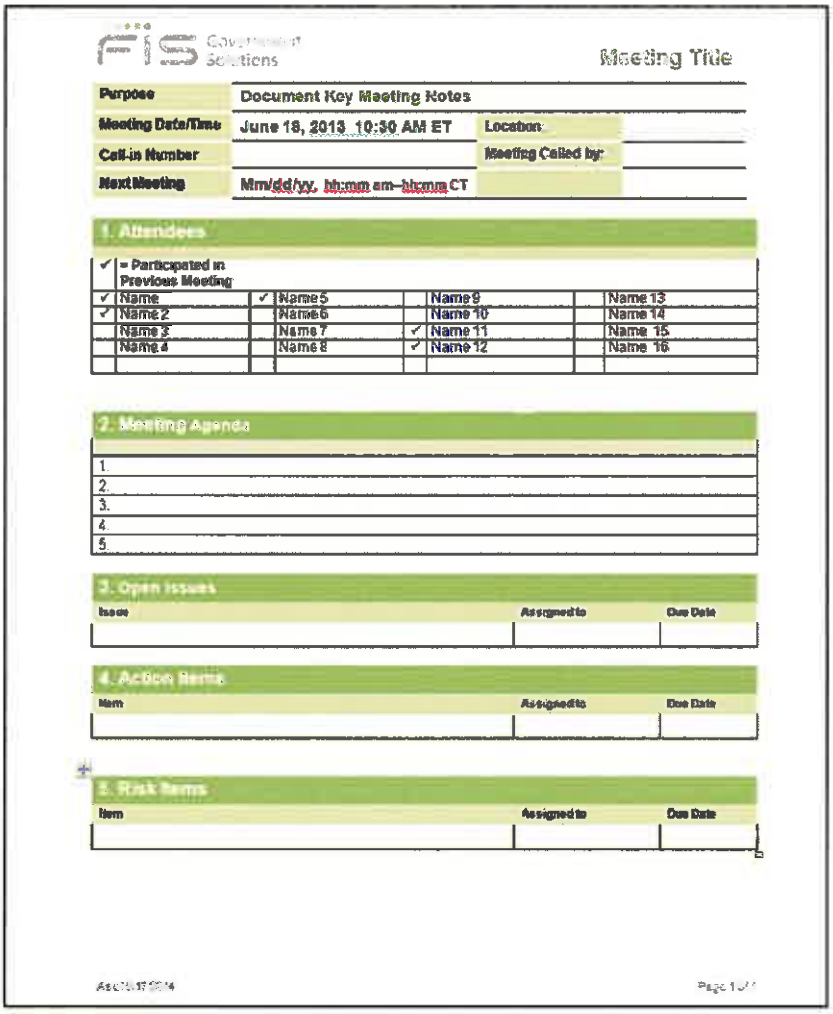
The Vendor should present a plan that includes the schedule and content for meetings/conference calls, including who should attend, the responsibility for minutes, (creation and dissemination of) reports, and issue resolution. In the performance of the conversion or implementation activities the Vendor should agree to schedule meetings/conference calls as requested by the State with an agenda provided two business days prior to the meeting identifying the topics, major tasks and scheduled activities to be discussed and completed to successfully accomplish the conversion implementation. Topics should include:

- *The identification of tasks and their associated deliverables to be completed, those completed and those pending approval. For those tasks that are pending, a due date should be identified;*
- *Problems encountered during the reporting period and proposed solutions and timeframes for resolution;*
- *Listing of questions or problems that must be resolved;*
- *Risk management as indicated in 5.10;*
- *Identification and explanation of any adjustments in the project schedule, impact analysis, resources and cost impact;*
- *POS device deployment and installation;*
- *Training (state, county, WIC clinics, retailers, child care providers;*
- *Card issuance or supply of card inventory if needed;*
- *Retailer agreements and Third Party Processors (TPP) certifications;*
- *Testing;*
- *Database, record conversion;*
- *Dependencies, problem identification, corrective action and timeframes for resolution;*
- *The identification of responsibilities for Federal, State and Vendor tasks;*

- *Identification of delayed tasks and the impact upon the overall conversion schedule;*
- *Problems resolved since the last meeting and the methods of resolution;*
- *Disputed items;*
- *The next scheduled meeting and activities.*
- *A report identifying all topics discussed during the meeting should be provided to the meeting attendees within two business days after the meeting.*

The FIS Team Project Manager and State Project Manager assigned to the West Virginia EBT project own ultimate responsibility for ensuring all project communications are "working" to the satisfaction of stakeholders and that communication processes meet project objectives.

The best foundation for effective project communications is regular, reoccurring, formally scheduled status meetings with minutes and their associated reports. Regular meetings, accompanied by appropriate meeting materials and reports relevant to that meeting, help ensure effective communication takes place. Minutes of meetings are taken by FIS Team staff and published to stakeholders prior to the next meeting. FIS asks that all meetings use a standard template for meeting agendas and minutes adapted to the specific needs of that meeting. Minutes produced are distributed to project team members and stakeholders as appropriate.



Meeting Title

Purpose	Document Key Meeting Notes		
Meeting Date/Time	June 18, 2013 10:30 AM ET	Location	
Call-in Number		Meeting Called by:	
Next Meeting	Mm/dd/yy, hh:mm am–hh:mm CT		

1. Attendees

✓	= Participated in Previous Meeting						
✓	Name	✓	Name 5		Name 9		Name 13
✓	Name 2		Name 6		Name 10		Name 14
	Name 3		Name 7	✓	Name 11		Name 15
	Name 4		Name 8	✓	Name 12		Name 16

2. Meeting Agenda

1.
2.
3.
4.
5.

3. Open Issues

Issue	Assigned to	Due Date

4. Action Items

Item	Assigned to	Due Date

5. Risk Items

Item	Assigned to	Due Date

Figure 4.1-1 Standard Meeting Template

Use of a standard meeting template provides consistency in project communication.

FIS' plan for effective project communication ensures that the following topics are covered as appropriate by project phase, during regularly scheduled project meetings:

- The identification of tasks and their associated deliverables to be completed, those completed and those pending approval. For those tasks that are pending, a due date is identified.
- Problems encountered during the reporting period and proposed solutions and timeframes for resolution.
- Listing of questions or problems that must be resolved.
- Risk management as indicated in Section 5.10.
- Identification and explanation of any adjustments in the project schedule, impact analysis, resources and cost impact.

- Exempt merchant contracting and POS device deployment and installation.
- Training (state, county, WIC clinics, retailers, Child Care providers).
- Card issuance or supply of card inventory if needed.
- Retailer agreements and Third Party Processors (TPP) certifications.
- Testing.
- Database, record conversion.
- Dependencies, problem identification, corrective action and timeframes for resolution.
- The identification of responsibilities for federal, State and FIS Team tasks.
- Identification of delayed tasks and the impact upon the overall conversion schedule.
- Problems resolved since the last meeting and the methods of resolution.
- Disputed items.
- The next scheduled meeting and activities.

Meeting management is absolutely vital to progress so efforts are made to keep minutes' brief and on track. During a meeting, should any subject consume too much time for all attendees, it is taken "offline" and handled through a smaller meeting with the appropriate stakeholders. This allows other attendees who have no interest in the topic to move on.

A meeting report (minutes) identifying all topics discussed during the meeting will be provided to the meeting attendees within two business days after the meeting. As noted above, FIS recommends the use of a secure online repository available to appropriate project team members and stakeholders for the communication and storage of meeting minutes.

Risk Management

The FIS Team will report to the State's EBT Project Manager within the regular project status report and meetings our assessment of risk factors along with options and plans to minimize each risk factor. We will include the following in our risk assessment:

- Loss or re-assignment of personnel
- Security
- Project schedule
- Unacceptable test results
- Sub-vendor performance
- Batch file and transaction processing capacity
- Certification of Third Party Processors
- POS deployment and retailer training
- Card issuance
- Communication links
- System interfaces
- A response process for exception reporting from TPP, financial institutions, the State, etc.
- Customer Service

- Delays in financial settlement
- Delays in Automated Clearing House (ACH) payments

Details regarding the FIS Team's plan for managing project risk are provided in Section 4.1.3, *Goal: Project Management Plan*.

4.1.2.2 Communication Between Vendor and Quality Review Board (QRB)

Critical to this process is the Vendor's proposed staff; in particular the Vendor's Project Manager and how this position will interact with the Quality Review Board (QRB) established by the State. The QRB will be comprised of State staff and serve as the final review and approval authority for deliverables throughout the project. The Vendor should plan to allow for 30 business days for the QRB's review of deliverables. Additional time should be factored in for those deliverables that require FNS approval, which may require 60 days.

FIS understands the critical importance of the Project Managers, and how these people will interact with the Quality Review Board (QRB) established by the State. We further understand that the QRB will be comprised of State staff and serve as the final review and approval authority for deliverables throughout the project. FIS can allow for 30 business days for the QRB's review of deliverables, if the State requires, however, to keep the project moving forward in an efficient manner, we recommend a mutually agreeable, shorter review time. We understand that additional time should be factored in for those deliverables that require FNS approval, which may require 60 days. Please note, many of the deliverables for the WIC EBT project have already been completed and approved by the State, because FIS is the incumbent vendor for WIC EBT services. Should updates be required to WIC EBT deliverables as a result of this contract, those updates will be made in compliance with West Virginia's requirements for document deliverables.

FIS has carefully selected our proposed Project Managers and supporting staff for the West Virginia EBT project. Please refer to Section 4.1.3.3, *Vendor Project Manager,* for information about how these individuals will interact with the QRB.

4.1.3 Goal: Project Management Plan

The Vendor should describe their Project Management Plan that clearly details the overall approach to undertaking this project.

Phase Outline

The State envisions the EBT project consisting of the following five (5) sequential (which may overlap) phases:

- *Design;*
- *Development and Testing;*
- *Conversion In to the Successful Vendor;*
- *Operations and Maintenance;*
- *Cooperation in End-of-Contract Transition Out.*

The Design Phase is the first element in the system development process and should describe the design components of the system. For the purposes of Vendor planning the State has a fully developed EBT for each of the existing programs and intends to convert to the new Vendor with a minimum of changes. Optional functions should be planned to occur at a later date agreeable to both the Vendor and the State.

The Development and Testing Phase should be planned as relatively short since we plan to convert with a minimum of changes with Child Care and additional cash programs and optional functions planned to occur at a later date agreeable to both the State and the Vendor. Some development activities may be performed concurrently with the Design Phase.

The Conversion in to the Successful Vendor Phase should begin as soon as the Development and Testing Phase has been approved by the State. Conversion in will comprise of not only a new computerized system, but migration of

all retailers and EBT cardholders into the new Vendor system with minimal changes and converting historical records from the prior EBT systems to have for reporting purposes.

The Operations and Maintenance Phase begins when the Vendor initiates processing the State's EBT transactions, assuring a seamless conversion in benefits delivery. During this phase the Vendor shall fully perform all facets of an effective EBT system as specified in the contract resulting from this RFP.

The Cooperation in End-of-Contract Transition Out Phase This phase would typically occur concurrently with the Operation and Maintenance Phase and is the last phase of the contract when a new vendor becomes the incumbent vendor for database conversion.

Objectives:

The State will benefit from FIS' extensive EBT project management experience, demonstrated through our 24-year history of successfully designing, developing, implementing, and operating 31 state EBT projects. Since our beginning in 1992, we have developed and refined our project management techniques, controls, and reporting mechanisms. We have earned a flawless reputation for implementing and converting all of our projects on time. Our very successful project management experience, with single and multi-agency projects, allows us to offer the State an approach that incorporates proven methodologies, processes, and automated project management tools.

In this section, we describe our approach to project management, which includes our methodology, lines of authority and executive oversight, risk management, quality management and change management. These topics are followed by a discussion of how this approach is applied to the Project phases outlined by the State and will be used to deliver the State's mandatory requirements described in RFP Section Four, Subsection 5, *Mandatory Requirements*.

Approach to Project Management

The success of any EBT project is directly related to effective project management and communication among all parties involved in the project. State staff must have a timely and accurate flow of information, along with access to the FIS Team's project staff. In this section, we present FIS' approach to project management.

Methodology

FIS uses the Enterprise Project Management Methodology (EPMM), a process we developed. EPMM combines project forms, a repository for project documents, and project processes into a cohesive project management tool. EPMM is used to manage the project life cycle, internally communicate the project status, and manage project documents. FIS' EPMM is our blueprint to create new products, services, and delivery.

We adopted EPMM because it uses project management best practices from the Project Management Institute (PMI), Capability Maturity Model (CMM), and Six Sigma, and provides a common way of approaching projects; much like a blueprint provides a standard way to build a house. By following EPMM policies and principles, and using the same quality processes and monitoring tools over and over, we can ensure less re-work and more consistency and predictability to our deliverables.

The EPMM methodology includes:

- A detailed, phased approach to the entire project with all activities and anticipated timeframes, and estimated completion dates clearly defined in the Project Work Plan.

- Standardized procedures for system modifications and enhancements, change requests, quality control, and other quantifiable processes.
- The use of automated tools, such as Microsoft® Project, for comprehensive project control and reporting purposes.
- Regular project status meetings between the State staff and the FIS Project Management team. Team members responsible for the administration of the project and services will review the Project Work Plan and subtasks to ensure tasks within their area are completed and meet the State requirements.
- Regular communication between the Project Managers and senior management regarding the status of the project and any issues or concerns.
- Quality assurance checkpoints for all major project deliverables, including planning documents, testing processes, and other required deliverables. Our Project team will work together to define the quality metrics, which can be used for each deliverable.

Manage the Schedule

An accurate and detailed Project Work Plan is key to the Project Manager's ability to successfully coordinate project activities among all participants and keep the project on schedule. Our proposed Project Managers will lead the implementation efforts, manage the agreed upon timelines, and proactively guide the team along the way. The framework our Project Management organization follows includes strong requirements engineering, case management, customer assessment matched with the Project Managers' assessment for accurate project assignments, project oversight and tracking, knowledge management, business analysis, and team coaching/mentorship initiatives.

The Project Work Plan provides infrastructure and guidance for the State's EBT program and serves as a structured model to complete all project requirements. All deliverables and milestones on the Project Work Plan are carefully monitored and reported. The plan lists an Actual Finish Date and Percent Complete so that FIS and the State can clearly monitor the progress of the project as we move through each phase. Written memos, meeting minutes, meeting agendas, and written updates provide activity documentation. In conjunction with written documentation, our project staff uses the industry-standard automated tool, Microsoft Project, to create and maintain the Project Work Plan. This tool provides a comprehensive mechanism to manage and control project activities.

Key to the effective use of a work plan is the project discipline to manage the plan as an active, living document that is frequently updated to reflect the reality of the project. Because the Work Plan is a dynamic document, it allows additional tasks to be added by both the FIS Team and the State to ensure all tasks are identified and scheduled to reflect milestones and critical path tasks that have been met. As part of our project management methodology, The State's Project Work Plan will be continually updated during the course of the conversion effort. The updated Project Work Plan will be submitted as part of the weekly status reporting. By constantly monitoring all tasks and regularly updating the Project Work Plan, we ensure that all affected parties have access to timely and accurate information on the project status.

Project Work Plans

For the West Virginia EBT Project, the FIS Team will use two final project work plans, one for the SNAP and TANF/Cash conversion to ebtEDGE, which can be expanded to include the Child Care and additional cash programs planned to occur at a later date, and one for the WIC program using WIC Direct, which FIS currently operates through our sub-contractor, CDP. Please refer to Appendix A, Draft Project Work Plan, for samples of these plans. While the tasks and durations are accurate, the project start date and

subsequent dates in the plans are sample dates. Final dates will be provided after contract award. These Project Work Plans and their schedules will follow the phased approach envisioned by the State. Each phase includes activities, deliverables, timelines, and completion dates. The phases overlap to maximize opportunities for activities to occur concurrently. The EBT System will remain operational during the transition to the new contract, without any interruption to service delivery. The FIS Team will work with the State to agree on final timelines for each phase of the project.

Manage Resources

A designated and experienced project team is critical to the success of an EBT project. The FIS Staffing Plan will provide the appropriate staffing levels and mix with EBT-relevant experience, ensuring all deliverables and performance standards are met during all phases of the project. Through our examination of the RFP and understanding of State's current EBT Project, we have assembled a project team that will complement your goals and mitigate project concerns.

Because of our long history as an EBT provider we understand how to organize and staff an EBT project to meet the State's needs. The FIS Project team's detailed organizational structure is comprised of individuals with knowledge and proficiency in converting and operating comparable EBT projects, and appropriate executive oversight and support throughout the transition and operations of the State's EBT program.

The FIS Team uses tools and methodologies for project scheduling that allow us to thoroughly monitor and frequently audit the project scheduling to keep deliverables on track and on time. Resource Schedule, the main tool used, contains all resources and planned activity against approved projects, maintenance, and support. Resource needs of each project are reviewed and prioritized and staff assignments are made. As part of the resource scheduling, the progress of the project is monitored so that resources are available when needed, (e.g., testing resources are available when development is completed).

Decision-Making Authority

Overall responsibility and accountability for quality systems and services are placed at the most effective and efficient point, the FIS Team Project Manager, Al Greene. During all phases of the project, Mr. Greene will be supported by our proposed WIC EBT Project Manager, Amy Duncan, and proposed SNAP, TANF/Cash & Child Care Project Manager, Fabiola Benavides. Ms. Duncan and Ms. Benavides will be the primary points of contact between the FIS Team and DHHR for all communications on system-related issues such as implementation, developing, testing, etc. as well as on-going operations. Further information about our proposed Project Managers and their roles in the West Virginia EBT Project is provided in Section 4.1.3.3, *Vendor Project Manager*.

Lines of Authority

Our organizational goal is to provide a responsive team for the design, development and testing, conversion in, and operation and maintenance of the State's EBT program. How we meet this goal is best shown in our organization chart, provided in Section 4.0, *Response to Attachment A– Vendor Response Sheet*. This organization chart represents our proposed project team during all EBT Project phases and delineates the team's management structure for the conversion of the existing SNAP and TANF/Cash assistance programs and ongoing operations of the WIC EBT program. These definitive roles extend into a clearly organized hierarchy. Responsibilities are divided according to specific areas of expertise, and the reporting structure is established at the onset of the project.

All FIS Government Solutions EBT Projects follow the line of authority defined in the figure below.

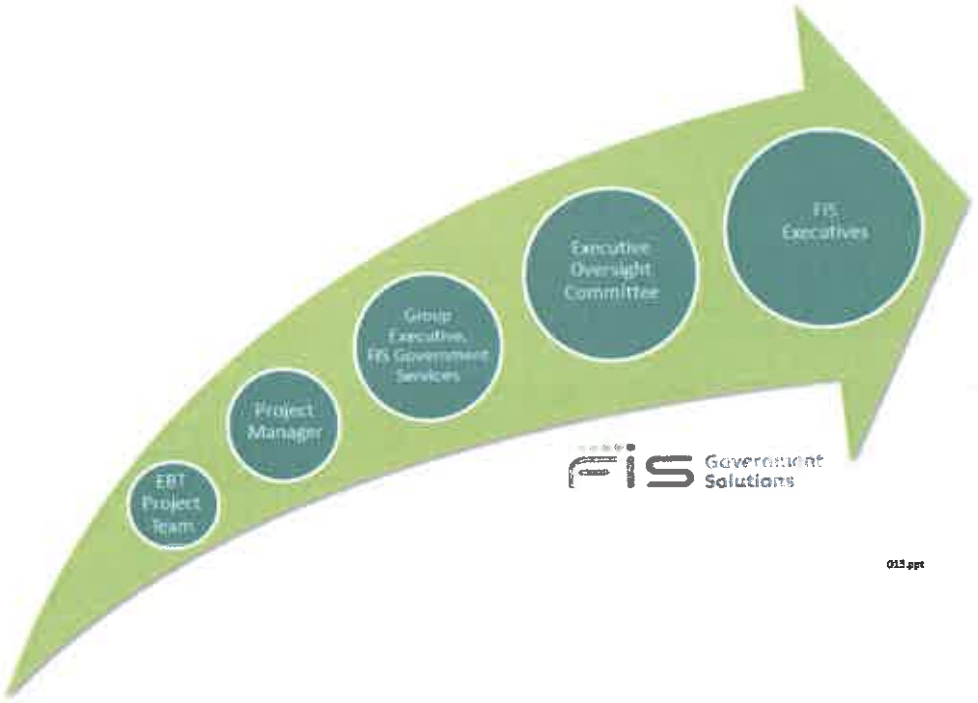


Figure 4.1-2 FIS Government Solutions EBT Projects Line of Authority

Further details about the Executive Oversight for our projects can be found in Section 4.1.4.1 *Problem Management and Escalation Procedures.*

Approach to Risk Management

The FIS Team's goal is to provide a successful, on-time conversion of the West Virginia EBT System, so risk management and mitigation are of the utmost importance to us. Using our proven EPMM project management process, which includes well-defined risk evaluation and risk management strategies, the FIS Team will identify, assess, report, manage and mitigate risks for the State's EBT project.

Effectively managing risk means identifying problems that might occur early on, and proactively designing and implementing countermeasures to eliminate the risk. In addition to successfully managing various aspects of 31 EBT projects during the past 24 years, FIS is one of the largest third-party processors of EFT transactions and is the provider of the world's largest debit database. Our extensive EFT and EBT experiences have provided us with the expertise to anticipate numerous potential problems before they present true risks to the integrity of our EBT systems and services.

The FIS Team understands risk factors associated with system development, system conversion and implementation, and system operations. Our plan for risk management is to identify potential EBT project risks and apply our developed approach that effectively provides the solution to each. Throughout our

years of EBT experience, we have addressed each of these risk factors and can confidently assess and resolve the many risks involved in EBT project management.

Our plan for risk management addresses the following key components:

- **Risk Identification** – Determining and documenting what risks have the potential for impacting the project. This is an on-going activity, performed throughout the life of the project, and will include both internal (controllable) and external (uncontrollable) risks.
- **Risk Assessment (Qualification and Quantification)** – Determining the probability and the impact of each risk. The risk assessment ratings are used to prioritize risks and develop the mitigation strategy.
- **Risk Reporting** – Weekly Status Reports and regular meetings conducted by the Project Manager will keep the State informed of any high-risk items that require action.
- **Risk Management** – This is the process of reducing risk to an acceptable level through the development, implementation and maintenance of a written plan.
- **Risk Mitigation** – Deciding how to address the risk: avoid (change something so that the risk is no longer valid), transfer (apply the risk to another entity), mitigate (determine solutions to address the risk and minimize the negative impact and maximize the positive impact), ignore the risk (keep moving forward but take no action).
- **Quality Assurance** – A program that uses standards and procedures to accurately identify the application and system issues before being rolled in to production.

Risk Identification

The FIS Team will conduct an initial risk analysis with the State, which will draw on our EBT conversion and operational experience and add any unique risks presented by the West Virginia EBT Project. We will then provide an overall risk assessment that identifies, qualifies and quantifies all known risk impacts associated with the State's EBT Project. As described in Section 5.10, *Risk Management*, of Section Four, Subsection 5, *Mandatory Requirements* of this RFP, these identified risks include:

- Loss or reassignment of personnel
- Security
- Project scheduling errors
- Unacceptable test results
- Sub-vendor performance
- Batch file and transaction processing capacity issues
- Certification of Third Party Processors
- POS deployment and retailer training
- Card issuance
- Communication issues
- System interfaces
- Response process for exception reporting from TPPs, financial institutions, the State, etc.
- Customer service issues
- Delays in financial settlement

- Delays in ACH payment
- Risks during changes or enhancements

Risk Identification can be aided by the establishment of a Transition Task Force (TTF), which FIS strongly recommends. The TTF would be formed with representation from the FIS Team, assigned State staff, FNS, and the current contractor's team. The TTF will interface with the current contractor and coordinate all conversion and implementation activities. This ensures open communication between all participating entities.

Risk identification is an on-going activity that is performed through all stages of the EBT project. The Project Manager is responsible for regularly monitoring project status and ensuring project staff has assessed risk potential and are following up on mitigation plans that have been implemented.

Risk Assessment (Qualification and Quantification)

Every project risk item that is identified is assigned a risk category, probability of occurrence (High/Medium/Low) and impact (High/Medium/Low). FIS has established 75 individual risk categories that help identify potential issues with:

- Availability of personnel and other resources
- Commitment from stakeholders
- Complexity of system components
- Dependencies on other projects and systems, data, and suppliers
- Knowledge of stakeholders
- Project size
- Project requirements
- Security

The figure below provides a snapshot of the EBT Risk Assessment Form we will use in the risk assessment process.

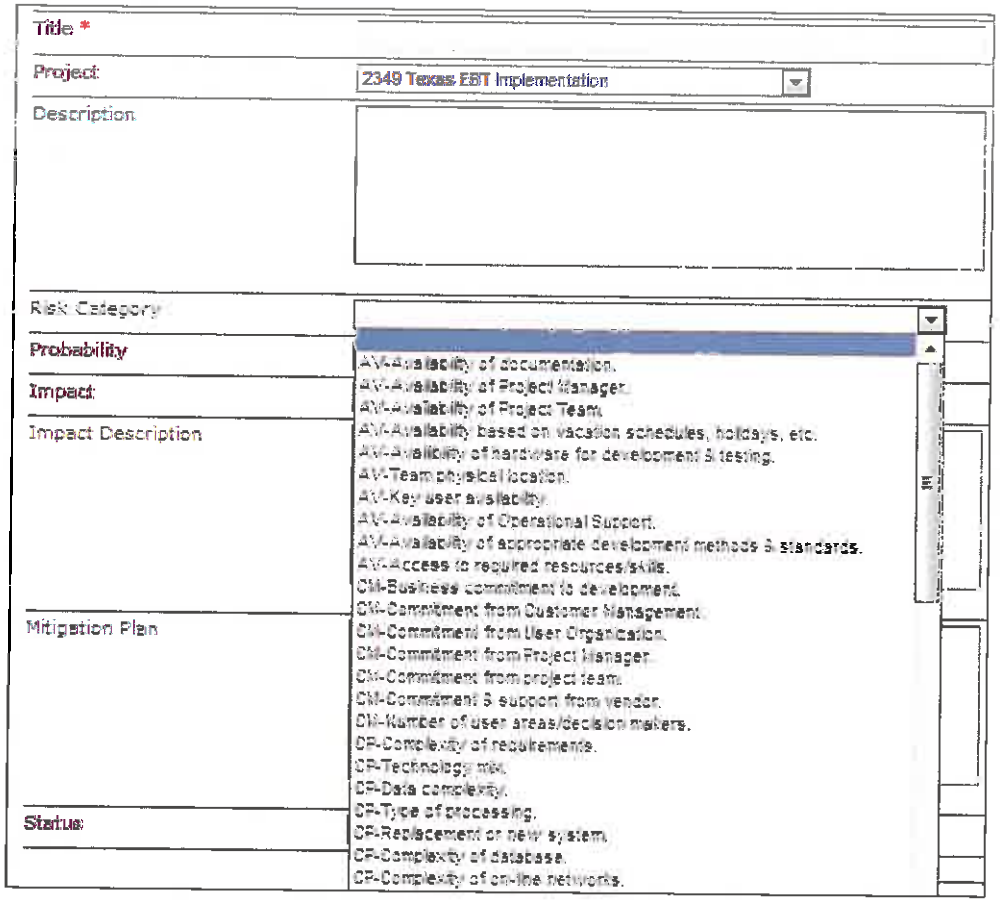


Figure 4.1-3 EBT Risk Assessment Form – Snapshot

The Project Manager will lead the project team in a thorough assessment of all risks to the implementation of the State's EBT Project.

All of these pieces of information will be gathered and used to populate a Risk Matrix, which will serve as the foundation for on-going risk management activities. Project team members will use the matrix to prioritize risk items according to their probability of occurrence and impact ratings and determine the appropriate mitigation strategy.

Risk Reporting

The Project Managers for each EBT program are responsible for documenting the project risks. We will supply the State with a Risk Matrix and Issue Log as part of our project control deliverables. The Issues Log is used to identify, track, report, and resolve problems that surface throughout the project life cycle.

Risk items are identified in the Project Work Plan. During the conversion effort, the updated Project Work Plan will be submitted as part of the weekly status reporting. By constantly monitoring all tasks and regularly updating the Project Work Plan, we ensure that risk items are continually evaluated and reported on.

In the rare event of any anticipated or actual delays in the project, the Project Manager will document this information under the Critical Issues/Corrective Action Plan portion of the Project Status Report and will include the reason for the delay and the plan to get the project back on schedule. If the delay may jeopardize the successful or timely completion of implementation/conversion, the Project Manager will immediately contact the State to begin implementing a Corrective Action Plan.

Risk Management

The Project Managers for each EBT program are responsible for managing each project's risks. Until the EBT program is fully implemented, the Project Manager will conduct internal status meetings on a weekly basis. During these meetings, the project team will evaluate the project's status, review the Project Work Plan, and follow up on high-risk items. The Project Manager will also attend status meetings with the State to provide status reports, updated conversion work plans, and revised deliverable documents. The Project Manager is key to the Risk Management process, having responsibilities including:

- Documenting issues as soon as they occur
- Assigning ownership for resolution
- Communicating and managing the steps or plan to resolve risks
- Maintaining, communicating and regularly reviewing the Risk Matrix and Issue Log to track status
- Escalating the issue, as necessary, to other key resources within the organization to obtain visibility, assign priority, and allocate the resources necessary to resolve the issue

This regular review process ensures that risks are continually evaluated and mitigation plans are being followed. It also provides opportunity for new risks to be identified, or existing risks to be reclassified as the project progresses. Any changes in risk will be documented in the Risk Matrix, Issues Log, and/or Project Work Plan as appropriate.

Risk Mitigation

Risk mitigation is the process of deciding how to address the risks to the EBT project that have been identified. The Project Manager for each EBT program will lead discussions with project staff to identify strategies to effectively deal with each risk item identified in the Risk Matrix, according to the risk assessment. Options for risk mitigation are:

- Avoid: change something so that the risk is no longer valid
- Transfer: apply the risk to another entity
- Mitigate: determine a solution that will minimize the negative impact and maximize the positive impact of the risk
- Ignore: keep moving forward but take no action

When a decision has been reached, the mitigation strategy is logged in the Issues Log and tracked as part of the regular weekly status meetings.

Quality Assurance

FIS will use quality principles and practices in servicing and supporting the West Virginia EBT Project and all of its stakeholders, as described in the next section.

Quality Management Approach

Producing, delivering, and supporting quality products and services are high priorities for the FIS Team. The project cannot be successful if the end products we deliver to the State are not high quality and in line with the State's requirements and expectations. Our quality management approach enables us to provide consistent, premier services to our customers with an emphasis on problem prevention by applying quality control standards and procedures and building effective relationships. Our quality management plan includes the following:

- Tools and processes to manage quality
- Procedures to measure and report quality performance
- Internal and external quality audits
- Commitment to a cooperative effort
- Management oversight of projects

Quality Management Tools and Processes Used

To provide consistent, high-quality results, our quality assurance methodology is comprised of multiple, well-integrated best practices and test disciplines. Our test process typically consists of the preparation of test scenarios and data, test coverage review, test acceptance/entry criteria, first-pass execution, and finally, regression phase execution. We adhere to the same disciplines and quality measures whether testing a single line item during a functional test, a collection of enhancements for release during a system test, or a new development effort from the ground up. This process ensures the quality of the code we deliver and maintains our customers' satisfaction. Our approach, which includes the tools and processes described below, results in a solid, repeatable process that consistently yields quality results.

Tracking and Management of Problems with JIRA

FIS uses the JIRA work tracking application to report and manage defects. All functional areas within FIS follow a standard issue reporting policy that includes the following descriptive elements for each issue being reported: key environment, customer information, detailed description of problem, steps required to recreate the problem (if known), frequency of problem, and related documentation (such as files and screen captures).

The JIRA defect-tracking system provides a structure for logging key data into searchable, reportable fields, in addition to freeform areas that allow users to document finer details. Managing issues in this fashion creates a self-maintaining information repository for the organization.

JIRA provides the ability to report in real-time on defects in a multitude of ways. Defect reports can be generated by a user-defined priority, including customer, product, and developer priorities. Reported issues follow a well-defined lifecycle to ensure that they are addressed and resolved quickly and efficiently.

Measuring and Reporting Quality Performance

Throughout the contract period, the FIS Team will use a combination of sophisticated tools, reports, and procedures to measure and report system performance accurately. We use an enterprise-wide project management system to track all of our work requests and customer authorizations. We will use Microsoft

Project to develop project-specific detailed Project Work Plans. In conjunction with our project tracking databases, the Project Work Plan allows us to determine tasks, duration, resource analysis, critical paths, and milestones—the necessary elements to report and track project performance. By including task-level activities within this system, the State can be certain that the FIS Team will monitor and be able to report on development activities at an appropriate level of detail.

Simply stated, FIS' quality management approach requires that we continually measure, collect, and analyze project-related data.

Quality Assurance Checkpoints

FIS' quality management approach includes quality assurance (QA) checkpoints for major project deliverables, including contractually-required planning and design documents and testing processes. Our project team will work together with the State to define and follow an appropriate review and approval process for each deliverable.

Prior to the completion of each project phase, we will conduct a QA checkpoint with the State to ensure that all activities have been completed and to assess the processes employed. Usually held during recurring project status meetings, the QA checkpoints maximize the State's opportunity to engage fully in the process throughout its duration, and to provide feedback continually about the project's direction and progress.

Reporting Quality Performance

The FIS Team will hold weekly project status meetings with the State during the Design, Development and Testing, and Conversion In Phases, and monthly status meetings during the Operations and Maintenance Phases to assure that we are meeting the performance requirements of the contract.

Auditing for Quality

The FIS Internal Audit team focuses on ongoing process improvement initiatives. This group is responsible for engaging and performing SSAE 16 audits and Quality Assurance Reviews (QARs). In addition to the formalized quality assurance program, benchmarking of resources, processes and capabilities is consistently performed through external sources.

SSAE 16

FIS engages an independent auditor to conduct an annual SSAE 16 audit examination of its EBT program operations each year, as required by Federal SNAP regulations.

As a provider of electronic data processing and back-office services to financial institutions, FIS is subject to regulatory oversight and examination by the Federal Financial Institutions Examination Council (FFIEC) to ensure that FIS is complying with applicable State and federal banking, EFT and processing regulations, and FFIEC internal controls and to USDA and OIG Federal reviews.

Our partner for WIC services, CDP, maintains rigorous standards consistent with requirements of the financial and healthcare industries. To demonstrate continued compliance with these standards, CDP undergoes regular external audits, including SSAE 16, Health Insurance Portability and Accountability Act (HIPAA) Assessment, and an External Penetration Test.

Quality Assurance Reviews (QARs)

Internal Quality Assurance Reviews (QARs) are performed annually to self-assess our compliance with policies, procedures, and methodology against Institute of Internal Auditors (IIA) standards. An external QAR is performed at least once every 5 years, in accordance with IIA standards. More frequent reviews are added if deemed necessary by the Chief Audit Executive of the FIS Audit Committee.

FIS' Commitment to a Cooperative Effort

Developing teamwork is one of the major elements of the FIS quality management approach. Collaborative work is an ongoing expectation of FIS staff because we understand that working together helps to ensure quality products and services. FIS staff are trained to work in cross-functional, vertically integrated teams to identify output requirements, establish goals and objectives, analyze processes, and develop and monitor corrective action plans. We will work as a team with the State to ensure effective communication and coordination during all phases of the State's EBT Project. FIS is unequivocally committed to a cooperative effort of development with State staff.

Review by Oversight Management Committee

The principles of Continuous Quality Improvement firmly ground our oversight management. This focus provides our EBT customers with consistent quality service throughout the term of the contract.

We use a proven management review process to compare the project plan, completion status, variances with the plan, and recommendations. The output of the review process includes management concurrence and approval with a resultant plan of action. This plan of action provides the guidance to ensure the State's requirements and expectations are met during design, development and testing, conversion, and operation of the EBT system.

Each month, FIS' EBT senior leadership reviews each of our state client programs. This review includes quality of service, key performance indicators, problems and issues, accomplishments for the previous and upcoming months, and any potentially critical issues. When necessary, specific individuals are assigned responsibility for each unresolved problem and issue.

Change Management

FIS will provide the State with a Configuration and Change Management Plan, at a maximum 120 days after receipt of approval to proceed with the contract. This document will describe our process for change management as well as how software version control is managed and maintained. The Configuration and Change Management Plan will include the following:

- How the FIS Team assigns identification numbers to releases of our systems
- How releases of the systems are archived
- Procedures to ensure that only one release of the system is being tested (either internally or in UAT) at any given time
- How the FIS Team ensures that only one release of the system is operational at any time in all installations during pilot, rollout, and operations
- Proper testing of all changes prior to being introduced into the production environment, including the application of hardware upgrades and patches

Change Management Overview

Effective change management and clear communication are essential to the success of any project. By using a proven methodology for defining and implementing system changes, the FIS Team will meet the needs of the West Virginia EBT Program. FIS' change processes have been proven through large-scale conversions and implementation projects. We will work closely with the State to ensure that any change is handled in the most efficient and effective manner and according to the State's requirements, as described in Section 5.1.6, *Configuration and Change Management Plan (Deliverable)* of Section Four, Subsection 5, *Mandatory Requirements* of this RFP.

FIS has formal change management procedures in place, and we use them to manage changes that affect a project's timeline, scope, or cost. We will implement any design changes or corrective actions according to this change management process. The mechanism to track requested changes made to the EBT System will be described in detail in the Configuration and Change Management Plan we provide to the State. FIS' change management process is in place today for all of our EBT projects and we will use it throughout the life of the new contract. FIS' Configuration and Change Management Plan will define roles and responsibilities for the FIS Team and State staff who participate in the change management process.

Subsequent to acceptance of the Detailed Design Document and extending throughout the term of the contract, all design changes, corrective actions, and System enhancements will be communicated to the State through a formal written process. The FIS Team will provide the State with timely pre-notification of those changes that have an impact on the State, including any changes made by other entities that could have an impact on the State's system.

The FIS Team tracks changes and modifications by software version, source, and reason. A strict change process, described below, is in place for the implementation of all changes into our production environment. When we deliver a newly-modified software version to the State for testing, we will provide documentation to the State indicating that we have modified the appropriate software version. This applies to all changes, regardless of type, or whether initiated by the FIS Team or by the State.

Project Phases

The project phases, as detailed in the RFP, provide the basis for FIS' Project Management approach for EBT system conversions. We are experienced with both new and converted EBT projects. Our Project Management Methodology includes established procedures consisting of an EBT Project Work Plan and project scheduling based on these sequential and sometimes overlapping phases:

- Design
- Development and Testing
- Conversion In to FIS
- Operations and Maintenance
- Cooperation in End-of-Contract Transition Out

As previously stated, a conversion of the WIC EBT system will not be required if FIS is awarded the contract resulting from this procurement. However, if a WIC EBT conversion were required, the FIS Team would follow the project phases as defined in this section.

Design Phase

The Design Phase is the first element in the system development process. We understand and agree that the State has fully developed EBT for each of the existing programs and the FIS Team will complete the conversion to our EBT systems with a minimum of changes. Optional functions will be planned to occur at a later date, agreeable to both the FIS Team and the State.

The Design Phase will begin with the signing of the contract between the State and FIS, and continue for the timeframe identified in the Project Work Plan for each program being converted, as mutually agreed by the State and the FIS Team. Our proposed timeline for completion of all tasks and deliverables identified for the Design Phase will be based on the tasks and deliverables identified in the Project Work Plan. The timeline will continue to be updated until the State and the FIS Team mutually agree to progress to the next phase, Development and Testing. We will provide all deliverables as scheduled for the State's review and approval, and allow an appropriate amount of time for the State to review and comment on each deliverable.

After contract execution, the FIS Team will schedule and conduct a Project Kick-off meeting with the State and FIS Team staff. During the Kick-off meeting, the State and the FIS Team will determine a schedule for the Joint Application Design (JAD) sessions. The JAD sessions will be attended by representatives of the State's EBT Project team, key project personnel from the FIS Team, and any other stakeholders the State decides should attend. The JAD sessions will be used to discuss:

- Conversion In Plan:
  - User requirements
  - System definition
  - System design, including flow-charts and logic diagrams incorporated in the final System Design document
- Reporting procedures and requirements:
  - Type
  - Frequency
  - Access
- Project schedules:
  - Timelines
  - Formal change control and problem management systems
- Deliverables:
  - Tasks
  - Documents and plans
  - Timeline
  - Approval
- Testing:
  - Plans and scripts

- Required personnel
- Approval

- Conversion to the new system:
  - Detailed plan
  - Coordination with State data center
  - Access to the current EBT system
  - Transition of data components to the FIS Team's systems
  - Go live

The JAD sessions and the Design Phase will continue until all tasks and deliverables identified in the Conversion Plan and JAD sessions are finalized and approved by the State and FNS. No task or deliverable will be considered started or complete until approved by the State and, when required, FNS. This includes the plans, manuals and documents described in this section, deliverables described in other sections of the RFP, and any other deliverables identified during contract negotiations or in the system design.

Transition Task Force

FIS strongly recommends that a Transition Task Force (TTF) be established at the beginning of the Design Phase. It should include representatives from the FIS Team, the State, and the current contractor. The TTF interfaces with the current contractor and coordinates all transition and implementation activities under the chairmanship of the Project Manager for each EBT program to be implemented, with oversight by the State. Meanwhile, it is important that State staff communicate with the retailer and cardholder communities to inform them of transition milestones and to ensure that necessary transition tasks are completed. The Food and Nutrition Service (FNS) and their consultants participate in the conversion in an advisory role.

The TTF is staffed with core members for the duration of transition activities. In addition, the TTF can include temporary representatives. These representatives join the TTF as needed and act as liaisons with their respective areas.

Development and Testing

We understand and agree that the Development and Testing Phase is planned to be relatively short as a minimum of changes are expected, because the Child Care, additional cash programs and optional functions are planned to occur at a later date agreeable to the FIS Team and the State. Some development activities may be performed concurrently with the Design Phase.

During this phase of the project, conversion programs and any West Virginia-specific design enhancements and selected options will be completed and tested according to the specifications defined and agreed upon during the Design Phase. The FIS Team will complete system testing and will submit all deliverables identified in the Project Work Plans, including final training materials, to the State for review and approval. This timeline allows sufficient time for the State to review and comment on each deliverable.

The Development phase will include:

- Development of any new West Virginia-specific functionality
- Development of West Virginia-specific conversion programs
- System Testing
  - Functional Demonstration
  - Interface Test
  - System Acceptance Test
  - Performance (Load) Test
  - IVR Test
  - Transition Test
- Development and completion of training materials
  - Staff training modules
  - Cardholder training materials
  - Retailer training materials
- Updates to the *Detailed Design Document* as a result of testing
- Submission of deliverables including:
  - Updated Detailed Design Document
  - System Operations/Interface Procedures Manual
  - Reports Manual
  - Settlement/Reconciliation Manual
  - Administrative Terminal Manual
- Development and regular submission of Project Status Reports and other project monitoring tools

System Testing

The FIS Team will perform system testing on all components and functional areas of the EBT application systems before the final delivery of the systems. We will update the *System Test Plan* appropriately after completion and approval of the design documents.

The FIS Team will maintain the test environment, processes, and procedures necessary to meet or exceed your specific requirements. We operate robust testing environments for each system that will provide full integrated testing for the West Virginia EBT Project. This includes a testing environment that mirrors the production environment in design and functionality. All State-specific system enhancements will be tested before delivery of the EBT systems to the State. The FIS Team will develop detailed scripts that provide step-by-step instructions for the system functions and services to be tested. The test cases will provide both positive and negative test scenarios and details of expected results for every test case. We will submit all test scripts to the State and FNS for approval.

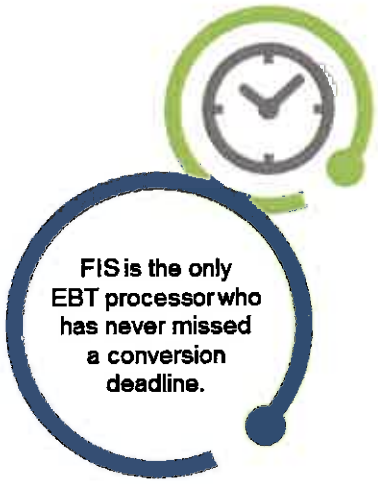
The FIS Team will develop and control the test data, and we will conduct the required system tests and demonstrations, with the participation and cooperation of the State, its contractors (if appropriate), and federal representatives, during the Development Phase of the project.

Extensive Transition testing will also be performed consisting of multiple trial runs to validate data and establish final transition timings, as described in Section 4.1.5, *Goal: Conversion Plan*. Additional information regarding testing can be found in Section 4.1.6, *Goal: System Testing*.

Conversion In

One of the most important goals for a mature EBT project is to accomplish a successful system migration without disruption to its stakeholders. Because of our background and experience in the EBT industry, the FIS Team knows conversions need to happen on time, on budget, and without difficulty for cardholders. We deliver just that type of conversion.

Within the last several years FIS has demonstrated the capability of our conversion process and procedures during conversions for North Carolina, Wisconsin, South Dakota, North Dakota, Arkansas, Tennessee, the District of Columbia, Florida, New Mexico, Nevada, Texas, Kentucky, and most recently, the State of Washington, to our *ebt*EDGE System. The FIS Team has also successfully converted WIC EBT to WIC Direct for the Chickasaw Nation and Nevada/ITCN.



In fact, in the 31 EBT conversions we have performed, we have NEVER missed a deadline. We are proud to say that we are the only EBT processor in the industry with that record.

The FIS Team has reviewed West Virginia's conversion requirements and we will be responsible for all components to convert the existing EBT system to the FIS Team's Systems as detailed throughout the following sections. This includes the conversion of all State-supported retailers to our system, conversion of the cardholder database, and assuming the functions of card issuance and replacement.

The Conversion In Phase will begin as soon as the Development and Testing Phase has been approved by the State. Some of the Conversion In Phase activities, such as the EBT-only retailer conversion, will begin prior to the end of the Development and Testing Phase. FIS will contract with TPPs and FNS-authorized retailers, install POS terminals where required, and train retailers.

The EBT database conversion will occur during this phase. FIS will complete Transition Testing and seek sign-off from the State prior to the database conversion. The FIS Team will implement the new EBT Systems, provide reports and settlement training, and conduct training sessions for State training staff. These tasks will be completed prior to our proposed conversion.

All activities taking place during the Conversion In Phase will follow the processes defined in the approved *Conversion Plan* submitted during the Design Phase. The plan will address the processes to be used for the conversion, how transition processes will be tested, and contingency plans implemented for problems and issues that may occur. It will also address the verification and validation of the conversion process, including validation of the EBT cardholders' account balances and cardholder PINs that are converted to the FIS Team's Systems. Please refer to Section 4.1.5, *Conversion Plan*, for further details.

Operations and Maintenance

The Operations and Maintenance Phase will begin after the successful EBT system conversion along with the State's formal written approval of the project deliverables. The FIS Team will conduct continued operations of the West Virginia EBT System as specified in RFP Section Four, Subsection 4, *Project Approach and Methodology;* Subsection 5, *Mandatory Requirements,* and the contract resulting from this RFP. This includes transaction processing, card issuance, reporting, settlement, retailer and provider management, customer service, ongoing communications with State staff, and updates to key documents, as required throughout the life of the contract. The State will work directly with the Project Manager for each EBT program, the point person for ongoing communications, for all EBT system issues, enhancements, changes, or updates to the system. This phase will last through the life of the contract.

Monthly Report Card

Once the project becomes operational, the FIS Team Project Manager will coordinate monthly status meetings with the State, prepare the monthly status report including open and closed issues, provide other reports, and arrange meetings at the State's request. The monthly *Report Card* we will provide summarizes significant events, accomplishments, outstanding issues, problems, and the status of pending enhancement requests and system change orders. The *Report Card* will include a summary of monthly host availability and will document the performance of the EBT System over the last month. This performance information will include central computer availability, transaction switch availability, total EBT system availability, and information on transaction accuracy and benefit authorization updates. Further information about the *Report Card* can be found in Section 4.2.4.7, *Program Operations Reports.*

End-of-Contract Transition Out

At the end of the contract, when a new vendor becomes the incumbent, the FIS Team will fully cooperate with the new vendor for database conversion and the other activities necessary to ensure the continued success of the West Virginia EBT Program. This cooperation includes provision of test and production data in a timely manner and maintaining adequate staffing levels to support the transition. Please refer to Section 4.1.7, *Goal: End-of-Contract Transition Out*, for details.

4.1.3.1 Preliminary Project Work Plan

The Vendor should submit a preliminary Project Work Plan, with a start date as indicated in the schedule in 4.1.5. The schedule should include the tasks and deliverables required for the design, development, testing, conversion, contingencies, and implementation of the system including system requirements. All deliverables identified within the project plan are subject to State and Federal review and approval. See 5Mandatory Requirements for a complete description.

The West Virginia SNAP and TANF/Cash, and WIC Project Work Plans are dynamic documents that provide the structure and guidance to complete all project requirements. The Project Work Plans outline a phased approach to manage the State's EBT Project, including a timetable for tasks and deliverables that will cause minimal impact to the State and other stakeholders. The Project Work Plans identify all transition activities, including EBT system functionality development, interface development, retailer conversion, data conversion and cutover, cash access, and other required tasks. Individual tasks and deliverables will be identified by project phase as defined in the RFP.

As FIS is the incumbent WIC EBT provider for West Virginia, many of the WIC EBT tasks reflected in the WIC EBT Project Work Plan have already been completed. The FIS Team made the following assumptions when completing the draft WIC EBT Project Work Plan:

- Because no conversion is required if the FIS Team is chosen, this plan represents the activities that would be necessary to successfully transition to a new provider based on our experiences performing conversions for three WIC state agencies (Chickasaw Nation, Nevada, ITCN) within the last year.
- The Percent Complete column indicates that these tasks are already complete, as they were accomplished during the initial implementation of West Virginia's WIC EBT program and remain in place today.
- This plan assumes card design and services will remain the same, with the exception of the addition of a participant portal.
- This plan assumes no feature changes to the WIC Direct solution based on the State's RFP requirements.
- This plan assumes ongoing tasks related to retailer enablement will continue (i.e., Integrated retailer certification support, provision and training for stand beside retailers), therefore these have been indicated as 95 percent complete.
- If optional services/functions are authorized, the final WIC EBT Project Work Plan will be adjusted to add specific tasks and durations to complete activities related to the option.

We understand that all deliverables identified within the project plans are subject to State and federal review and approval. We have read and understand the requirements for these deliverables as described in RFP Section Four, Subsection 5, *Mandatory Requirements* of this RFP, and agree to provide the following to the State:

- Functional Demonstration and Acceptance Test Plans (for each program)
- System Life Cycle Test Plan (for each program)
- Quality Review Board (QRB) Monthly Status Report
- Continuation of Business Plan (for each program)
- Back-Up Procedures
- Operations Manual (for each program)
- Settlement and Reconciliation Manual (for each program)
- Configuration and Change Management Plan
- Cooperation in End-of-Contract Transition Out Plan
- System Security Plan (one required for each program when there are differentiating requirements)
- Retailer/Provider Management Plan (for each program)
- POS Terminal and Peripheral Equipment Installation and Maintenance Plan
- Reporting and Reports Manual (for each program)
- Comprehensive Training Plans (for each program)
- Training Manuals (for each program)
- Customer Service Plan (including providing all proposed State customer service reference materials for approval)
- Disaster Recovery, Back-Up and Contingency Operations Plan

The Project Work Plans contains milestones and key deliverables, as well as all tasks and subtasks needed to complete the transition from the current contractor to the FIS Team's systems. Each task shows a Planned Start and Planned Finish Date. In addition, the plans list an Actual Finish Date and Percent Complete for each completed item so that the State and the FIS Team can clearly monitor the progress of the project. In the plan's Resource column, task responsibilities are clearly assigned to the FIS Team, the incumbent contractor, the State, or FNS. Gantt charts depict project milestones, and identify critical path and dependency tasks, displaying the associated resources responsible for completing the tasks. The plans present separate activities for each project task in a logical sequence and include:

- Clear definition of each task
- Staff required for each task
- Completion date for each task
- Task relationships and dependencies

The preliminary Project Work Plans have a timetable that begins with the estimated contract start date as indicated in our response to Section 4.1.5, *Goal: Conversion Plan*, which will be adjusted later to reflect FIS' actual contract start date. Our Preliminary Project Work Plans are included with this proposal as Appendix A: Draft Project Work Plans.

The West Virginia Project Work Plans will be continually updated during the course of the conversion and implementation efforts. The Work Plans are dynamic documents that allow additional tasks to be added by both the FIS Team and the State to ensure all tasks are identified and scheduled and to reflect milestones and critical tasks that have been met. It also allows "placeholders" for high-level, critical State tasks to be inserted during the planning phase of the project. The updated Project Work Plans will be submitted as part of the weekly status reporting. By constantly monitoring all tasks and regularly updating these plans, all affected parties have access to timely and accurate project status information.

4.1.3.2 Meeting Schedule

During the Design, Development and Testing and Conversion phases, the State seeks to have two or more meetings per month and transition to weekly status meetings as the go-live date approaches. The Vendor's Work Plan should include a meeting schedule addressing this frequency objective.

The FIS Team will participate in two or more status meetings during the Design, Development and Testing and Conversion Phases and will transition to weekly status meetings as the go-live date approaches. Through our many conversion projects, the FIS Team has found that weekly status meetings are necessary to quickly address any project issues that may arise so as not to impact the conversion schedule as the conversion date draws near. Our Project Work Plans include a meeting schedule to address this frequency objective.

4.1.3.3 Vendor Project Manager

The Vendor should describe the Project Manager's qualifications and experience and should indicate how this Project Manager will achieve the criteria as identified within this document. This should include the initial meeting of the QRB, the Project Manager's responsibility for the Vendor's Work/Conversion in Plan for each program hereafter referred to as the Plan. The Vendor should describe the Project Manager's role in respect to addressing questions raised by the QRB, supplying information regarding the adequacy or correctness of the Plan, all deliverables, supporting documentation and reports provided to the State. Additional information should be detailed for periodic meetings with the QRB during conversion, operations and transition to a new vendor should that need arise. The Vendor should

address its role in the completion of QRB minutes, and the reports that should be submitted to the State within two business days following the meetings.

FIS proposes the following key staff to manage the implementation and ongoing operations for West Virginia's EBT Programs:

Table 4.1-2 Proposed Key Personnel

Name	Position
Alan Greene	FIS Team Project Manager
Fabiola Benavides	SNAP, TANF/Cash & Child Care Project Manager
Amy Duncan	WIC EBT Project Manager

Each of our proposed Project Manager's qualifications and experience is provided in Section 4.0, *Response to Attachment A– Vendor Response Sheet*.

The FIS Team Project Manager will be supported by the SNAP, TANF/Cash & Child Care Project Manager, Ms. Benavides, and the WIC EBT Project Manager, Ms. Duncan, in managing the daily tasks, managing the work plans, attending scheduled meetings, delivering all reports DHHR has asked for, coordinating deliverables and deliverable reviews, as well as moving the work plans forward. In other words, the Project Manager for each program remains focused on individual program requirements to help ensure the work gets done to achieve the project criteria as identified in the State's solicitation document. The FIS Team Project Manager monitors the work process and if the project starts to falter in any way, the FIS Team Project Manager immediately takes action.

Ms. Benavides and Ms. Duncan will be the contact points for the State of West Virginia QRB throughout all phases of the contract, and will address the QRB's questions regarding the EBT programs under their management. This includes supplying information regarding the adequacy or correctness of the Project Work Plans and Conversion In Plan, all deliverables, supporting documentation and reports provided to the State. Mr. Greene will serve as an escalation point for the QRB if there are issues that cannot be resolved through Ms. Benavides or Ms. Duncan.

All three Project Managers will attend periodic meetings with the QRB, including the initial meeting, and any subsequent QRB meetings held during the conversion, operations and transition to a new vendor should that need arise. Ms. Duncan and Ms. Benavides will take the lead role on any activities or initiatives regarding the EBT programs under their management that result from the QRB meetings. The FIS Team will be responsible for completion of the QRB meeting minutes, and will submit the report to the State within two business days following the meeting.

In addition to meeting with the QRB, our Project Managers will attend regularly scheduled status meetings with the State to ensure effective project communication takes place as described in Section 4.1.2.1, *Meeting/Conference Call Requirements*. The Project Managers will also be responsible for completing the weekly Project Status Report during the conversion phase, and later the monthly *Report Card* during the operations phase, as described in Section 4.1.2, *Vendor Communication*.

4.1.4 Goal: Problem Management Plan

The State is seeking a Vendor who has a plan for problem management meeting the guidance set forth by Food and Nutrition Service Electronic Benefits Transfer Transition Guide, Version 2.0 located at http://www.fns.usda.gov/sites/default/files/FSP_EBT_Transition_guide_6-05%5B1%5D.pdf. To demonstrate this capability, the Vendor should provide a Problem Management Plan for each program if there are differences in the approach from program to program as described within this RFP. The Problem Management Plan(s) should address the following:

Objectives:

The FIS Team has a plan for problem management that meets the guidance set forth by Food and Nutrition Services Electronic Benefits Transfer Transition Guide, Version 2.0. Our problem management procedure is the same for each program described within this RFP. To demonstrate this capability, FIS is submitting a draft *Problem Management Plan* with our response as Appendix E. The *Problem Management Plan* addresses the requirements in this section.

We are committed to the quality concept of problem prevention in all EBT project activities. Our extensive EBT experience has provided us with valuable insight, which enables us to identify and resolve issues before they become true problems. The FIS Team will work with the State to maintain a problem-prevention, quality focus throughout the project life cycle. The use of timely and accurate data in combination with timely and effective communication strongly reinforces a problem-prevention focus. This experience is one of the greatest benefits to the State in selecting the FIS Team as your EBT vendor. But since day-to-day events do happen, our operational environment has numerous safeguards and tools in place to help ensure continuous, uninterrupted service to all EBT participants. If an operational problem does occur, we have escalation procedures in place to streamline the flow of information and facilitate problem resolution.

The problem resolution and escalation procedures agreed upon between the State and the FIS Team will also be included in the *System Operations/Interface Procedures Manual*, along with the process by which the State will report system and operational problems, how problems will be resolved, and how resolution will be reported to the State. We will submit the final *System Operations/Interface Procedures Manual* according to the timeline on the approved Project Work Plan.

Streamlined Problem Management Process

The ability to correctly identify, assess, manage, report and resolve problems is a critical factor to the success of the West Virginia EBT Project. We recognize this ability thrives in environments that provide effective communication structures, promote effective problem-solving techniques, and embrace the goal of 100 percent customer satisfaction. If an operational problem occurs, we follow clear escalation procedures to streamline the flow of information and facilitate problem resolution, as shown in the figure below.

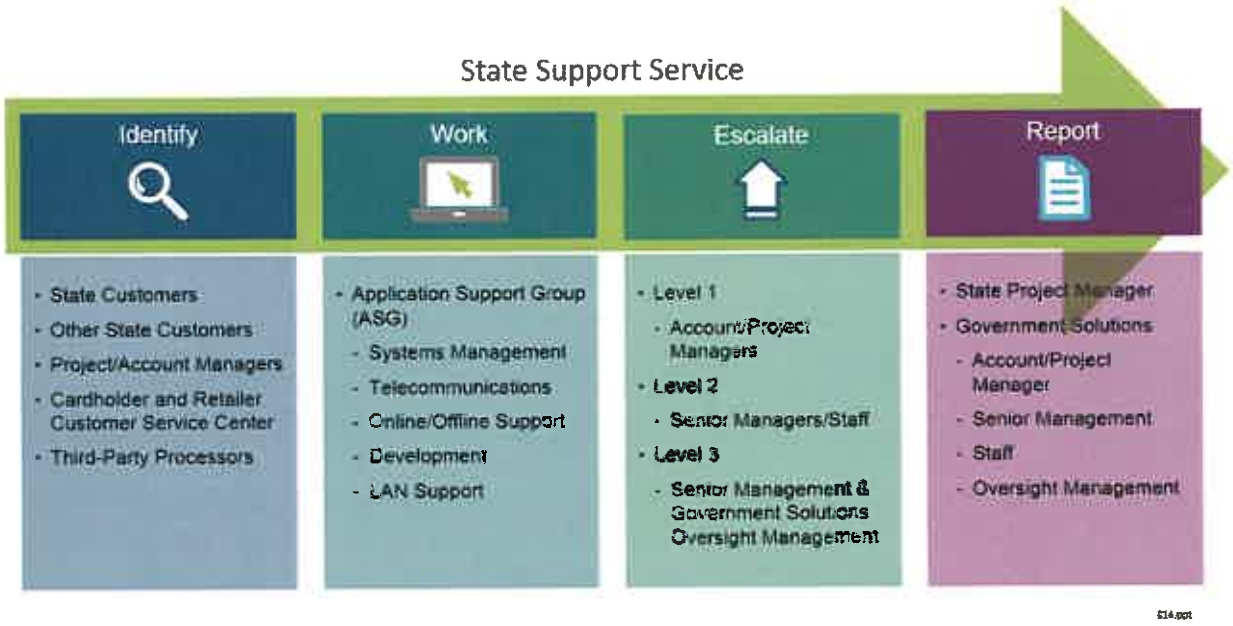


Figure 4.1-4 EBT Problem Escalation

State Support Service provides a single point of focus to facilitate problem resolution.

To assist us in providing our customers with the most timely and accurate information, FIS has established a single point of focus for all major issues. This streamlined approach to communicating during a crisis has proven to be of great benefit in our existing EBT projects. The single point of focus works as follows:

- Problems are usually identified and reported to State Support Service by the State, other state customers, Project/Account Managers, cardholder and retailer Customer Service Centers, or TPPs.
- State Support Service enters all pertinent information into the Case Management System, described in the following section.
- State Support Service escalates to the appropriate Application Support Group (WDSG or ASG).
- Application Support assigns the appropriate management and severity level and assigns the problem to a staff member.
- The assigned Application Support staff member assumes responsibility for the problem until it is resolved.
- Depending upon the severity of the issue, senior management may be notified.
- The assigned Application Support staff member works with other internal groups as needed to resolve the problem.
- Working with the Project Manager for each EBT program, regular status reports are provided to the State. The frequency of the status reports depends on the severity and notification policy established.

In this section the FIS Team further describes our approach to problem management.

4.1.4.1 Problem Management and Escalation Procedures

The Vendor's plan should define the procedures for managing problems as well as problem escalation procedures. The Plan should contain the names and contact information for Corporate Officers to be contacted for escalation purposes. The Plan should include provisions for a data processing/technical support help line available on a 24-hour a day, 7-day a week basis for the purpose of resolving testing and/production problems and locating files, transmissions, etc., including both a telephone and a web-based Help Desk. The Vendor should have a fully redundant back up system and an alternate method to securely transmit information and data files, if necessary. This source should include a secure, benefit and demographic issuance alternative in the event of a batch data transfer failure. The Plan should include provisions for a Corporate Officer to return a call received from the State Contract Manager within twenty-four hours of the call being placed.

All State-identified problems are reported directly to the FIS Team Project Manager, the Project Manager for each EBT program or State Support Service by telephone or email. State Support Service, described below, provides customer service support to State staff during ongoing operations.

Until the State's EBT program is fully implemented, the Project Managers will conduct internal status meetings on a weekly basis. During these meetings, the team will evaluate the project's status, review the Project Work Plans, and follow up on high-risk items. The Project Managers will also attend status meetings with the State to provide status reports, updated conversion work plans, and revised deliverable documents.

In the rare event of any anticipated or actual delays in a project, the Project Manager will document this information under the Critical Issues/Corrective Action Plan portion of the *Project Status Report* and will include the reason for the delay and the plan to get the project back on schedule. If the delay may jeopardize the successful or timely completion of implementation/conversion, the Project Manager will immediately contact the State to begin implementing a Corrective Action Plan.

Once the project is fully implemented, on a daily basis:

- State Support Service receives, tracks, escalates when necessary, and resolves problems reported by the State staff using FIS Team members from all applicable areas.
- The Project Manager for each program coordinates escalated problems with State staff and pertinent FIS Team members in concert with State Support Service.
- If necessary, the Project's Executive Oversight Committee brings in all necessary resources to resolve the problem.

In the unlikely event that a major problem arises during the performance of the contract, which the State cannot resolve through the FIS Team Project Manager, the State's EBT Project Manager may contact a member of the Executive Oversight Committee, described below, who will return the telephone call within twenty-four hours of the call being placed. Contact information for Executive Oversight Committee members for escalation purposes will be included in the final *Problem Management Plan* provided to West Virginia.

Executive Oversight

If our proposed FIS Team Project Manager has an issue requiring escalation within FIS or CDP, the State can count on additional support from our Executive Oversight Committee which is comprised of the three individuals listed in the diagram below, each of whom brings a robust and notably unique leadership background to the FIS Team and to our valued EBT clients.

Table 4.1-3, FIS Oversight Committee, provides an overview of each of the Executive Oversight Committee member's qualifications.

Table 4.1-3 FIS Oversight Committee

Team Members	Credentials
Cary Jeffers Director of EBT Product FIS Government Solutions EBT	• EBT Product Manager for the Government Solutions group, responsible for defining customer business requirements to formulate a technical design, and ensuring that requirements are met throughout all stages of a project. • Designed and managed the build of Child Care benefits, EBT authorization, IVR, POS applications, Web environment, databases, fraud products, WIC implementation and strategy. • Previously was the Manager of Government Solutions & Retail Development, managing a 29-member team of developers responsible for analyzing state requirements and designing and coding the changes for FIS' *ebt*EDGE System based on specific requirements.

Table 4.1-3 FIS Oversight Committee	
Team Members	**Credentials**
Naveen Nukala Line of Business Executive FIS Government Solutions EBT	• Project Management Institute (PMI®) certified Project Management Professional (PMP®) with over 17 years of EBT and WIC project experience. • Extensive conversion experience – played a key role in all 13 of the EBT conversions performed by FIS in the last 13 years. • Well-versed in the design, development, and testing processes and procedures for large EBT systems. • Recognized subject matter expert in many aspects of EBT processing, including ISO8583 transaction message set, authorization system, administrative systems, reporting, settlement, POS system development, deployment and integration.
Stan Cochran Custom Data Processing, Inc. Chief Executive Officer	• CDP's Chief Executive Officer since 2004 • Recruited and retained key experts in public health/ WIC systems design and implementation • Provides strategic corporate direction, which has resulted in CDP's explosive growth in the WIC marketplace • A member of several industry committees and work groups including the Electronic Government Payment Council (eGPC)

In addition, we will provide support for the State of West Virginia's EBT Project from all levels within FIS, including the FIS Executive Sponsors comprised of Gary Norcross, Anthony Jabbour, and Jim Johnson along with the Group Executive, Brian Dugan. Each executive brings a robust and notably unique leadership background to FIS as documented in Table 4.1-1:

Table 4.1-4 FIS Executives	
Team Members	**Credentials**
Gary Norcross FIS President & CEO	• President CEO of FIS, a position to which he was named in 2012; focused on the steering and execution of the FIS' global business strategy. • Highly respected throughout the industry, and has experience serving financial institutions large and small, domestic and global. • Member of FIS Team since 2003, joining through the acquisition of ALLTEL Information Services where he served as president of the Integrated Financial Solutions division; during his time with ALLTEL Information Services (and prior to that Systematics, Inc.), he held various key leadership roles. • Client-focused approach to the business has resulted in significant growth of the company's product portfolio and global footprint. • Critical role and participant in the company's acquisition and integration of Metavante Technologies; heavily involved in the merger with Certegy and the acquisitions of over 15 companies including Aurum Technology, BankWare, InterCept and eFunds -these strategic transactions helped the company grow to more than 30,000 employees with over $5 billion in annual revenue.

Table 4.1-4 FIS Executives

Team Members	Credentials
	• Under his leadership, FIS has ranked consistently among the industry's leading financial technology providers, including the No. 1 position in the 2013, 2012, 2011, 2008 and 2007 FinTech 100 rankings, an annual list of the top financial technology providers in the world, published by IDC Financial Insights, American Banker and Bank Technology News. • Diverse leadership and board of directors' roles - serves on the dean's executive advisory board for the Sam M. Walton School of Business at the University of Arkansas, and serves on the board of the YMCA of Florida's First Coast and the Knowledge is Power Program's (KIPP) Impact School in Jacksonville. • Bachelor's degree in Business Administration from the University of Arkansas.
Anthony Jabbour Segment Executive Chief Operating Officer (COO), Banking and Payments	• Chief Operating Officer (COO), Banking and Payments at FIS; responsible for overseeing the strategic direction, profitability and long-range growth of the company's financial solutions business • Extensive leadership experience: served as executive vice president of Core Processing and ePayments at FIS, where he oversaw the company's core business, including the tier-one marketplace; led the ePayments business, including Internet, mobile banking and a full suite of bill pay products; and oversaw the core business for community-based financial institutions. • Prior to joining FIS, served at CIBC, a major Canadian financial institution where he managed the launch of the bank's standalone Internet bank, before relocating to Florida to build similar capabilities for the U.S. market. • Expert in managing complex client projects and relationships; began his career in IBM's global services group. • Bachelor's degree in Electrical Engineering from the University of Toronto.

Table 4.1-4 FIS Executives

Team Members	Credentials
Jim Johnson Division Executive Executive Vice President, FIS Retail Payments	• Executive vice president and division executive leading FIS' Retail Payments division - representing approximately $500M of FIS' $5.6B in annual revenue. • In this leadership position he oversees strategic direction, profitability, sales, day to day operations, and long-range growth of the company's Retail Payments division. • Extensive leadership experience - served as the Senior Vice President in charge of strategy and integration for FIS' Payment segment, led the Card and ATM business unit, and has served as the financial controller for Metavante, a 1.6B company acquired by FIS in 2009, which he originally joined in 1997 as a product manager. • Prior to joining FIS, spent five years with the benefit consulting company today known as Hewitt, where he managed the technical aspects of large 401K system implementation projects for Fortune 300 companies. • Prior to joining Hewitt, spent nine months with IBM as a systems engineer in the Naval Defense division headquartered in Manassas, VA, where he worked to develop circuitry used in submarine sonar equipment. • Master's degree in Business Administration from Marquette University's School of Business, and a bachelor's degree in Electrical Engineering from the University of Michigan.
Brian Dugan Vice President & Group Executive FIS Government Solutions EBT	• Group Executive of FIS Government Solutions - a business dedicated to providing trusted EBT and WIC related processing, services, project management, and consultation to state, county and local governments and agencies. • Extensive leadership experience - has held several management positions at FIS, including Vice President Strategic Pricing & Sales Support, VP & Director of Integrated Relationship Management, and VP Business Development & Client Retention and was responsible for customer loyalty, expanding customer relationships and renewing contracts to preserve long-term mutually beneficial partnerships. • Prior to critical customer engagement, was a Senior Manager in Corporate Development where he helped lead over one billion dollars in investments and was instrumental in the former Metavante's (now part of FIS) growth from $500M to $1.5B in revenue, a large portion of which was accomplished through acquisitions. • Before joining FIS in 2000, worked as an audit manager and office practice leader of mergers and acquisition support at Deloitte & Touche LLP, and at Ernst & Young, where he managed audits and due diligence of privately held companies in the high-tech, manufacturing and distribution industries. • Bachelor of science degree from Marquette University and a Certified Public Accountant

Data Processing/Technical Support Help Line

In our many years of experience working with state EBT customers, we understand that there may be times when State staff using the EBT System will need immediate technical assistance to resolve an issue. FIS will provide 24/7 EBT support for State staff via our State Support Service team. State Support Service is staffed by individuals who have knowledge of the State's EBT program operations and are trained on all applications within the support center. The FIS State Support Service staff is prepared to provide assistance with:

- Problem resolution of issues that cannot be resolved through other means
- Special reports and/or research
- Technical assistance
- Assistance with the *web*ADMIN and WIC Direct applications

Support representatives are trained to provide timely, concise and accurate answers to questions, and resolutions to problems. To assist State Support Service staff with providing efficient solutions, the team uses information specific to the State's EBT program to help the representative work through common issues that may face State staff during day-to-day operations.

24/7 Support for State Staff

West Virginia State staff will always be able to reach someone at FIS to address whatever issue may arise. Accessibility is as follows:

- FIS' State Support Service will be fully staffed Monday through Friday from 8:00 AM until 5:00 PM local time, excluding State and federal holidays, to provide data processing and other technical support to the State.
- State staff can contact State Support Service by toll-free telephone number, email, or fax. Much of the contact between the State and FIS is by email, which is an efficient means for staff to report problems, request documentation, or communicate with the support team.
- After hours, weekends and holidays, State Support Service is available on an on-call basis, and is fully backed up and supported by FIS' Production Control group at our 24/7 data center, as described below.
- Additionally, local staff who use POS equipment may call the retailer Customer Service Center 24/7 for equipment troubleshooting and assistance.

Support for the State Support Team

Behind the scenes, in addition to the Project Managers, State Support staff have access to other FIS and CDP departments that can assist them in resolving issues promptly and effectively. Among these are:

Production Control—CDP and FIS each employ a Production Control group that provides monitoring of batch files and delivers preliminary problem identification and resolution of job abends. They verify that refresh file updates are received and applied, and also identify and report communication issues that endpoints may experience when receiving files from the FIS Team. These teams work 24/7 and are available for direct State contact during off-hours should the need arise.

Applications Support Group—The CDP WIC Direct Support Group (WDSG) and the FIS Applications Support Group (ASG) provide an escalation point for production problems including the development of effective problem resolution strategies in a timely and controlled manner. Both groups are made up of technically knowledgeable and experienced staff who provide services and advice that contribute to our high quality and error-free production environments. WDSG and ASG serve primarily as an internal resource and provide technical support to:

- Immediately restore service when major components fail.
- Act as second-level support for production NonStop and IBM® based applications. ASG reviews, researches, evaluates and analyzes each problem as it is assigned to determine the cause and to formulate a recommended resolution.
- Provide coordination and control for any complex, serious, or long-term problem that requires the efforts of multiple resources from different areas.
- Act as a consultant to all other groups on various issues and projects.

WDSG and ASG will identify and prioritize problems, and assign each problem to a staff member. Each problem is then tracked using an online problem management and reporting system. ASG also works with State Support Service to provide technical support, problem resolution and security for the Administrative Terminal, and handles production and system issues with TPPs and networks.

In addition, WDSG monitors a mechanism in WIC Direct that automatically checks the accuracy of the system balance. When the mechanism detects a possible out-of-balance condition, WIC Direct sends an automated alert to the WDSG. WDSG will research whether the condition was caused by a software error or some other reason.

Systems Management—Separate CDP and FIS Systems Management groups maintain the hardware, operating systems, and third-party software necessary to support our respective processing centers with respect to NonStop and IBM systems, and our IVR environment. Their activities include:

- Maintaining and supporting IVR, NonStop, and IBM hardware and software
- Performance tuning and capacity planning
- Media management
- Systems connectivity
- Database administration

State Support Service has immediate access to these and any other critical operations teams needed to respond to our customers. State Support Service staff proactively monitors our customer base and react immediately when opportunities are presented.

Centralized Problem Tracking System

Problems are tracked using the Case Management System (CMS), a problem-tracking database used extensively within the FIS data center. CMS provides Network Operations and System Operations a shared tool that details all of the necessary information needed for quick issue resolution. Information, such as customer-specific data, unique customer requirements, and all active processes associated to that customer's system is contained in this database.

CMS, a Windows-based application, uses menus and prompts for data center staff to identify the impacted customer and effectively describe the issue. As a historical tracking tool, CMS searches against specified criteria to allow FIS support staff to see all previous entries and issues for a particular customer, thereby allowing FIS to note any trends or recurring issues for a particular customer. Once it is determined that a problem will require support from other organizations within or outside of FIS, the FIS data center will continue to use CMS as described in greater detail within the next paragraphs.

Back-Up System

The FIS Team understands the State's concern with business continuity. Our primary focus is on disaster avoidance, and we will provide the State with fully redundant SNAP and TANF/Cash, and WIC EBT host processing systems in geographically diverse data centers. Our primary and secondary SNAP and TANF/Cash, and WIC EBT host sites operate based on a hot-hot transaction processing model which is synchronized in real-time. As both sites are redundant, both sites have the capability to run 100 percent of the EBT functionality at either site.

A coordinated contingency plan is critical to ensuring that cardholders continue to receive their allotted benefits and are able to access them at any authorized retailer. The Continuation of Business Plan we will provide to the State will describe in detail how the FIS Team responds to an emergency that involves EBT system interruption.

Alternative File Transmission Methods in the Event of Batch Transfer Failure

The FIS Team will provide the State with an alternate method to securely transmit information and data files should the primary batch method fail. Our secure benefit and demographic issuance alternatives are described below.

SNAP and TANF/Cash System

FIS will provide assistance to the State to support the recovery of the State's eligibility system and SNAP and TANF/Cash EBT interface system using our administrative telecommunications if a disaster occurs. Our proposed telecommunications design includes a connection to the State's back-up site, which will support the transmission of data files and reports between the State and FIS in the event a disaster impacts the State's primary data center.

The design includes the installation of VPN or an MPLS circuit, or optionally ISDN dial backup, for extended dedicated connectivity. FIS recommends the use of VPN for the redundant connections because it is just as secure, offers more flexibility, and allows for faster data transmission, using the full bandwidth available over the internet.

Additionally, following the declaration of a disaster by DHHR, FIS will work with and support DHHR technical staff to help ensure that DHHR users are able to use our administrative terminal.

The design for administrative online access will include leveraging DHHR's Internet Service Provider (ISP) at DHHR's backup site for administrative online connectivity. Because the FIS administrative terminal (*web*ADMIN) is an Internet-based application, there is no need for any backup telecommunications to be set up at DHHR's backup site. *web*ADMIN can be accessed from anywhere there is an Internet connection by those with credentials for access.

In the event that electronic file transmissions cannot occur, FIS will support sharing encrypted data on a CD, encrypted email, tape cartridges, or an alternative media between FIS and the State for processing. FIS supports the generic EBT file processing standards designed by the national EBT Disaster Services Workgroup, also known as the Buddy State Workgroup.

In either case, FIS will provide the State the required technical support to ensure that benefits can be provided to cardholders through the EBT system without interruption during the recovery of the State's data processing systems.

WIC Direct System

For data exchange, the State's current connection between the Crossroads system and WIC Direct utilizes SSL over the Internet. Using this approach, the WIC MIS accesses WIC Direct using a Uniform Resource Locator (URL). A URL is basically a name (like a .com address) that translates to the specific numeric address in the WIC Direct system.

In the event of a failover, the URL providing access to WIC Direct is reconfigured to point to the backup facility. The WIC MIS does not have to change any configuration in order to access the backup system. One function of the Internet is to provide multiple paths by which a transaction can be moved from its source to its destination, thus replicating the backup the FIS Team built using permanent links with large trade partners. Therefore, connectivity between the WIC MIS primary and backup sites and WIC Direct primary and backup sites will be handled through Internet routing. The failover should be transparent to the WIC MIS. In the event of a catastrophic disruption, benefit issuance will still occur between the respective WIC MIS and WIC Direct backup sites.

4.1.4.2 Problem Identification and Resolution

The Vendor's plan should include problem identification, the Vendor's key personnel responsible for the resolution, the projected time for resolution, status updates, escalation procedures, and the recording of final outcome. The plan should provide for hourly updates regarding the resolution of any problem that has the potential to impact the availability or use of benefits or access to the EBT Customer Service or Retailer Customer Service functions. The plan should include timeframes commensurate for the severity of the issue and how it will impact conversion, operations or transition to a new vendor. The problem resolution process should also be embedded in the management/status meeting for each program.

FIS will provide a Problem Management Plan that will include:

- Problem identification
- FIS Team key personnel responsible for the resolution
- Projected timeframe for resolution based on severity level assigned
- Status updates commensurate with the severity of the issue and how it may impact conversion, operations or transition to FIS
- Escalation procedures
- Recording of final outcome

The Project Manager for each EBT program will continually seek the involvement of the State contact points to ensure that all affected individuals fully understand issues and problems, the requirements, and the solutions. The problem resolution process is embedded within the regular project status meetings for the project. In addition to regular status reports, documentation related to operational problems is

provided to the State as needed. Problem descriptions include the cause of the problem, its impact, and future problem avoidance activities.

We have developed an eMessage communication tool using the Internet, which has proven to be successful in notifying our customers. Immediate notification by FIS will be issued using this eMessage process. Our eMessage communications tool is also used to provide advance notification of scheduled system downtime. This methodology has proven successful in getting information out quickly and accurately.

Problem Identification

Problems with the EBT system may be identified in a number of ways. During the Conversion In Phase, the Project Manager and project team for each EBT program will monitor the status of the project on a regular basis. If problems are identified, the Project Manager is responsible for resolution, as described in the previous section. When the nature of the problem is understood, the Project Manager will provide a projected time for resolution, which will be reflected in the revised Project Work Plan. Status updates and recording of the final outcome will be documented in the weekly *Project Status Report*.

During Ongoing Operations, problems may be identified by the State, other state customers, Project/Account Managers, cardholder or retailer Customer Service Centers, or TPPs. Additionally, our Production Control groups provide monitoring of batch files and preliminary problem identification and resolution of job abends. These teams work 24/7 and are available for direct State contact during off-hours should the need arise.

Resolution of operational problems starts with a report of the problem to our State Support Service team, which is described in detail earlier in this section. State Support Service escalates any problem they cannot immediately resolve to the appropriate Application Support Group, as described above, who assigns a staff member to be responsible for the problem through to its resolution. The Application Support staff member is responsible for assigning a severity level to the problem, which is discussed below.

The Project Manager will provide the State with a projected time for resolution of the problem when the nature of the problem has been investigated and understood. The frequency of status reports depends on the severity and notification policy established with the State. We will provide for hourly updates regarding the resolution of any problem that impacts the availability or use of benefits or access to the Cardholder or Retailer Customer Service functions. When the problem has been resolved, we will provide a recording of the final outcome, which will be included on the *Monthly Report Card* we provide to the State during ongoing operations.

Severity Level Guidelines and Timeframe for Resolution

The guidelines shown in the figure below are used to determine the appropriate severity level for a problem. A severity level is assigned to each problem to appropriately escalate the request for additional technical and/or management resources and ensure timely resolution. The severity level and parallel escalation processes are associated with the prioritization and subsequent time frame needed to resolve the problem. Timeframes are commensurate for the severity of the issue and how it will impact conversion, operations, or transition to a new vendor.

Priority Grid Impact + Urgency = Priority		IMPACT A measure of the effect of an Incident, Problem or Change on Business Processes				
		Critical (1) Extensive/Widespread - Production Impact	High (2) Significant/Large - Production Impact	Medium (3) Moderate/Limited - Potential for Production Impact	Low (4) Minor/Localized - No Production Impact	
URGENCY A measure of how long will be until an Incident, Problem or Change has a significant impact on the Business	Critical (1) Requires immediate attention - Production Impact	1	1	2	3 Imminent Impact	PRIORITY Importance of an Incident, Problem or Change. Priority is based on Impact and Urgency, and is used to identify required times for actions to be taken.
	HIGH (2) Requires immediate attention - Production Impact	1	2	3	4	
	MEDIUM (3) High urgency - Potential for Production Impact	2	3	4	4	
	LOW (4) Low urgency - No Production Impact	3	4	4	4	

Figure 4.1-5 FIS Severity Guidelines

The Severity Level ranking is assigned based on the length of time until an issue will impact the EBT system, and what kind of effect the issue has on production.

The Project Manager for each EBT program will regularly review any problems to ensure the appropriate severity level has been assigned. The Project Manager also has the authority to change a severity ranking or escalate an issue to the Executive Oversight Committee if warranted by the situation.

Escalation Protocol

In the unlikely event that a major problem arises during the performance of the contract, which the State cannot resolve through FIS Team Project Manager, the State's EBT Project Manager may contact one of the members of the Executive Oversight Committee for the West Virginia EBT Project, who will return the telephone call within one twenty-four hours of the call being placed. This special committee is comprised of Naveen Nukala, Line of Business Executive, FIS Government Solutions, Cary Jeffers, FIS Government Solutions' Director of EBT Product, and Stan Cochran, Chief Executive Officer, Custom Data Processing (CDP). Each of these professionals assigned to the Executive Oversight Committee brings a robust and notably unique leadership background to the FIS Team and our EBT clients. A short description of their backgrounds is provided in Section 4.1.4.1 *Problem Management and Escalation Procedures*. Contact information for the Executive Oversight Committee members will be provided in the final *Problem Management Plan* submitted to the State.

4.1.5 Goal: Conversion Plan

The State is seeking the conversion of SNAP, TANF/Cash and WIC according to the following schedule:

- *SNAP and TANF/Cash conversion should be completed and fully functional before the current contract expires February 1, 2017. Vendors are encouraged to respond with timelines for a timely implementation with suggestions to how the risks may be mitigated;*
- *WIC conversion should be started by October 2016 and fully functional before the current contract expires March 31, 2017;*
- *Child Care and additional cash payments will be scheduled at a later time agreeable to the State/DHHR and the Vendor.*
- *It is anticipated that optional EBT Processes as determined feasible and beneficial to the State would begin design, development and testing during the third year of the agreement with pilot and statewide rollout occurring during the fourth year of the agreement.*

Objective:

The Vendor should develop a plan(s) for each program to meet the time frame specified for conducting the transition and implementing the system statewide or propose an alternative that meets the business needs of the State.

Objectives:

The FIS Team will provide detailed conversion plans for each of the State's EBT programs. These plans reflect an alternative time frame for conducting the transition and implementing the system statewide that meets the business needs of the State of West Virginia.

In Section 4.0, *Project Approach and Methodology*, of our response we have provided detailed information regarding our overall EBT experience including our proven track record in converting EBT projects to our *ebt*EDGE and WIC Direct Systems with a minimum of service disruption to cardholders and retailers.

SNAP and TANF/Cash Conversion

Within the last several years, the FIS Team has demonstrated the capability of our conversion process and procedures during conversions for North Carolina, Wisconsin, South Dakota, North Dakota, Arkansas, Tennessee, the District of Columbia, Florida, New Mexico, Nevada, Texas, Kentucky, and most recently, the State of Washington, to our *ebt*EDGE System. The FIS Team has also successfully converted WIC EBT to WIC Direct for the Chickasaw Nation and Nevada/ITCN.

It is based on this relevant experience that the FIS Team recommends the State consider a six-month conversion process, beginning from the current contract expiration date. We recognize the State's RFP Section 4.1.5, *Conversion Plan,* requests the SNAP and TANF/Cash conversion to be completed before the current contract expires on February 1, 2017. We further recognize West Virginia's response to Question #4 in its Addendum 3, issued on September 8, 2016, which stated that, for planning purposes, West Virginia is targeting to execute the contract resulting from this procurement in the December 2016 to January 2017, time frame.

While the conversion timeline may be condensed from the FNS recommended conversion timeline of approximately twelve months, certain components of a conversion must still be conducted and completed with diligence and accuracy to help ensure the business needs of the State are met, and a successful system migration is completed without disruption to program stakeholders. These components include, but are not limited to the following. A more comprehensive list of major transition activities is provided in our response to 4.1.5.1, *Project Work Plan Structure*.

- Completion of requirements validation
- Documentation/Deliverable review and approval by the State and, where applicable, FNS
- Successful system interface testing
- Successful User Acceptance Testing
- Successful completion of a minimum of two data conversion dry runs (we acknowledge the State is requesting 3 dry runs in this RFP)
- State, agency, retailer and cardholder training
- Retailer readiness
- Successful conversion of the required amount of historical data

Regardless of the experience and expertise of any Vendor's EBT staff, a conversion of the complexity and scope of the conversion required by West Virginia cannot reasonably be accomplished between January 2017 (the estimated new contract execution date) and February 1, 2017 (the expiration date of the State's current contract). Therefore, FIS strongly encourages the State to consider a six-month conversion process beginning around February 1, 2017.

FIS has completed several conversions in less than the recommended twelve-month timeframe, and our goal is to provide a successful, on-time conversion of the West Virginia EBT System. Risk management and mitigation are of the utmost importance to us. Using our proven EPMM project management process, which is described in detail in Section 4.1.3, *Goal: Project Management Plan*, and includes well-defined risk evaluation and risk management strategies, the FIS Team will identify, assess, report, manage and mitigate risks for the State's EBT project.

The FIS Team will conduct an initial risk analysis with the State, which will draw on our EBT conversion and operational experience and add any unique risks presented by the West Virginia EBT Project, such as the condensed conversion schedule.

Risk Identification can be aided by the establishment of a Transition Task Force (TTF), which FIS strongly recommends. The TTF would be formed with representation from the FIS Team, assigned State staff, FNS, and the current contractor's team. The TTF will interface with the current contractor's conversion team and coordinate all conversion and implementation activities. This ensures open communication between all participating entities. Some mitigating factors West Virginia should consider are:

- Extending the conversion date to a six-month process rather than requiring conversion by the current SNAP and TANF/Cash contract end date of February 1, 2017
- Confirming that a card conversion will not be conducted simultaneously with the database conversion
- Ensuring adequate DHHR resources are allocated and available to participate in Deliverable reviews and approvals
- Ensuring adequate State and DHHR resources are allocated and available to support interface and user acceptance testing

The preliminary Project Work Plans that we have submitted with our proposal provide our recommended schedule for conducting the transition of the SNAP and TANF/Cash programs, as well as implementing the new WIC EBT contract.

WIC EBT Conversion

Should FIS be selected as West Virginia's EBT provider under the new contract, a conversion of the WIC EBT system will not be required. In this case, FIS is uniquely qualified to ensure the State's WIC EBT cardholders continue to receive uninterrupted services up to and beyond the current contract expiration date of March 31, 2017.

Because the FIS Team is the State's current vendor, and no changes are being proposed to the WIC Direct EBT System, we will meet the State's conversion date with no risks expected. We have provided a work plan to document the schedule activities that would be required to be performed in a conversion project. Because many of these activities were already completed in the initial implementation, the timeframes have been condensed from recommended durations and these tasks have been identified as complete.

Child Care Program Conversion

FIS understands and agrees that Child Care and additional cash payments will be scheduled at a later time agreeable to the State/DHHR and the FIS Team.

FIS is the only EBT processor with the Payment to Parent solution in place today. Our Payment to Parent application has been in production since 2002. This software load is similar to the SNAP/Cash POS software load that FIS developed and has been using to support EBT projects and process EBT magnetic swipe transactions for over 20 years. By choosing FIS, West Virginia would experience a quicker implementation than other processors may be able to support.

For details of our Child Care solution, please refer to Section 4.4.3, *Goal: Child Care EBT Payment to the Parent System.*

Optional EBT Processes Implementations

FIS further understands that optional EBT processes as determined feasible and beneficial to the State are anticipated to begin design, development and testing during the third year of the agreement, with pilot and statewide rollout potentially occurring during the fourth year of the agreement.

For details of the FIS Team's offerings for optional processes, please refer to Section 4.7, *Optional EBT Processes.*

FIS' Conversion Experience

In this section, we describe FIS' significant conversion experience, demonstrating our ability to complete the State's required EBT system conversion objectives.

As the number of EBT projects has grown since the early 1990s, so has our conversion experience. Our successful conversion history from other EBT processors to our EBT system includes 19 states as well as the District of Columbia. FIS was the first EBT contractor in the country to convert an online EBT system from another vendor and the first and only EBT contractor to convert two states in one weekend. In 2013, we successfully installed a new WIC EBT system for the State of Florida Department of Health in an industry record of only six months. Following that, we converted a number of programs much quicker than

the FNS recommended conversion time of 12 months. A timeline of our most recent conversions from both J.P. Morgan (New Mexico, Kentucky, and Washington State) and Xerox (Texas) is below.

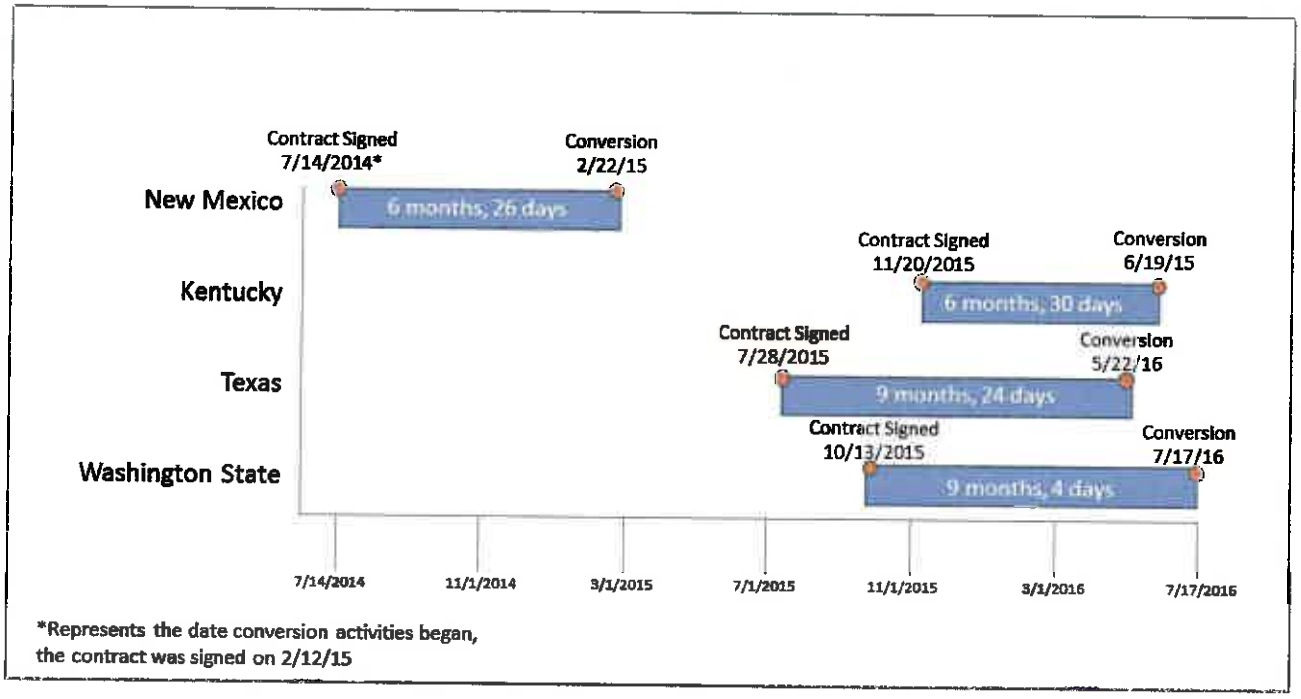


Figure 4.1-6 State Conversion Timeline

Our successful conversion history from other EBT processors to our EBT system includes 19 states as well as the District of Columbia.

There is a critical need to provide uninterrupted service to the State of West Virginia, your cardholders, and retailer communities. The key to the success of any benefit program is efficient and reliable delivery. We will supply the resources, knowledge, and proven project methodology needed to deliver continuous service to all EBT stakeholders. The table below describes FIS' key EBT conversion experience, beginning with our most recent conversion of the State Washington's EBT program in July, 2016.

Table 4.1-5 FIS' Key Conversion Experience

Project	Description
Washington EBT Project	In October 2015, FIS executed a new contract with the State of Washington's Department of Social and Health Services as a result of a competitive procurement process. On July 16, 2016, FIS converted Washington's current EBT system operated by J.P. Morgan to FIS' ebtEDGE System. FIS is now processing the State's Food (SNAP), Temporary Assistance for Needy Families (TANF), and Aged, Blind and Disabled (ABD) benefits. The contract expires in October 2020, with two 11-year extensions possible. FIS is now serving the State's 539,167 EBT households and we are also supporting the 5,000 authorized EBT merchants throughout the State. As the State's new EBT partner, FIS be working closely with DSHS to eliminate as much program fraud and abuse as possible through our extensive set of fraud tools and services. Additionally, FIS will serve as a valuable partner in the DSHS' goal of improving the efficiency of their EBT program.

Table 4.1-5 FIS' Key Conversion Experience

Project	Description
Kentucky EBT Project	Since 2007, FIS, as Subcontractor to Custom Data Processing, Inc. (CDP), has provided the acquiring for WIC EBT-only terminals, which are routed through the FIS ebtEDGE switch. FIS also provides Retailer Help Desk support, and settlement and reconciliation for the FIS-supplied WIC EBT-only terminals. In November 2015, FIS was awarded the Commonwealth of Kentucky's electronic benefit transfer new five-year contract for the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and the electronic debit card solution for foster care payments. FIS worked closely with the Commonwealth to provide a seamless transition from their current system operated by J.P. Morgan, while maintaining functionality, interfaces and file layouts, all with minimal to no disruption to all EBT stakeholders. FIS also implemented our fraud tools to help meet the Commonwealth's goal of eliminating fraud and abuse, while improving the EBT program's efficiency and enhancing administrative effectiveness. FIS met the Commonwealth's goal of providing a seamless transition from their current EBT system to FIS' ebtEDGE System with no disruption to the EBT stakeholders by successfully completing the conversion on time in June 2016. Our EBT contract for SNAP and Cash processing expires in November 2010 with five 1-year extensions possible.
Texas EBT Project	In July 2015, FIS closed a new six-year contract with the State of Texas Health & Human Services Commission. The State of Texas has nearly 2 million combined household SNAP and Cash cases, making it one of the largest EBT programs in the nation today. FIS' reputations for excellent customer service, system stability and reliability, and our innovative fraud management solutions were some of the key differentiators in HHSC's decision to award the contract to FIS. FIS will serve as HHSC's new one-source EBT services provider – delivering a cost-effective and fourth generation EBT solution to the State. FIS completed a seamless and smooth conversion to our ebtEDGE System in May 2016 with the goal of little to no disruption in service delivery to Texas clients, the retail community and to HHSC staff.
Nevada SNAP and WIC EBT Project	In January 2016, FIS closed two new EBT contracts with the State of Nevada when Nevada's current SNAP and Cash contract and the WIC contract with J.P. Morgan were officially assigned to our company. Because of J.P. Morgan's decision to exit the EBT business, the State of Nevada's Department of Health and Human Services was given an option to assign their EBT contracts to a new vendor instead undergoing the usual long and tedious RFP process. After a thorough review of the success FIS has had with our EBT business, Nevada's DHHS was confident that assigning their EBT contracts to FIS was the best possible decision for their Department, the State's SNAP, Cash and WIC clients, and all other EBT stakeholders. The contract for WIC EBT services also encompasses all WIC EBT services for the State's Inter-Tribal Council of Nevada. This was the first time in EBT history that a major state EBT contract had been assigned to another vendor. In just five short months, FIS completed the very successful conversion processes for both the SNAP and Cash contract and the WIC EBT contract, which occurred two months sooner than originally planned. The State's current EBT Systems were converted to the FIS ebtEDGE System on May 15, 2016. FIS now provides full end-to-end EBT services and processing for Nevada's Department of Health & Human Services for close to the 300,000 households served throughout the State today.
New Mexico EBT Project	In 2014, FIS was awarded the EBT contract from the State of New Mexico Health and Human Services department for SNAP and Cash EBT processing. The kick-off meeting was held in July 2014, and, working together with the State during this time, we finalized the requirements and project plan. In a quick timeframe, FIS worked with J.P. Morgan and New Mexico HSD to plan for conversion to the FIS ebtEDGE System. Three conversion trial runs were performed between FIS and J.P. Morgan. We are proud to say the conversion was successfully performed over one of the shortest outage windows in the EBT industry.

Table 4.1-5 FIS' Key Conversion Experience	
Project	Description
Florida SNAP & WIC EBT Project	In October 2012, FIS was awarded the EBT contract for the State of Florida's Department of Children & Families, which includes the State's SNAP, Cash, and WIC EBT programs. At the time of contract signing in December 2012, there were approximately 2.0 million households receiving these benefits monthly. The main reasons Florida selected FIS for this contract was due to FIS providing the best value based on lowest overall cost, corporate capability and experience, project approach, and added value to the State. In the end our flexibility, innovation, ability to provide near-term cost savings, as well as a long term roadmap resulted in a unanimous decision on the part of Florida's Department of Children and Families to choose FIS. We converted the State's paper-based WIC program to a full eWIC program when we went live with the pilot on July 1, 2013. We successfully completed the SNAP and Cash conversion on September 16, 2013. In April 2013, FIS was awarded the Governor's Quarterly Top Savings Vendor award which recognized our company's commitment to fiscal responsibility by implementing bold and innovative cost saving business practices while increasing the effectiveness of state government operations.
Tennessee EBT Project	In 2011, FIS was awarded the EBT contract for the State of Tennessee. FIS had been the State's processor under a subcontracting agreement from 1999-2005. The kick-off meeting was held with the State, the Project Plan was finalized, and the requirements were defined and finalized. The Transition Task Force was established and conversion activities, including EBT-only retailer re-contracting, development, and conversion testing were done. On February 18, 2012, FIS successfully converted Tennessee from J.P. Morgan to the FIS ebtEDGE System.
District of Columbia EBT Project	In 2011, FIS was awarded the EBT contract for the District of Columbia. The kick-off meeting was held with the District, the Project Plan was finalized, and the requirements were defined and finalized. The Transition Task Force was established and conversion activities, including EBT-only retailer re-contracting, development, and conversion testing were done. FIS also set up two subcontracted card issuance and training locations as part of the transition process. On January 21, 2012, FIS successfully converted the District of Columbia from J.P. Morgan to the FIS ebtEDGE System.
Arkansas EBT Project	In December 2008, FIS was awarded the State of Arkansas' EBT contract. The transition concentrated on defining activities, such as conversion of the client database, EBT cards, PINs and existing benefits; the loading of historical information, such as transaction history, into FIS' data warehouse; re-contracting retailers; deploying and installing VeriFone VX 510 POS devices, and establishing State connectivity. Additionally, FIS redesigned the Arkansas EBT card, moved calls to our U.S.-based customer and retailer call centers, and documented accurate and detailed requirements. In February 2010, Arkansas successfully converted to the FIS ebtEDGE System with no interruption of service to stakeholders.
South Dakota EBT Project	On December 28, 2007, the State of South Dakota awarded FIS their EBT contract. In January 2008, project activities began. The kick-off meeting was held with the State, the Project Plan was finalized, and the requirements were defined and finalized. The Transition Task Force was established and conversion activities, including EBT-only retailer re-contracting, development, and conversion testing were done. On March 15, 2009, FIS successfully converted South Dakota from J.P. Morgan to the FIS ebtEDGE System (on the same weekend as the North Dakota conversion, an industry first).
North Dakota EBT Project	On December 28, 2007, the State of North Dakota awarded FIS their EBT contract. In January 2008, project activities began. The kick-off meeting was held with the State, the Project Plan was finalized, and the requirements were defined and finalized. The Transition Task Force was established and conversion activities, including EBT-only retailer re-contracting, development, and conversion testing were done. On March 15, 2009, FIS successfully converted North Dakota from J.P. Morgan to the FIS ebtEDGE System (on the same weekend as the South Dakota conversion, an industry first).

Table 4.1-5 FIS' Key Conversion Experience

Project	Description
Wisconsin EBT Project	In 2007, FIS assumed the role of prime contractor for the State of Wisconsin. The conversion from J.P. Morgan included re-contracting with retailers and TPPs and installing new Vx 510 POS devices in EBT-only locations. Our telephone training campaign was extremely successful with 100 percent of EBT-only retailers successfully installed via the telephone. Another fundamental conversion task was converting the cardholder database, including transaction history, card demographics data, and benefit information from the previous contractor. Additionally, FIS installed a telecommunications interface with the State's data center. We also used Simple Object Access Protocol (SOAP) to provide web services interoperability between the State's CARES Worker Web and our ebtEDGE System. We implemented the SIVR functionality. Weekly meetings were held with the State and J.P. Morgan as part of the Transition Task Force meetings from the onset of the project through the conversion. This allowed FIS regular communications with the outgoing vendor to stay on track with all conversion activities. On October 21, 2007, FIS successfully converted Wisconsin from J.P. Morgan to the FIS ebtEDGE System.
North Carolina EBT Project	In 2003, FIS assumed the role of prime contractor for the State of North Carolina. The conversion included re-contracting with retailers and TPPs, installing new Omni 3200 POS equipment in EBT-only retailer sites, converting the cardholder database, transaction history, card demographics data, and benefit information from the previous contractor. All North Carolina data was successfully transferred with minimal errors. Additionally, FIS installed a telecommunications interface with the State's data center, and ensured that all county offices had connectivity to the State's data center so the state could install FIS' PC administrative terminal application in State and county offices. FIS trained State staff on the administrative terminal application, reports, and settlement. Biweekly meetings were held with J.P. Morgan as part of the Transition Task Force meetings from the onset of the project through the conversion. On April 19, 2003, FIS successfully converted North Carolina from J.P. Morgan to the FIS ebtEDGE System.
Missouri EBT Project	In 2002, FIS was awarded the EBT contract for the State of Missouri. FIS had been the State's processor under a subcontracting agreement. The transition included re-contracting with retailers and TPPs, converting the State to a new administrative terminal application, and performing a case number conversion to accommodate changes in their eligibility system. The case number conversion required a conversion of the case number in the case/client, benefit, and history files. In 2011, FIS was awarded a new contract with Missouri. By the end of that year, we successfully upgraded 1,600 POS terminals for EBT-only retailers in the State.
Alabama EBT Project	In 2001, FIS was awarded the EBT contract for the State of Alabama. FIS had been the State's processor under a subcontracting agreement. The conversion included re-contracting with retailers and TPPs, installing new Omni 3200 POS equipment in EBT-only retailer sites, and converting the State to a new administrative terminal application.
Utah EBT Project—Retailer Base Conversion	In 2000, FIS assumed the role as prime contractor for the State of Utah and re-contracted with retailers and transferred POS leases. This conversion included updating our Merchant Management System (MMS) with relevant retailer and equipment data, re-contracting with FNS-authorized retailers, ordering equipment when needed, and contacting suspended retailers for equipment removal. This conversion was successfully completed with minimal impact to the retail community.
Minnesota EBT Project	In 1997, FIS converted two counties in Minnesota to the FIS EBT System from ACS/TransFirst. The conversion needed to be accomplished with minimal impact to EBT participants using an early Sunday morning, late month conversion. This requirement effectively collapsed the implementation for Minnesota's two largest counties from a phased rollout to a single night. The Minnesota EBT Project, in addition to the system conversion, included EBT

Table 4.1-5 FIS' Key Conversion Experience	
Project	Description
	implementation for the remaining 85 counties in the State. The final region of the State was implemented on schedule in October 1998. Later, upon contract re-procurement, the State identified the conversion of the administrative terminal platform from 3270 to PC-based as its primary goal. The successful conversion of the Minnesota EBT administrative terminal platform was completed on schedule in September 2001. In November 2005, these same offices converted to, and now use, FIS' web-based administrative terminal, webADMIN. During the transition to the second EBT contract, we upgraded more than 1,100 EBT-only retailers to the Omni 3200 POS equipment. Then in December 2009, under the fourth contract, FIS upgraded the State of Minnesota's client PIN select equipment in the local county offices and over 1,300 EBT-only retailers from the Omni 3200 POS equipment to new VeriFone Vx 510 terminals.
New Jersey EBT Project	In February 1993, New Jersey signed an EBT contract with FIS for their AFDC and Food Stamp programs within three of the State's largest counties. The New Jersey EBT Project processed its first live transaction on schedule on February 1, 1994. Later, these counties took advantage of the software improvements that were known as the EBT Rehost Project and were converted to the new system. The timing of this endeavor coincided with FIS being awarded the contract to implement a statewide rollout of EBT for New Jersey. The statewide implementation and conversion were completed on schedule and with little or no interruption of service to New Jersey EBT participants.
Maryland EBT Project	In 1992, FIS converted the Maryland EBT project from ACS/TransFirst. It was the first online EBT conversion from another vendor in the country. This conversion project involved re-contracting with new EBT-only retailers and TPPs; installing retailer equipment; communications network conversion; certification and testing; transitioning the cardholder database, transaction history, card demographics, benefit file data; verifying settlement and funds movement; card re-issuance; training of state staff, clients, and retailers. This conversion was completed on time and with little or no interruption of service to EBT participants.

4.1.5.1 Project Work Plan Structure

The Vendor should present a Project Work Plan with a comprehensive description of each task/deliverable, not a reiteration of the schedule. Vendors are encouraged to structure their response to address the topics in the Food and Nutrition Service Electronic Benefits Transfer Transition Guide, Version 2.0 at http://www.fns.usda.gov/sites/default/files/FSP_EBT_Transition_guide_6-05%5B1%5D.pdf under Section 2.2.2, Transition/Conversion Plan.

FIS uses the following definitions to differentiate between the Project Work Plan and Conversion Plan described within our proposal:

- **Project Work Plan** – Microsoft Project document that contains the project schedule and Gantt chart.
- **Conversion Plan** – Word document that contains detailed descriptions of the tasks and deliverables associated with the schedule in the Project Work Plan.

In addition to a Project Work Plan, the FIS Team will provide the State with a detailed Conversion Plan for the implementation of each EBT program: SNAP and TANF/Cash; Child Care; and optional programs. These conversion plans will provide the State with a comprehensive description of each major task and deliverable, and go beyond the schedule provided in the Project Work Plan for each program. Our conversion plans are designed to address the applicable topics in Section 2.2.2, *Transition/Conversion*

Plan of the Food and Nutrition Service Electronic Benefits Transfer Transition Guide, Version 2.0, or latest version. These details are discussed in Section 4.1.5.2, *Initial Project Work Plan Due Dates and Detail Requirements.*

Conversion Plan Objectives – Existing EBT Programs

Our depth of understanding of EBT system transition and implementation processes provides us with the ability to anticipate issues that could present impediments to a smooth transition of the West Virginia EBT system. For a conversion to be successful, it is imperative that all parties work together. We will maintain a good working relationship and clear communications with the current contractor and with the State throughout the transition period. We accomplish this by accepting feedback from the transitioning vendor regarding every aspect of the conversion, including file formats, file transmission methods, and schedule. The FIS Team will work with the State and other stakeholder organizations designated by the State to provide an orderly transition of services and responsibilities. We will work in an efficient and professional manner for a smooth transition from the current contractor, with little or no interruption of service, under the timeframes established.

As previously described, the FIS Team is well experienced with the conversion steps that must be accomplished to complete the successful transition to our systems. These activities will be clearly defined and the process described in detail in the program-specific Conversion Plans we provide to the State.

The FIS Team's conversion plans for the State of West Virginia will be structured around the major transition activities to be performed, and key stakeholder roles and responsibilities described below.

Major Transition Activities

Following is a list of the major transition activities needed to convert an existing EBT system, in the order in which they will occur:

- Notification of exempt EBT-only retailers and contracting with FIS
- Database conversion dry run #1
- User Acceptance Testing
- Database conversion dry run #2
- Database conversion dry run #3 (if necessary)
- Final preparation for the conversion, including:
  - Telecommunications setup and installation
  - Verification of administrative terminal access
  - State Staff training
  - Merchant readiness
  - Cardholder notification of system outage via the IVR as determined by DHHR
- Load production data and validation
- System conversion

Key Stakeholder Roles and Responsibilities

The responsibilities of each participant in the conversion process are listed in this section.

FIS Team Responsibilities

The FIS Team is responsible for overall management of the conversion project. We will perform the following activities during the implementation of the new West Virginia EBT systems:

- Form a Transition Task Force and conduct meetings to coordinate transition activities
- Develop a thorough conversion plan that will result in the smooth transition to the FIS Team's EBT systems without disruption to the stakeholders
- Prepare for the data conversion, including mapping existing file layouts to the new EBT database, verifying values, and testing transmission connections
- Conduct Dry Run tests to confirm the full file conversions
- Contract with existing EBT-only merchants and third-party processors
- Swap out EBT-only POS equipment and coordinate the return of existing contractor's equipment
- Work to certify any third-party processor not currently linked to the FIS EBT Gateway switch
- Implement the administrative terminal system
- Train DHHR staff
- Install and test the telecommunications hardware and software to DHHR
- Establish settlement procedures with DHHR and AMA/ASAP
- Take over production of West Virginia EBT cards and cardholder training materials
- Take over cardholder and retailer call center services
- Complete the system conversion

The State of West Virginia/DHHR Responsibilities

While the FIS Team will take the lead role in driving the implementation of the new EBT systems, our conversion planning assumes that the DHHR will provide oversight throughout the transition process. Additional DHHR responsibilities will include, but are not limited to:

- Provide documentation for the existing EBT system
- Approve the final draft of the Project Work Plans and *Conversion In Plan*
- Approve the conversion notification letters and messages to the retailers and third-party processors
- Provide FIS with new keys for PIN encryption prior to conversion testing
- Provide the FIS Team with extract layouts, data relationship information, data definitions, and valid value identifications
- Provide production files for development testing and dry run tests, as well as the actual conversion
- Verify converted data and approve or reject the conversion
- Make each Go/No Go decision
- After conversion, provide ongoing benefit batch and case/client maintenance files to the FIS Team and collect and verify all settlement reports and extract files
- Cancellation of telecommunication links in place with the current vendor if applicable

Current Contractor's Responsibilities

The State's current contractor must provide representation on the Transition Task Force to aid in the coordination of the tasks necessary for a smooth transition of the POS retailers. The current contractor is expected to provide FIS with:

- Support staff to assist in transaction activities
- Information regarding current process and procedures relevant to West Virginia EBT
- All conversion file layouts, including valid value identification and code definitions
- A list of EBT-only retailers using State-supplied POS equipment
- Coordination of removal of outgoing vendor's equipment from retailer locations without disruption of service
- A list of Third Party Processors
- Support all dry run tests
- Assistance in transferring the State's cardholder and retailer customer service numbers to FIS
- Assistance during the data conversion process
- Performance of any post-cutover tasks required

Conversion Plan Objectives – New EBT Program Implementation

Our years of EBT experience have taught us that the Project Work Plan and Conversion Plan should remain flexible, living documents to accommodate appropriate changes and updates over time as the State and FIS proceed through the requirement activities for a new EBT program implementation. These documents will form the baseline for resources and scheduling at the start of the new program implementation, and will provide a framework for updating project status throughout the life of the contract to include system testing, reports, and documentation from the actual transition from the prior paper-based system.

Anticipated activities for the implementation of the Child Care EBT program and optional programs are as follows:

Phase 1—Design: During the Design Phase of the project, FIS will conduct the project Kick-off Meeting and review user requirements based on this RFP. A detailed *Requirements Document* will be developed. This will be a dynamic document until all requirements are approved by the State. During this phase, FIS will detail the tasks associated with identifying business requirements and the proposed design solution for the State of West Virginia EBT Child Care program, or optional program, as agreed to by FIS and the State in the requirements review process. The proposed Project Work Plan will include both FIS' and the State's required tasks, start and end dates for each task, and identify the task dependencies and project milestones. These dates also include when requirements, design documents, and test plans, will be submitted to and approved by the State.

Phase 2—Development and Testing: The development for the Child Care payment, or optional program requirements and transitions will take place during the Development phase. All system and card services testing will be performed in this phase and test reports submitted. Any deficiency identified during testing will be resolved before the Implementation phase.

During this phase, FIS will provide manuals and train the State's staff to ensure successful technical oversight, financial oversight, program management oversight, and the proper use of the FIS *web*ADMIN and our card services systems. FIS will provide manuals to the State, and continue to update manuals, including Detail Design (if needed), System Operations/Interface Procedures Manual, Reports Manual, Settlement/Reconciliation Manual, Customer Service Online Information Guide, and the *web*ADMIN User Manual.

Phase 3—Implementation: During the Implementation phase, the tasks required to convert the current Child Care benefit issuance, or optional program processes to the FIS card services systems will be performed. Prior to implementation, FIS will provide all requirements and design documents and manuals to the State.

4.1.5.2 Initial Project Work Plan Due Dates and Detail Requirements

The Vendor should agree to provide the initial Project Work Plan for conversion of SNAP and TANF/Cash to DHHR within 30 days of the scheduled effective date of the agreement and approved by the DHHR. The Vendor should also agree to provide the WIC plan 60 days following the effective date of the agreement. Each program scheduled for conversion or implementation should have a Project Work Plan submitted within the timeframes as requested by the State. The Vendor should agree to provide any revisions made by them within 30 days of notification of the changes. Work/Conversion Plan(s) may be altered upon mutual agreement by the State and the Vendor. Each work plan should include a Gantt chart breakdown of work to be done. The Project Work Plan should include the following:

- *A detailed schedule beginning with the contract effective date, which includes the projected system conversion dates including a single card solution if approved by FNS and awarded for that function. Dates that are a part of this RFP should be included in the Vendor's schedule and should identify the completion date for each task and sub-task required. The schedules should allow for contingency plans for meeting deadlines, and ensures that the system is tested three (3) times using the actual database conversion and ready for conversion at least 90 days prior to the expiration of the current contracts;*
- *The State prefers that there be little or no changes to the interfaces for RAPIDS and Crossroads;*
- *A detailed work breakdown structure including phases, activities, tasks, deliverables, parties responsible for performing each task and due dates;*
- *Migration of transaction acquires (TTPs) and retailers;*
- *EBT only retailer transitions (including signed retailer contracts), POS device deployment and PIN pad installation at retailer/provider locations (if applicable);*
- *EBT card replacement and reissuance if the State opts to change cards;*
- *State, cardholder, customer service and retailer training;*
- *Migration of cardholder, retailer, and provider databases, including account aging information, expungement dates, transaction history, recipient card, demographic, benefit data and PIN transfer;*
- *Testing procedures, verification and validation of the migration process;*
- *The degree of coordination expected between the prospective incoming Vendor's project manager, the outgoing Vendor and the State/DHHR;*
- *Staff resources assigned to the Project and major tasks including position title and percent of time;*
- *Identification of Sub-Vendors employed to perform any component of the work required by the agreement, as well as copies of Sub-Vendor agreements or memoranda of understanding;*
- *Bar chart format identifying the beginning and ending time for each significant task;*
- *All milestones identified;*
- *Task relationships and dependencies identified;*
- *Quality assurance check points identified;*
- *Procedures to remedy failure to meet performance;*
- *Critical paths identified;*
- *A plan for the purchase and distribution of equipment, inventory, supplies, materials, etc. that will be required to fully implement the contract on the required start date;*
- *A description of the receipt by the Food and Nutrition Service of the Alert data for of the transactions occurring before conversion from the incumbent Vendor and the new Vendor after conversion.*

The FIS Team agrees to provide the initial Project Work Plan and Conversion Plan for the conversion of the SNAP and TANF/Cash program to DHHR within 30 days of the scheduled effective date of the agreement and approved by the DHHR. We will provide the WIC Project Work Plan 60 days following the effective date of the agreement. For programs scheduled for future conversion or implementation, FIS will, at the request of the State, develop a Project Work Plan to be delivered at a mutually-agreed upon timeframe.

The FIS Team will provide revisions to the plans within 30 days of notification of the changes. We understand and agree that Project Work Plan and Conversion Plan changes may be altered upon mutual agreement by the State and the FIS Team. Each Project Work Plan will contain a Gantt chart breakdown of work to be done. The associated Conversion Plan will contain task and deliverable detail that goes beyond the project schedule provided by the Project Work Plan. Together, these two plans provide all the information the State requires, as applicable to each EBT Program to be converted or implemented:

- A detailed schedule beginning with the contract effective date, which includes the projected system conversion dates including a single card solution, if approved by FNS and awarded for that function. Task durations that are a part of this RFP are included in the Project Work Plan schedule and identify the estimated completion date for each task and sub-task required. The schedules allow for contingency plans for meeting deadlines, and ensure that the system will be tested three (3) times, unless otherwise mutually agreed by DHHR and FIS, using the actual database conversion. In order to meet the State's requirement to have the system ready for conversion at least 90 days prior to the expiration of the current contracts, such readiness would be required by November 1, 2016. Given West Virginia's response to Question #4 in its Addendum 3, issued on September 8, 2016, which stated that West Virginia is targeting contract execution in December 2016 or January 2017, FIS will work with DHHR to determine a mutually agreeable date by which the system testing and readiness will be completed prior to the conversion weekend.
- Consideration that the State prefers there be little or no changes to the interfaces for RAPIDS and Crossroads.
- A detailed work breakdown structure including phases, activities, tasks, deliverables, parties responsible for performing each task and due dates.
- Migration of transaction acquires (TTPs) and retailers.
- EBT only exempt retailer transitions (including signed retailer contracts), POS device deployment and PIN pad installation at retailer/provider locations (if applicable).
- EBT card replacement and reissuance if the State opts to change cards, although to meet an accelerated conversion timeline, FIS recommends not undergoing a card conversion simultaneously with the database conversion.
- State, cardholder, customer service and retailer training.
- Migration of cardholder, retailer, and provider databases, including account aging information, expungement dates, transaction history, recipient card, demographic, benefit data and PIN transfer.
- Testing procedures, verification and validation of the migration process.
- The degree of coordination expected between the FIS Team Project Managers, the outgoing Vendor and the State/DHHR.
- Staff resources assigned to the Project and major tasks including position title and percent of time.
- Identification of sub-vendors employed to perform any component of the work required by the agreement, as well as copies of sub-vendor agreements or memoranda of understanding.
- Bar chart format identifying the beginning and ending time for each significant task.

- All milestones identified.
- Task relationships and dependencies identified.
- Quality assurance check points identified.
- Procedures to remedy failure to meet performance.
- Critical paths identified.
- A plan for the purchase and distribution of equipment, inventory, supplies, materials, etc. that will be required to fully implement the contract on the required start date.
- A description of the receipt by the Food and Nutrition Service of the Alert data for the transactions occurring before conversion from the incumbent vendor and FIS after conversion.

4.1.5.3 Additional Project Work Plan Components

The Vendor's Project Work Plan should additionally address three specific components:

The Project Work Plan will contain the schedule, and the Conversion plan the descriptive detail, that addresses these major components of the EBT system conversion:

- Exempt EBT only POS terminals
- State-approved Child Care POS Terminals
- EBT Database

As noted previously, a separate Project Work Plan and Conversion Plan will be developed for each of the State's EBT programs: SNAP and TANF/Cash; WIC; Child Care; optional programs.

4.1.5.3.1 EBT Only POS Terminals

The Vendor should describe measures the Vendor will take to ensure cardholders have access, without interruption or delay, to their SNAP, WIC and TANF/Cash benefits during the conversion of EBT only equipment. The retailers who use EBT-only equipment should be able to continue their business operations uninterrupted during the conversion to new terminals and terminal drivers. The Vendor should notify all retailers about an expected outage caused by the database conversion with the first notice mailed 60-90 days prior to conversion and the second 15 days prior to database conversion. The Vendor should make provisions to have staff available to resolve retailer, operational, settlement, and other problems that may arise; and other information as requested by the State during the design phase. At least 90% of all existing EBT only terminals should be converted prior to the database conversion. Currently the POS equipment is provided by the SNAP/TANF and the WIC Vendor. For specifications for the POS equipment and the number of POS provided, please refer to Appendix A for SNAP and Appendix B for WIC;

The State of West Virginia's goal to avoid negatively impacting cardholders and retailers due to conversion is also shared by FIS. A smooth and successful conversion should be seamless to the end users of the system; cardholders should be able to redeem their benefits, and retailers should be able to continue normal business operations.

Managing the retailer relationship from beginning to end is the lifeblood of a successful EBT program. FIS has provided start-to-finish retailer management for 24 years. In recent years, we converted retailers in Florida, Kentucky, Nevada, New Mexico, Texas, and Washington, to FIS' *ebt*EDGE

System, and over the years have converted all older model EBT-only terminals for eight of our other EBT projects. All conversions were accomplished without disruption to cardholders or retailers.

SNAP and TANF/Cash EBT-Only POS Conversion

The State's cardholders should not be negatively impacted by the conversion of an EBT system or during the conversion of POS terminals for EBT-only retailers, and FIS has built processes into our SNAP and TANF/Cash Project Work Plan to ensure that. As an added benefit to the State, in 2014, FIS purchased all of the West Virginia's non-exempt EBT-only retailer POS equipment from your current vendor and have converted these retailers to our system. We currently own and drive approximately 595 non-exempt POS terminals in the State of West Virginia, and route transactions for the State's cardholders to their existing processor today. As a result, West Virginia cardholders will continue to have wide access to their benefits through these retailers without disruption. Transitioning to FIS offers the State, retailers and cardholders the lowest risk conversion option.

While the majority of the State's retailers will need no retailer conversion with FIS as your new contractor, we are aware that there are approximately 16 exempt State-supported retailer locations that will need retailer conversion. FIS will meet the State's requirement to convert at least 90 percent of these locations prior to system conversion, given full cooperation of the retailers who need to be converted. During the Design Phase, we will contact all EBT-only retailers and those that will use TPPs or connect directly. We will begin re-contracting with the existing EBT-only retailers and third-party processors as soon as the Retailer Agreement and Processor Agreement are approved by the State and FNS. By converting the terminals to the new FIS load early, there will be no changes introduced the night of the data conversion. Therefore, the conversion will not affect the retailers' or cardholder's ability to conduct business as usual or to redeem their benefits at stores using EBT-only terminals.

Prior to conversion, FIS will provide exempt State-supported retailers with POS terminals, separate PIN pads if requested, terminal software, and terminal installation assistance. The equipment will be shipped by mail with appropriate training materials to State retailers. FIS' Deployment Center will provide installation and training assistance via telephone if requested by the retailer. Retailers are also provided with the 24-hour Customer Service number for trouble-shooting assistance. Our experience has shown that this hardware is easy to use for the retailer and minimal training is needed. Further information on the recruiting and installation process is provided in Section 4.2.1.1, *Hardware and Software Requirements/Installations*.

FIS will have staff available to resolve retailer, operational, settlement, and other problems that may arise due to the conversion.

Retailer Notification

Prior to the conversion date, FIS will send notifications to the exempt retailer community that have been reviewed and approved by the State and FNS. The first notice will be sent 60 to 90 days prior to the conversion and a reminder notice will be sent 15 days before the conversion. The notices will include:

- Timeframe for equipment/software changes
- A toll-free phone number for questions/problems
- An explanation of how the change will affect the retailers
- An explanation of what will not change (for example, time for reimbursements)
- Any other items that the State determines will be helpful information for the retailers

A sample reminder notification FIS sent to the retailers in the state of Washington during the conversion from J.P. Morgan to FIS is provided in Section 4.2.6.1.1, *Notification to Cardholders and Retailers.*

WIC POS Terminals

Because FIS is the State's current contractor for WIC EBT, no conversion of POS equipment will be necessary under the new contract. If a conversion were to be carried out, the FIS Team would follow the same process as described for the SNAP and TANF/Cash conversion, above.

4.1.5.3.2 EBT Child Care POS Terminals

The Vendor should ensure that licensed Child Care providers can, without interruption or delay, verify authorization for Child Care services and print receipts during the conversion to EBT. The EBT Vendor should also describe its plan for how it will notify Child Care households of the conversion to the EBT based system. Business operations of Child Care providers should continue uninterrupted during the conversion to an EBT based system.

FIS will provide end-to-end Child Care provider management services if selected as the State's new vendor. We will use our background and experience of successfully bringing new EBT programs online and converting existing EBT programs to assure the State that providers will be converted on time and without disruption to cardholders or to the providers themselves. Providers who choose to use POS terminals will be provided with support for their installation and use prior to conversion. This support will include the ability to test transactions and verify that functions such as printing receipts are working correctly. During the conversion, cardholders and providers will also have access to their respective web-based Portals so that necessary functions, such as verifying authorization for Child Care services will be available.

Provider Notification

FIS will ensure maximum participation by all State-approved providers. Early in the Design phase for the program, we will contact all authorized providers to give them the opportunity to participate in the West Virginia Child Care EBT program. We will begin contracting with the providers as soon as the Provider Agreements are approved by the State. Beginning this process early in the project, as defined in the project work plan, will help to ensure that the majority of providers will be contracted before implementation.

FIS, working with the State, will send the required number of notifications to providers, and may follow up with calls to providers if need, to ensure maximum participation and access to the Child Care EBT system. Our proposed process is described below.

Initial Notice by Mail and Access to Internet Contracting

FIS will send notifications by standard mail to all State-authorized Child Care providers explaining that the State of West Virginia has chosen FIS as their contractor for parent payments to providers and that an agreement with FIS is required. The notification will include instructions for using the FIS Provider Portal to obtain the Provider Agreement. We can also provide this information for the State to include in their notification materials sent to providers.

Approximately 30 days after the initial notification, if a sufficient number of providers have not contracted via the Provider Portal, or mailed an agreement to FIS, we may, at the option of the State, send a follow-

up postcard, or letter with a Provider Agreement, via standard mail, to remind the providers of their options for participating in the Child Care program.

Follow-up by Phone

Providers who do not return a signed Provider Agreement may also be contacted by phone. We will ensure they know that they will have to sign an agreement in order to accept Child Care benefits once the conversion takes place.

Approximately six weeks prior to the State's go-live date, we will provide to the State a list of the providers we were not able to contact. We will follow up with any new information the State provides to contact the provider. In this way, FIS ensures that all eligible providers will have received notification and have the opportunity to participate in the West Virginia Child Care EBT Program.

Provider Enrollment Materials

To increase the efficiency of the contracting process, FIS has an option in the Provider Portal that allows a newly authorized Child Care provider to register online with FIS. The provider is instructed to go to www.ebtEDGE.com and sign in to the Provider Portal. Once registered, the provider has options for completing the contract online or downloading the contract, as shown in the figure below.

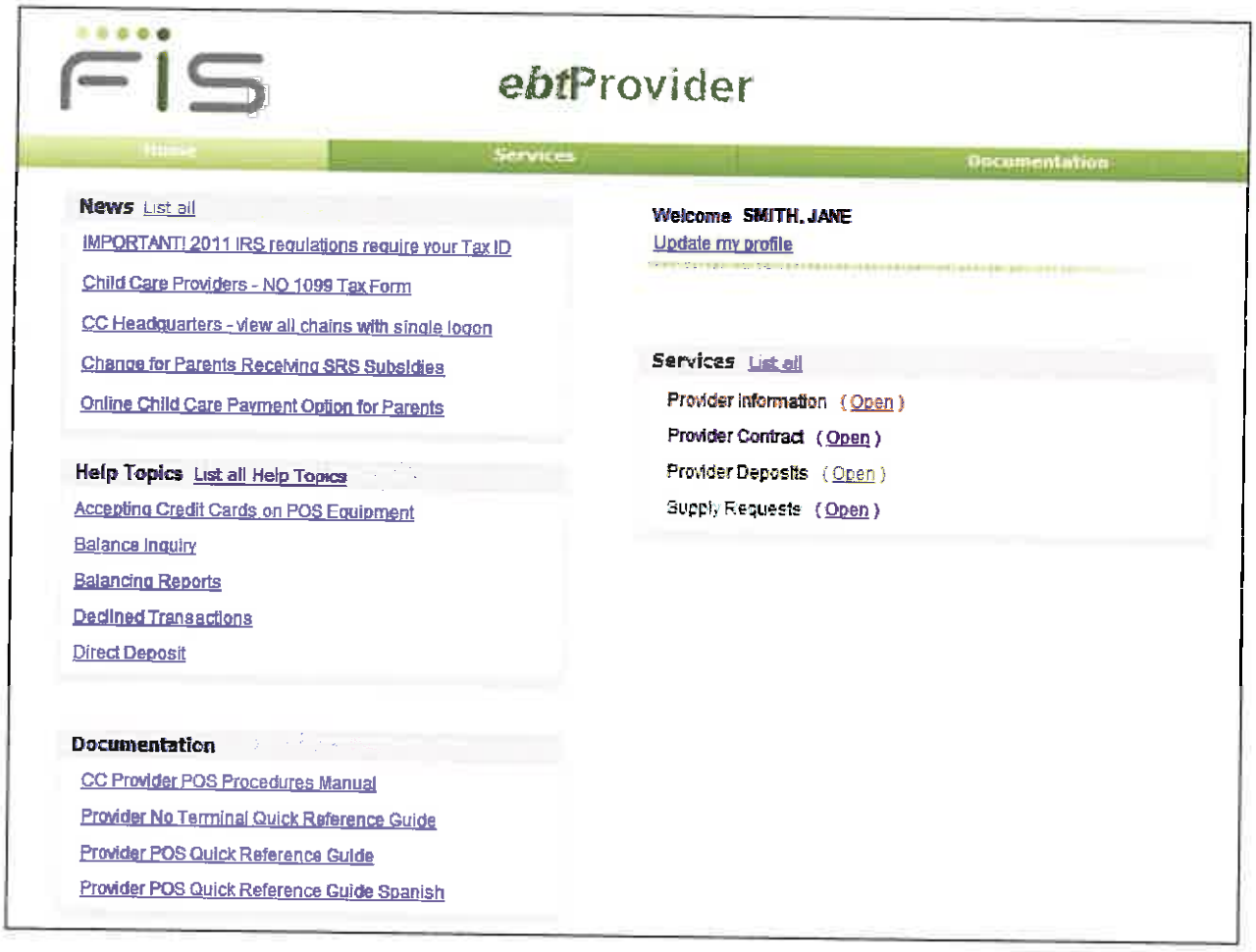


Figure 4.1-7 Provider Home Page

Using FIS' Provider Portal, the provider can choose an option to access the contract information.

Providers must sign the paper copy of the Agreement and return it to FIS. However, FIS would accept a faxed copy of the Agreement, instead of a mailed copy, providing additional efficiency in the contracting process.

4.1.5.3.3 EBT Database

The Vendor should ensure that the database conversion (conversion from existing database to new database) takes place overnight on a weekend. The Vendor should analyze transaction volumes and select a weekend when the least number of retailers, cardholders and/or Child Care providers would be impacted. The entire conversion of each program should be completed in ten hours or less. No emergency stand-in processing of cardholder transactions should be required during conversion (defined in 5.17.1.2).

FIS successfully demonstrated the capability of our database conversion process and procedures during the conversions for 13 projects in the past 13 years to our EBT System. We have refined the conversion process developed from prior conversions to ensure that the database conversion is accomplished with

minimal impact to EBT cardholders and retailers. FIS' experience with prior conversions has given us the ability to anticipate issues and avoid interruption of service to all EBT project stakeholders. We also understand the value of daily checkpoints during the dry run test conversions and most importantly during the production conversion.

The conversion of the State's EBT database will take place overnight on a weekend. FIS will analyze the State's monthly transaction volumes and select a mutually agreed upon date and time when the least number of retailers cardholders and/or Child Care providers would be impacted. The entire conversion of each program for the State will be completed in ten (10) hours or less. During the testing, conversion timings will be established to provide more accurate downtime estimates. No emergency stand-in processing of cardholder transactions will be required during conversion.

SNAP and TANF/Cash EBT Database Conversion

FIS' depth of understanding of the EBT conversion process has provided us with the ability to anticipate issues and avoid interruption of service to all EBT project participants. We will draw upon our proven methodology to support a smooth transition of databases, migration of exempt EBT-only retailers and terminals, and coordination with third-party processors from your current system to the *ebt*EDGE System.

The SNAP and TANF/Cash Conversion Plan will address the processes and procedures that will be used for the migration, how the transition processes will be tested, and contingency plans implemented for problems and issues that may occur. This plan will also address the verification and validation of the migration process, including validation of cardholders' account balances that are converted to the *ebt*EDGE System. The plan will contain numerous checkpoints and data validations the weekend of conversion to ensure the data on the current processor's system matches what FIS has received and posted to our system. FIS is the only processor in the industry that has not lost a single penny during conversions.

As part of the EBT database conversion, FIS will:

- Perform significant testing of the conversion process, including performing test transactions against the converted database in the test system. Testing will validate that PINs have been transferred successfully. FIS has successfully completed 11 conversions from the J.P. Morgan system. As required by the RFP, we will perform three (3) dry runs, however, FIS feels our in-depth conversion experience will allow us to follow the FNS guideline requirements for two (2) conversion trial runs.
- Import the most recent five (5) full FNS audit years transaction history from the current contractor. FIS will work with the current contractor to identify file and storage formats that are accessible and useable by FIS' system. With access to cardholders' transaction history, we have the ability to expunge benefits or escheat accounts according to the State's established timelines.
- Build adequate checkpoints and reconciliation procedures into the process to ensure that no benefits or records are dropped from the system during conversion.
- Prepare a detailed Contingency Fallback Plan to be implemented, should the conversion not be completed in a timely manner due to unforeseen circumstances. It should be noted FIS has never missed a conversion date and has not needed to invoke a contingency fallback in any prior conversion. Though we do not anticipate any issues, FIS will assume all liability for any financial losses relating to transactions that are processed in the *ebt*EDGE System if and when a fallback to the current system is initiated.

Prior to the night of conversion, FIS will convert the static data, such as client demographic data. Converting the static data ahead of time enables us to concentrate on converting the dynamic data, such as benefit data, on the night of the conversion. In addition, prior to database conversion, we will work with the State and the current contractor to clean up the existing database, if needed.

Conversion Testing and Trial Runs

Our approach to conversion testing is to develop a thorough understanding of each State's requirements in order to fully understand the data that must be converted. This understanding enables us to accurately prepare for and verify the account information and history data we are receiving. The conversion procedures are:

1. Early in the Development phase, FIS will map the data elements, field by field, from the current EBT system to the *ebt*EDGE System.
2. Based on the agreed upon timeframe documented on the Project Work Plan, FIS will receive test files from your current contractor. We will use this data to conduct internal certification of conversion programs for each file.
3. Once internal certification is complete, FIS will build the production environment to conduct a minimum of two and up to three successful trial runs of a full production conversion. The current contractor will send us copies of all production data for the State. This will enable us to benchmark the file transmission and conversion times, and enable FIS and the State to verify converted data, including up to five years of history and a database value for the Benefit Authorization Conversion file.
4. We will run test transactions, cardholder transactions, and administrative terminal transactions against the converted files to verify the data was converted correctly, including converted PINs, and the system is operating properly. FIS will work closely with the current contractor and the State on the verification process. The State can compare the information on the current system with the converted data to verify the account, card, and history records have been converted correctly from the current contractor.

FIS has thorough and proven testing processes and procedures, which will assure the State of a well-tested, smooth, and orderly conversion with minimal impact to your stakeholders.

Trial Runs

As stated above, FIS recognizes the State requires three trial runs to be conducted and we will comply. However, FIS recommends following the FNS guideline requirements for two conversion trial runs. Our experience has proven that a minimum of two trial runs of data conversion is desirable before the final database conversion. We will use agreed-upon conversion test scenarios, conversion checklists, and a conversion schedule for each trial run. The trial runs will mirror the exact steps that will be performed on the night of the system cutover.

FIS will provide the State and any federal agency reviews of the conversion testing results.

FIS closely monitors the counts and conversion timings for every dry run to make an accurate prediction of downtime during the conversion. Figure 4.1-8 shows a sample worksheet of different timings and counts from a previous conversion (One of the largest case counts in the country).

File Name	Count	Amount $	KDF	Extract Time	Xmit Time	FIS Sort Time	FIS Transmit Time	FIS Run Step 1	FIS Run Step 2	FIS Admin Time	Total FIS Elapsed Time
Dry Run 1											
Case Client File	12,768,443	N/A	4.36GB	13:37:00	3:17:00	0:11:54	0:23:40	12:38:48	1:47:46	6:00:00	21:02:08
Supplemental Address File	681,914	N/A	19.6MB	0:04:00	0:03:00	0:00:02	0:00:08	0:14:53	0:00:00	0:00:00	0:15:03
Benefit File - Active	3,668,607	$472,967,508.01	315MB	3:53:00	0:27:00	0:00:57	0:02:33	1:19:27	0:19:53	3:30:00	5:12:50
Benfit File - Inactive	5,130,541	$36.17	440MB	4:37:00	0:26:00	0:00:34	0:01:19	1:46:02	0:20:30	0:00:00	2:08:25
Voucher File	572	$45,999.19	40KB	2:23:00	0:00:01	0:00:02	0:00:01	0:01:21	0:00:00	0:00:00	0:01:24
Card History File #1 thru 12/31/20xx	2,871,135	N/A	220MB	26:29:00	0:09:44					0:00:00	0:00:00
Card History File # 2 thru 4/3/20xx	71,802,296	N/A	5.48GB	35:39:00	5:08:00	0:12:05	0:25:35	23:55:00	0:00:00	0:00:00	24:32:40
Transaction History File	20,328,367	N/A	4.94GB	4:57:00	2:06:00	0:00:00		2:37:51	1:24:45		4:02:36
Dry Run 2											
Case Client File	13,143,661	N/A		12:42:00	5:01:00	0:11:54	0:04:00	5:55:00	1:42:00	6:00:00	13:52:54
Supplemental Address File	692,396	N/A		0:02:00	0:04:00	0:00:02	0:00:07	0:19:00	0:00:00	0:00:00	0:19:09
Benefit File - Active	2,924,787	$280,549,932.25		3:11:00	0:29:00	0:00:57	0:01:26	1:32:00	1:37:00	3:30:00	5:41:23
Benfit File - Inactive	5,827,419	$0.00		3:11:00	0:48:00	0:00:34	0:00:44	2:11:00	1:37:00	3:30:00	7:19:18
Voucher File	527	$36,432.74		0:03:00	0:01:00	0:00:02	0:00:01	0:01:21	0:00:00	0:00:00	0:01:24
Dry Run 3											
Case Client File	13,277,199	N/A		9:35:00	4:12:00	0:20:00	0:15:00	6:13:00	2:00:00	3:00:00	11:46:00
Supplemental Address File	697,218	N/A		0:04:00	0:04:00	0:00:02	0:00:07	0:16:00	0:00:00	0:00:00	0:16:09
Benefit File - Active	2,721,921	$211,729,632.36	295MB	1:24:00	0:31:00	0:00:30	0:00:30	1:22:00	0:38:00	1:41:00	3:42:00
Benfit File - Inactive	6,281,576	$0.00	680MB	1:24:00	0:52:00	0:00:30	0:00:30	2:05:00	0:38:00	1:41:00	4:25:00
Voucher File	599	$27,826.37	42 KB	0:01:00	0:01:00					0:00:00	0:00:00
Card History File -7/12 thru 8/16	877,978	N/A		0:45:00	0:05:00	0:01:00	0:01:00	0:37:00	0:00:00		0:39:00
Conversion											
Case Client File	13,383,014	N/A		9:19:00	4:21:00	0:15:00	0:01:00	6:33:00	2:00:00	2:15:00	9:54:00
Supplemental Address File	701,265	N/A		0:04:00							0:00:00
Benefit File - Active	2,783,745	$238,508,440.30		3:23:00	0:38:00	0:00:30	0:00:30	1:33:00	1:26:00	2:22:00	5:22:00
Benfit File - Inactive	6,207,454	$0.00		3:34:00	0:58:00	0:00:30	0:00:30	2:16:00	1:26:00	2:22:00	6:05:00
Voucher File	250	$23,356.30		0:01:00							0:00:00
Card History File -9/11 thru 9/16	4,127,277	N/A		3:00:00	4:52:00	0:15:00	0:20:00	10:05:00	0:00:00		6:40:00

Figure 4.1-8 Sample Counts and Timings Monitoring Worksheet

FIS uses this worksheet to closely monitor the counts and conversion timings to ensure a successful conversion.

Contingency Plan

FIS will provide the State with a detailed contingency plan if the conversion cannot be completed in a timely manner. If a determination is made that the planned conversion will not happen on the scheduled date, FIS, the State and their contractor, and FNS will convene to execute one of the following options:

- No Go decision made before production files are sent to FIS
- No Go decision made after FIS receives the files, customer service telephone lines have been cutover to FIS, provider and authorizations stopped
- FIS receives the first State EBT transaction from the FIS switch

The decision about which of the options should be used depends on a number of factors, including severity of the problem, projected time to resolve the problem, and/or the impact on cardholders.

WIC EBT Database

Because FIS is the State's current contractor for the WIC EBT program, no database conversion will be required under the new contract. However, if a conversion were necessary, the FIS Team would follow the same general process as described above. A full list of WIC database conversion activities would be covered the conversion plan for the State, which would include the following database elements:

- Authorized Vendors
- Approved Project List (APL)
- Category/Subcategory Structure
- UPC/NTE File & UPC
- Participant data

4.1.6 Goal: System Testing

Vendor's system testing should be performed for each EBT program identified within this RFP for all components and functional areas of the State EBT system and services before delivery to the State for internal testing.

Objective:

There are potential risks inherent during any implementation from an out-going vendor to an in-coming vendor. The best way to overcome any potential risk is to test completely and successfully, each phase before moving to the next one. FIS has had 31 stellar, on-time, EBT implementations including 11 conversions from the JPMorgan EBT System to FIS' *ebt*EDGE System, all without incident. FIS' conversion expertise is born of experience. That experience, coupled with thorough testing processes and procedures, has contributed to this success during conversion and throughout the life of all of our EBT projects.

The FIS Team will provide life cycle testing services for each EBT program identified within this RFP for the duration of our agreement with the State. Our life cycle testing approach includes the procedures to ensure that all components and functional areas of the State of West Virginia EBT systems properly interface and operate as designed prior to being introduced into the production environment. For example, our procedures provide for regression testing, performed by our Quality Assurance (QA) group to validate that existing functionality is not affected when a change is introduced. We use a test platform designed to mirror the operational system as closely as possible, including configuration parameters and test data separate from production. This allows us to develop a full set of regression tests specifically for the State's operational environment. This testing intensity will ensure that new changes are fully integrated throughout the life of the project. In addition to these software testing procedures, hardware/software diagnostic tools assist our technical staff throughout the project to detect potential problems.

The FIS Team will ensure that we will meet all testing specifications in any agreement we enter into with the State of West Virginia. We will also meet all FNS EBT testing requirements, including performing a successful User Acceptance Test (UAT), while following the requirements specified in the FNS Electronic

Benefits Transfer (EBT) Request for Proposal (RFP) Guidance, Version 2.0, December 19, 2007 or any more recent testing guidance issued by FNS.

The FIS Team wants the State to be intimately involved in all testing from the very beginning. No phase will be considered complete until all tests have been completed successfully and signed off on by the State and the FIS Testing team. If a phase, interface, component, or functional area has not been completely tested, then the UAT will fail.

We will maintain the test environments, processes, and procedures to meet or exceed your specific requirements. Both FIS and CDP operate robust testing environments that will provide full integrated testing for the State's SNAP and TANF/Cash EBT project and WIC EBT program. This includes a testing environment that mirrors the production environment in design and functionality. All state-specific system enhancements will be tested before delivery of the EBT system to the State's User Acceptance Team. The FIS Team will work with the State to develop detailed scripts that provide step-by-step instructions for the system functions and services to be tested. The test cases (developed jointly by FIS and the State) will provide both positive and negative test scenarios and details of expected results for every test case. We will submit all test scripts to the State and FNS for review and approval.

Any problems encountered during the testing will be tracked as deficiencies and will be retested as appropriate on a regression basis until all significant deficiencies are eliminated from the EBT System. System components that undergo changes are not promoted to the production environment without approval by the State.

Our *ebt*EDGE System has been subjected to numerous FNS-initiated acceptance tests and audits, including 31 separate state and FNS acceptance tests, and has been judged to be compliant with all FNS standards. Similarly, WIC Direct, the WIC EBT solution, has been through a number of acceptance tests that have included State Agencies, FNS, and several Quality Assurance/IV&V entities. We understand that both the State and FNS must formally accept and approve the implementation of our systems before the operations phase can begin. FIS is the only EBT vendor that has never failed a UAT Test.

System Life Cycle Testing Approach

The FIS Team has based all of the EBT system testing on the basic premise of the Life Cycle Testing approach, which mandates that any changes made to the EBT Systems or State systems are tested prior to being introduced into a production environment.

SNAP and TANF/Cash Programs

FIS' SNAP and TANF/Cash System Life Cycle Test Plan for the State will address the nature and extent of integration testing that is to occur. The plan addresses the process by which changes are introduced into the system once the project is in production status. There are four types of testing that occur:

- Prototype testing
- Unit testing
- Component integration testing
- Regression testing

The Life Cycle Testing approach includes the procedures to ensure that all systems properly interface and operate as designed. For example, our procedures provide for regression testing, performed by our

Quality Assurance (QA) group to validate that existing functionality is not affected when a change is introduced. FIS uses a test platform designed to mirror the operational system as closely as possible, including configuration parameters and test data separate from production. This allows us to develop a full set of regression tests specifically for the States' operational environments. This testing intensity will ensure that new changes are fully integrated throughout the life of the project.

In addition to these software-testing procedures, hardware/software diagnostic tools assist our technical staff throughout the project to detect potential problems.

WIC EBT System Life Cycle Testing

Because FIS is the State's current WIC EBT vendor, the State already has a System Life Cycle Test Plan for the WIC EBT System. If any changes are proposed and implemented to the WIC Direct System during the contract period, they will be properly tested prior to being introduced into the production environment. The Life Cycle Test Plan will include regression testing on any and all changes made to coding and programs during acceptance testing and ongoing through the Operations phase. Examples of WIC EBT life cycle testing activities include:

- **Unit Test** – Validates new and changed code before it is delivered to QA
- **Functional Test** – Validates individual features
- **Usability Test** – Evaluates system efficiency and ease of use for the end-user
- **Regression Test** – Confirms system completeness and verifies that changes are fully integrated into the system
- **Connectivity Test** – Evaluates system connectivity between the State and FIS/CDP
- **Interface Testing** – Verifies compatibility and messaging between the State and FIS/CDP
- **Integration/System Test** (including vendor and TPP testing) – End to end testing of all facets, including transaction processing
- **Functional Demonstration** – Demonstrates basic e-WIC functionality to the State
- **User Acceptance Test** – Acceptance of the system by the end user through final testing
- **Pilot Test** - First phase of a staged rollout in which the production system is used in the real environment
- **Performance (Load) Test** – Verifies that the system meets the defined benchmarks for response time, throughput, etc.
- **Online Access (Web) Test** - Validates portal operations
- **Contingency Test** – Tests the backup processes, including the hot site

4.1.6.1 Project Work Plan Testing Phase Requirements

The Vendor's Work Plan should include the following items related to the Testing Phase.

- *Assign a testing liaison and contact information for who will work cooperatively with the State to ensure appropriate testing is planned, scheduled and completed using appropriate test data;*
- *Test all system components including file transfer between the State and the Vendor's system;*
- *Provide a Functional Demonstration Report on the results of the functional demonstration, including a description of all discrepancies and explanations of why they occurred and how they were resolved;*
- *The Vendor should agree to provide weekly reporting via email to personnel designated by the State and FNS with summary pass/fail percentages of outstanding ranked issues.*

- *Schedule and perform acceptance and stress testing of the EBT system according to the State-approved User Acceptance Test (UAT) Plans and retest to ensure correction of problems to the extent that fixes introduced do not adversely impact other aspects of the system (regression testing). The Vendor should make the system available for any such testing and should cooperate fully with the State and USDA/FNS test teams. Acceptance testing should be performed on site in West Virginia. The Vendor should also include any additional testing required to satisfy the test objectives and describe necessary system modifications identified during system testing;*
- *Contingency planning should be included for alternate strategies if specific risk events occur if there are failures in the test results such that proceeding to the next phase is uncertain. Such strategies should include alternative schedules, staffing plans and emergency responses.*
- *Prepare and submit the Acceptance Test reports via email to State designated personnel. Prior to proceeding to the implementation phase, this report should be approved by the State and USDA/FNS.*

The Project Work Plan, the Conversion Plan and/or the System Test Plan the FIS Team will develop for each of the State's EBT programs to be converted or implemented will include the following items related to the Testing Phase as appropriate:

- Assignment of a testing liaison, and provision of contact information, who will work cooperatively with the State to ensure appropriate testing is planned, scheduled and completed using appropriate test data.
- Testing of all system components including file transfer between the State and the FIS Team's systems.
- Provision of a Functional Demonstration Report on the results of the functional demonstration, including a description of all discrepancies and explanations of why they occurred and how they were resolved.
- Weekly reporting via email to personnel designated by the State and FNS with summary pass/fail percentages of outstanding ranked issues.
- Scheduling and performance of acceptance and stress (load) testing of the EBT systems according to the State-approved User Acceptance Test (UAT) Plans, and retest to ensure correction of problems to the extent that fixes introduced do not adversely impact other aspects of the system (regression testing). The FIS Team will make the system available for any such testing and will cooperate fully with the State and USDA/FNS test teams. Acceptance testing can be performed on site in West Virginia, however, FIS recommends that testing occur on site at FIS' Milwaukee location, which has all the required facilities and telecommunications needed for testing already in place. Any necessary WIC EBT testing would take place in West Virginia. FIS will also include any additional testing required to satisfy the test objectives and describe necessary system modifications identified during system testing.
- Contingency planning for alternate strategies if specific risk events occur if there are failures in the test results such that proceeding to the next phase is uncertain. These strategies will include alternative schedules, staffing plans and emergency responses.
- Preparation and submission of the Acceptance Test reports via email to State designated personnel. We understand that prior to proceeding to the implementation phase, this report should be approved by the State and USDA/FNS.

Stress (Load) Testing

The FIS Team proposes to use current production data to project performance requirements. FIS accurately models the resource utilization of EBT transaction processing to derive the hardware necessary to meet the anticipated volumes. This model is much more precise than one taken from

hypothetical benchmark information, because it takes into account the real-world transaction mix, response time, and network variability. Federal authorities have recognized the acceptability of this approach for existing systems and have approved the use of this method. FIS performs capacity planning activities on an ongoing basis. For example, forecasts of expected active EBT case counts are input into a statistical forecasting model predicated on a rolling six-month average.

Testing Liaison

The FIS Team will assign a Test Manager for each of the State's programs to be converted or implemented. The Test Manager will be responsible for the following activities:

- Designing, implementing, and monitoring effective quality assurance (QA) program and techniques to reveal project and individual performance
- Working with the State to constantly refine QA practices to be in line with the project objectives
- Implementing and monitoring quality through performance measures and activities
- Providing statistical and program reports to the Project Manager and State reflecting individual and program performance
- Designing, implementing, and executing all testing and quality assurance activities
- Reporting and managing testing activities for any ongoing system changes or enhancements
- Developing test plans and scripts, certifying all interfaces, and documenting testing results through UAT with State staff

Test Reports

The FIS Team will provide reports that describe the results of each test that is performed, as well as any additional re-testing that may be required to satisfy the testing objectives fully. The test reports will describe the following:

- The intended scope
- The expected results
- The actual results
- Any system modifications that are identified as necessary to resolve system errors
- Any deficiencies found during the testing

We will submit test reports via email to State-designated personnel no later than two weeks following the completion of the test being performed. The FIS Team will provide test results for all system changes prior to installing the change into the State production environment.

FIS uses the *EBT Problem Report* form, as shown in Figure 4.1-1, to log any problems noted during testing. Problem reports are reviewed and assigned a priority based on severity, using these definitions:

- **Major malfunction of system that impacts all testing.** Testing is unable to continue until problem is resolved.
- **Major malfunction of component**. Testing of component is unable to continue until problem is resolved.

- **Function within component is not working correctly.** Testing is able to continue with other functions within the component.
- **Component has a minor editing error.** Does not impact the function or validity of the test, but will need to be corrected before production; for example, a misspelling on a report or terminal display.
- **Issue is a design clarification.** Functionality or implementation issue that does not appear to meet the State's requirement and needs clarification. Requires follow-up from the FIS Team and State staff.

EBT Problem Report

Incident Number

Priority
Status

Today's Date
Date Incident Occurred

Reported By
Assigned To

Device
ADMIN Screen Name

Account Number
Case Number
Client Number
Card/PAN Number

Benefit Type(s)

Merchant Number

Description of Problem

Problem Resolution

Signoff
Developer
Tester

Date
Date

Figure 4.1-9 Problem Report

This report is used to log any problems encountered during testing.

Following all testing and re-testing cycles, the FIS Team will produce a Test Report on the activities and document all problem reports and their disposition. The Test Report will describe additional testing required and describe any necessary system modifications identified during testing.

On a weekly basis, the FIS Team will provide a report to personnel designated by the State and FNS with summary pass/fail percentages of all outstanding ranked issues.

4.1.6.2 Support for the State's Testing Requirements

The Vendor should include in their response a discussion of their support of the State's testing requirements. This information should include how the Vendor plans to provide State access to the Vendor's test system to support State testing of the full range of EBT functionalities. The Vendor should provide administrative terminal, POS terminal and TPP/ATM simulator access to the test system and an interface with State test systems, including connectivity between the State's test data base(s) and the Vendor test system. Test platform access should be provided to the State at least 30 calendar days after the contract start date. The Vendor should supply the State with POS terminals, and other equipment, software and materials necessary to test the full scope of EBT services provided to the State 24/7 and should provide access to the test system throughout the term of the contract upon the State's request.

The FIS Team will develop detailed test plans to support the State of West Virginia's EBT system testing requirements. Our approach to system testing includes the following tests:

- Functional Demonstration
- Unit and Integration Testing
- System Testing
- Interface Testing
- System Acceptance Testing
- Conversion Testing
- Eligibility System Certification Testing

We will provide the State with access to our test systems to support State testing of the full range of EBT functionalities, as described throughout Section 4.1.6, *Goal: System Testing.* In Section 4.1.6.3, *Access to Vendor's Test Platforms,* we provide a description of the Integration Test and Certification Test environments which include administrative and POS terminal access to the test system, simulated TPP/ATM network transactions routed through a gateway switch into the test Authorization Engine, and an interface with State test systems to include connectivity between the State's test data base(s) and the FIS Team's test systems. 24/7 test platform access will be provided to the State according to the schedule included in the Project Work Plan, or as mutually agreed upon by the FIS Team and the State, as allowed by the State's Answer to Question #29 in its Addendum Number 2, issued on August 22, 2016.

Functional Demonstration

The FIS Team will conduct a Functional Demonstration for each converted or newly implemented EBT program that will provide the State and federal representatives the opportunity to review and observe the planned EBT system functionality and validate that design is proceeding according to the expectations of the State. FIS will prepare a report of the demonstration results including any system modifications that were identified.

We will provide the Functional Demonstration to the State as early in the conversion process as possible, and no later than the date indicated on our Project Work Plan.

Unit and Integration Testing

The FIS Team will conduct unit testing of new EBT system components and small groups of functionally related modules before they are implemented into production. This will be accomplished, consistent with

our current practice, by providing in-depth test scripts, based on the approved design documents, for State approval before testing begins. This testing is done in isolation. Development management must approve the results of unit testing before the software can be promoted to integration testing. Unit tests are typically done using physical devices, host certification connections, and various simulation tools. The FIS Team will then document the testing results, and the change gets promoted to the Integration Testing environment. Any issues discovered during integration testing will be corrected and retest results documented. Once integration testing is complete, the test results will be provided to the State.

System Testing

System testing is a final internal verification that all project requirements have been met. The FIS Team will conduct system testing of the EBT system's major functional areas and workflows, as required, using basic business cases, simulated data, and State-approved test scripts. During the transition period, we will conduct all system testing needed for system changes required under this contract.

System testing uses a test bed that is designed to be a mirror image of the State's production system. This allows a full set of regression tests to be developed specifically for the State's environment. These regression tests are then used to validate the existing functionality.

System testing also occurs whenever the production system is upgraded. Upgrades that are not the result of a specific development project can occur because of routine maintenance, new system versions, or new system releases. When upgrades are performed, regression testing is used to validate the software in the State's environment. The specific set of regression tests is the same as the set developed for system testing during the project life cycle.

Interface Test

Tests will be conducted between the State's EBT interfaces and the FIS Team's systems to confirm that all files sent between the two systems are properly received, accepted, and processed, or properly rejected and logged. The FIS Team has extensive experience in interface design, development, and testing. We will use this experience and work with the State to develop test scripts to thoroughly test the interface between the State's eligibility MIS systems and our systems. Interface testing will be based on the functionality and data elements agreed upon during the Design Phase and documented in the *Requirements Document*. Developing the test scripts with input from the State and the FIS Team confirms that all elements of the respective systems will be tested. The FIS Team will conduct a walkthrough of the interface test plan details and interface test scripts with the State and receive State approval to proceed prior to conducting the planned initial testing for each interface.

Two-way communications will be tested to verify that all files transfer correctly to and from the State. Testing will include sending files to the FIS Team, applying data to the EBT test systems, and sending reports and files from the FIS Team's systems to the State. Each file identified in the *Requirements Document* will be tested. The State's technical staff will have access to the test administrative system applications to analyze data on the EBT test systems and on the reports to validate that transmissions can be received and applied accurately, that reports can be read, and that reports are populated with accurate data. We will work with the State's test team to develop detailed interface test scripts. Working together to develop these scripts confirms that functions needed to create, transmit, and process files will be thoroughly tested. At a minimum, the interface tests will include: rejection of duplicate files, rejection of duplicate records, detection and correction of transmission errors, rejection of incorrect headers or footers, and adequate return files.

Figure 4.1-10 is a sample of the Interface Test Script Table of Contents used in one of our other SNAP and TANF/Cash EBT projects.

Interface Test Script Table of Contents

Introduction **1.1**
Organization of the Interface Script Manual 1.2
EBT Interface testing – Communication 1.3
Batch Interface Certification plan 1.3
Batch Interface Positive test script 1.3
Batch Interface Negative test script 1.3
Reports generated by FIS 1.3
EBT Interface testing -- Communication
Contacts at FIS 2.1
Contacts at State 2.2
Batch Interface Certification Plan
File layouts 3.1
Batch Interface Positive test script **4.1**
Case Client Add 4.2
Case Client Change 4.3
Case Client Delete 4.4
Benefit Add 4.5
Benefit Change 4.6
Benefit Cancel 4.7
Batch Interface Negative test script **5.1**
Case Client Add – Invalid Header 5.2
Case Client Add – Invalid Trailer 5.3
Case Client Add – Duplicate Case Number 5.4
Case Client Add – Case Number of invalid length 5.5
Case Client Add – Count in Trailer does not match 5.6
Case Client Add – Invalid Action code 5.7
Case Client Add – Invalid Header 5.8
Case Client Change – Invalid county code 5.9
Case Client Delete – Case number not existing 5.10
Benefit Add – Invalid dollar amount 5.11
Benefit Add – Invalid Header 5.12
Benefit Add – Duplicate Header 5.13
Benefit Add – Invalid Header 5.14
Benefit Add – Duplicate Header 5.15
Benefit Add – Trailer amount does not match 5.12
Benefit Add – Duplicate Authorization number 5.13
Benefit Add – Invalid trailer 5.14
Reports generated by FIS **6.1**
Settlement Reports 6.2
Batch Refresh Reports 6.3
History Extract 6.4
Benefit Aging file 6.5

Figure 4.1-10 Interface Test Script Table of Contents (Sample)

FIS currently interfaces with the AMA, ASAP, ALERT, STARS, and REDE systems. West Virginia data will be added to the current processes.

After certification by the State, we will create and provide the State with a *System Operations/Interface Procedures Manual* for each program being converted or implemented. Both State and FIS Team

operations staff will use this document, which will contain file layouts, transmission days and times, and escalation procedures for the FIS Team and the State for ongoing operations support.

System Acceptance Testing

The FIS *ebt*EDGE System has been subjected to numerous FNS-initiated Acceptance Tests and audits, including more than 31 separate Acceptance Tests and a Year 2000 testing audit review, and has been judged to be compliant with all FNS standards. Similarly, WIC Direct is a mature system and has undergone several rounds of UAT in other states.

A detailed test script will be provided for each program to be tested to ensure that we exercise all components needed to test the system functionality thoroughly and verify compliance with system design requirements. It must be noted that FIS is a full turnkey provider and does not use a TPP to drive EBT-only POS devices.

The FIS Team has a well-structured acceptance test process, as a result of our extensive experience in other EBT projects. We will use a federally-approved acceptance test script as a baseline for the acceptance test. We will then enhance and modify the script, taking into account the results from the Functional Demonstration and any West Virginia-specific requirements that were identified during the Design phase. The script will test that the features comply with project requirements. The User Acceptance Test incorporates integration testing features, so a separate test for integration is not necessary.

The Acceptance Test script will include how tests will be conducted to ensure the validity of the approach, including:

- Procedures for performing the test
- Organization of the test team
- Each participant's responsibility during the test
- Procedures for collecting data to evaluate system effectiveness
- Types of testing to validate complete test coverage, including *ad hoc* testing
- Test database generation to accommodate expected test results
- Test cases developed in a structured manner to confirm that all functions and features of the EBT system are verified

Acceptance Test Techniques

The primary goal of acceptance testing is to simulate the production environment. Consequently, the roles and responsibilities for each element of the test will parallel the production environment.

The test environment will include configurations of the POS terminals, IVR, administrative terminals, and host system hardware corresponding to the production system. This environment will be challenged using swiped and manually-entered transactions and automated tools.

Based on our experience implementing and operating federally-approved EBT systems in multiple states, we believe our acceptance test plan and acceptance test techniques will meet or exceed all of the State's requirements and expectations.

Acceptance Test Methods

Acceptance testing will consist of many of the same steps employed in the Functional Demonstration. We will create a functionality matrix and requirements verification matrix to verify that all relevant test conditions will be addressed. Each of the functions demonstrated in the Functional Demonstration will again be thoroughly exercised using narrative test cases and test scripts. Figure 4.1-11 shows a sample test case matrix for a SNAP and TANF/Cash system test.

CARD 507719 000000 1641

TRAN TYPE	AMOUNT	EXPECTED RESPONSE	EXPECTED BALANCE	ACTUAL RESPONSE	BALANCE RETURNED
PIN Select		Approved	N/A		
Balance Inquiry		Approved	$405.00		
SNAP Purchase	$ 36.65	Approved	$368.35		

Card 507719 000000 1658

TRAN TYPE	AMOUNT	EXPECTED RESPONSE	EXPECTED BALANCE	ACTUAL RESPONSE	BALANCE RETURNED
PIN Select		Approved	N/A		
Balance Inquiry		Approved	$368.35		
SNAP Purchase	$ 24.00	Approved	$344.35		

Figure 4.1-11 Test Matrix (SNAP and TANF/Cash Program Sample)

These transactions demonstrate how multiple cards can access the same benefits under a given case.

One significant difference between the Functional Demonstration and the Acceptance Test is that during acceptance testing, we test each function as independently as possible. Some overlap occurs, particularly within the administrative terminal application, but independent testing is normally accomplished by duplicating the testing effort. This includes beginning with a clean test database, to the extent that it is practical. This approach allows for simultaneous testing of functionality once the databases have been loaded with test data. This replicates the way the system will be used in production. For example, once testing of the benefit authorization loading process has been completed, parallel testing efforts can be performed for the benefit payment, administrative terminal, and card issuance and management processes. Settlement, funds movement, and reconciliation will then be tested with the output from the daily tests.

Within each functional area, we define test cases to prove that correct processing occurs. For example, we will define test cases to demonstrate data input validation that utilize the limits defined in the system configuration files. (One limit is the number of invalid PIN tries allowed in one day.) We will present test cases in a tabled matrix when practical. If this is not possible, the test scenarios will be described in a narrative format and will include the expected test results in the same format.

The actual execution of the majority of test cases will proceed serially, although there must be some parallel and automated test efforts. The test recorder will document transaction results online immediately. In addition, test transactions will be reviewed and verified against the respective processing

reports on which the transactions should appear. As each section of the test script is completed, State testers and test recorders involved in performing the actual test will mark the corresponding matrix entry as completed.

Testing will include a test of the IVR functionality to support stand-in vouchers for the SNAP and TANF/Cash program.

Acceptance Testing Requirements

The FIS Team validates that all acceptance testing requirements are met, using a functionality matrix and a requirements verification matrix. These matrices include all functions and features of EBT System and act as a checklist to indicate whether these functions and features meet or fail to meet the project's requirements. The following types of testing will be performed to satisfy the testing requirements:

- **Functional requirements testing:** Will utilize transaction flow testing to exercise enough different paths through the software to verify that functional requirements are being satisfied.
- **Security Testing:** Will verify that security mechanisms built into the system will protect it from improper access.
- **Recovery Testing:** Will verify that the system will recover from faults and resume processing within specified timeframes.
- **System Controls Testing:** Will verify all user access and permission functions within the system.
- **What-if Testing:** Will give the State and federal test team members a hands-on opportunity to challenge the system with transaction sets not included in the test script.
- **Federal Interface Testing:** Will produce the federal interface files for the AMA, STARS, and ALERT files from the transactions performed on each day of the test.
- **Multi-day Transaction and Settlement Processing:** Will include transactions performed over the 2-day period of the acceptance test. Multiple retailer cutoff times will be used to simulate suspense transactions for multi-day settlement.
- **Benefit Aging:** Will update the Last Used timestamps on selected test benefits to reflect the aging periods defined. The aging process is run and the aging reports and files are produced for verification.
- **POS Interfaces:** Will verify access and transactions for all test cases.
- **IVR:** The IVR system will be fully tested, as part of the Acceptance Test. We will use a replica of the production IVR system in the test region, which will be configured to meet the project's needs.
- **Administrative System Functionality:** Will use a detailed test script to test the administrative terminal connectivity and system functionality for the State.
- **Report Production:** Will produce and verify all settlement reports for request, processing, content, and format.
- **Account Setup and Maintenance:** Will conduct account setup and maintenance tests for batch and online transactions.
- **Daily Reconciliation Testing:** Will run the full settlement process for each day of the test. All financial reports are produced for verification.
- **Initiated Values Verification:** Will verify that manually entered values are valid.
- **Error Condition Handling and Destructive Testing:** Will report, through the design of the test cases, the largest number of errors possible in every execution.

- **Regression Testing:** Will perform regression testing of system functionality. The Functional Demonstration script is included as part of the Acceptance Test and will serve as a regression test to confirm all problems identified in the Functional Demonstration have been corrected.
- **Concurrent Processing:** Will use additional scripts for error processing, exception conditions, and concurrent processing. Scripts will be customized to the project's requirements.
- **Interoperability:** Will perform transactions with State cards at "out-of-state" terminals and with other states' cards at State-identified terminals.

Acceptance Test Participants

The FIS Team will provide experienced test staff to carry out the test setup, test documentation, and test analysis. Each member of our test team is thoroughly familiar with acceptance testing of the EBT System. State staff and federal representatives are key participants in the Acceptance Test and will perform all components of the script.

Acceptance Test Report

Figure 4.1-12 shows a sample test report produced during an EBT acceptance testing process for a SNAP and TANF/Cash program.

State User Acceptance Test
5/01/XX

Report Status

Report Number	Description	Priority	Status
1	HD Admin error when statusing card	4	Closed
2	Voucher transactions don't show Regulation E data	4	Code Fix 6/16
3	Voucher Clear discrepancy on reports	4	Closed
4	Reversal sent to AE for purchase that occurred when AE was down and was denied with 'N- Host not Available	4	Closed
5	Client search screen cursor should be moved	5	Closed
6	Card Reissue should have a message stating how much fees were charged	5	Closed
7	Expire hold did not show a balance in transaction history	4	Code Fix 6/16
8	On reissue screen, if cash is selected fee is taken from SNAP account	4	Closed

Detail Status of Incident Reports

INCIDENT #1

Description: When statusing a card lost or stolen on the HD Admin card screen, an error was received saying there were no fees available for reissuing a card. The card was statused.

Status: Closed on 03/28/XX
03/27/XX: New Help Desk Admin code was rolled into test system and transaction was retested successfully.

Resolution: Retested successfully with new code.

Figure 4.1-12 Acceptance Test Report (SNAP and TANF/Cash Program Sample)

The State can see, at a glance, the status of any open items from the User Acceptance Test.

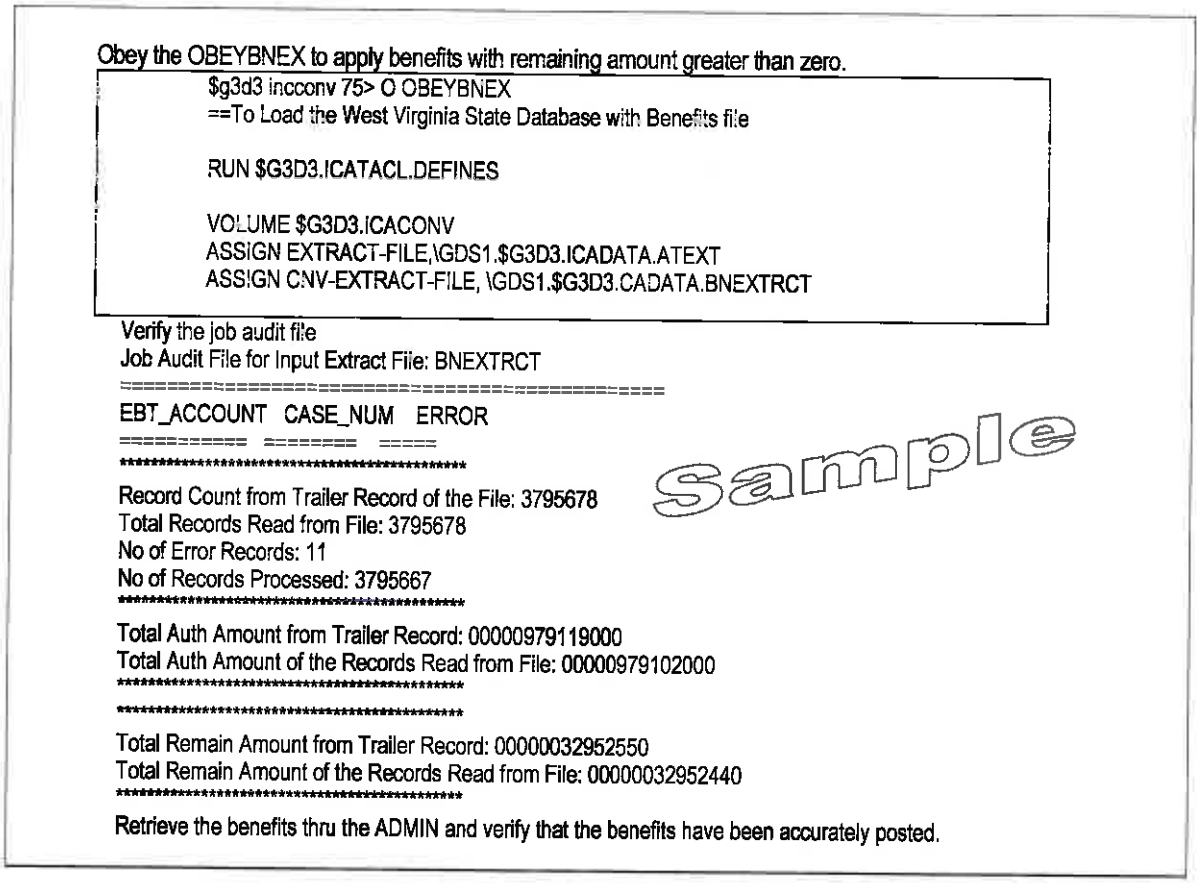
Conversion Testing

FIS has successfully demonstrated the capability of our conversion process and procedures during the many EBT system conversions we've conducted. We will refine the conversion process developed for these conversions to minimize the EBT conversion's impact to West Virginia EBT cardholders and retailers. Our approach to conversion testing is to develop a thorough understanding of the State's requirements to understand fully the data that must be converted. This understanding enables us accurately to prepare for and verify the account information and history data we are receiving.

The procedures are:

- Early in the Design phase, The FIS Team will map the data elements, field by field, from the current EBT systems to the FIS Team's systems.
- During the agreed timeframe documented in the Project Work Plan, the FIS Team will receive test files from the current contractor. We will use this data to conduct internal certification of conversion programs for each file.
- Once internal certification is complete, the FIS Team will build the production environment to conduct a minimum of three successful trial runs of a full production conversion. The current contractor will send us copies of all production data for the State. This will allow us to benchmark the file transmission times and conversion times, and will allow the FIS Team and the State to verify converted data, including history and a database value for the benefit authorization conversion file.
- We will run test transactions, both cardholder transactions and administrative terminal transactions, against the converted files to verify the data was converted correctly and the system is operating properly. The FIS Team will work closely with the current contractor and with the State on the verification process. The State can compare the information on the current system with the converted data to confirm the account, card, and history records have been converted correctly from the current contractor.

Our Test Manager will develop a detailed internal conversion test plan for the data conversion. Figure 4.1-13 is a sample script that shows the level of detail contained in this plan to validate that the conversion programs for the State are thoroughly tested through both internal and trial run testing.



Obey the OBEYBNEX to apply benefits with remaining amount greater than zero.

```
$g3d3 incconv 75> O OBEYBNEX
==To Load the West Virginia State Database with Benefits file

RUN $G3D3.ICATACL.DEFINES

VOLUME $G3D3.ICACONV
ASSIGN EXTRACT-FILE,\GDS1.$G3D3.ICADATA.ATEXT
ASSIGN CNV-EXTRACT-FILE, \GDS1.$G3D3.CADATA.BNEXTRCT
```

Verify the job audit file
Job Audit File for Input Extract File: BNEXTRCT

```
==========  ========  =====
EBT_ACCOUNT  CASE_NUM  ERROR
==========  ========  =====
**********
Record Count from Trailer Record of the File: 3795678
Total Records Read from File: 3795678
No of Error Records: 11
No of Records Processed: 3795667
**********
Total Auth Amount from Trailer Record: 00000979119000
Total Auth Amount of the Records Read from File: 00000979102000
**********
**********
Total Remain Amount from Trailer Record: 00000032952550
Total Remain Amount of the Records Read from File: 00000032952440
**********
```

Retrieve the benefits thru the ADMIN and verify that the benefits have been accurately posted.

Sample

Figure 4.1-13 Internal Conversion Test Plan Script (SNAP and TANF/Cash Program Sample)

FIS' meticulous conversion testing process has resulted in numerous successful state conversions.

Based on our experience and our thorough testing processes and procedures, the FIS Team is confident that we can assure the State of a well-tested, smooth, and orderly conversion that will have minimal impact to West Virginia stakeholders.

Conversion Trial Runs

The FIS Team will complete the required number of successful trial runs of data conversion before the final database conversion. We will use agreed-upon test scenarios that will mimic the exact conditions expected on the night of the system cutover.

Eligibility System Certification Testing

The FIS Team will conduct eligibility system interface certification testing in accordance with the state-accepted Interface Test Plan. We are extremely experienced in certifying eligibility systems having successfully performed 31 EBT conversions to FIS' *ebt*EDGE System. If new eligibility systems are added in the future or the current systems require a retest, we will conduct eligibility system interface certification testing in accordance with the State-accepted interface test plan.

4.1.6.3 Access to Vendor's Test Platforms

The Vendor should respond with how they propose to provide the State with access to their test platforms in regards to the following:

- *The State's ability to transmit test files to the Vendor in order to validate software and system changes;*
- *The Vendor's ability to return test files to the State. These files should be identical in format to the files that would be returned to the State in the production environment. In addition, the Vendor should have the capacity to respond to requests to provide specialty test files as needed for developmental projects in the same manner as the production environment for purposes of testing;*
- *The Vendor's capability to provide the State with the ability to monitor, in real time, the activities, as they pertain to the State, of the Vendor's test platforms;*
- *Online access should be provided 24/7 to the EBT Administrative system;*
- *The Vendor's notification to the State's key personnel when the test platforms will be, or are down for whatever reason;*
- *The Vendor should provide the State with the ability to test real time transactions that require Gateway and POS transmissions. During the implementation phase and for six months following cutover, 30 hours weekly should be provided for POS availability, unless otherwise requested by the State. The POS availability should be within standard business operating hours, except as requested by the State for specific test activities. During the balance of the contract duration, POS availability should be provided as requested by the State. Such requests should be made in advance and may require 40 hour- per-week [or 24/7] POS availability, depending on the nature of the testing;*
- *The Vendor should address the coordination of testing times between the State and the necessary endpoints (including Gateway processes) to ensure real time transaction/transmission availability;*
- *Testing of real time host-to-host or cardholder-to-host processing of files and or records between the State and the Vendor should occur on the test platform;*
- *If requested by the State, the Vendor should coordinate with the State all phases of testing between State user groups and the Vendor's test platform;*
- *If requested by the State, the Vendor should support State specific testing including direct interface testing with State systems and/or modification made to EBT for the State;*
- *The Vendor's test environment should replicate the production environment. This environment should include the EBT Administrative System as well as daily processing routines.*

The FIS Team will provide the State with access to our Certification test environment in support of the State's testing requirements, as described in this section.

SNAP and TANF/Cash Test Environment

The ability to maintain a robust test environment is an integral part of any EBT project. FIS maintains a robust test environment to meet the testing needs of different EBT projects. Our experience in the EFT industry and in other states' EBT projects has reinforced our decision to develop and maintain a refined set of testing procedures that are administered by three separate areas within FIS on three different test systems:

- **Development test system**—used to develop code and perform unit testing.
- **Integration test system**—used to fully test an integrated process.
- **Certification test system**—a replication of the operational EBT System used to test software changes for certification.

FIS will maintain these test environments, processes, and procedures necessary to meet or exceed the State's specific requirements throughout the life of the contract. FIS operates a robust testing environment that will provide full integrated testing for the West Virginia EBT Project. This includes a

testing environment that mirrors the production environment in design and functionality. All State-specific system enhancements will be tested before delivery of the EBT system to the State. FIS will develop detailed scripts that provide step-by-step instructions for the system functions and services to be tested. The test cases will provide both positive and negative test scenarios and details of expected results for every test case. FIS will submit all test scripts to the State and FNS for approval.

Our EBT test environment allows the team to test every change thoroughly before it is applied to the production system. Our test environment also enables us to provide testing services to the State. FIS will provide the State with all required administrative and retailer equipment configured to interface with the State test environments to the State to support ongoing testing of the EBT system as required.

WIC EBT Test Environments

Because the WIC program is currently operated by FIS, our partner, CDP, has already established test environments for the State, which will continue to be available 24/7 throughout the life of the new contract. This includes environments that are dedicated to interface testing with the MIS, environments dedicated to retailer testing with external retailers and processor entities, and environments dedicated to supporting UAT and training activities. Most environments are maintained as virtual machines (VM) on a server hosted by CDP. The environments used for testing include the following:

- Labs – used by individual developers to perform preliminary unit testing while they are initially developing or modifying code.
- Team Development – a common environment used by multiple developers (development teams) to test their changes after the changes have been checked into version control.
- Quality Assurance (QA) – used by the team and QA to execute test cases developed by QA staff and to perform dry runs in the QA environment. Code is not promoted to QA until it has passed unit testing.
- Test/Integration – used for those cases where the system requires integration with a third party entity, such as the Management Information System (MIS). A third party may be granted access to the environment for their development and preliminary integration testing.
- Retailer testing – used for testing integration between the fully integrated electronic cash register (ECR) systems and WIC Direct.
- Certification/User Acceptance Testing (UAT) – the Certification/UAT environment is used when the system requires integration with a third party. This clean environment is used once the third party has compieted all preliminary integration testing and collaborated with the WIC Direct developers to resolve any issues. At this point, the third party system is ready to officially certify their software with the WIC Direct EBT System.
- Demo – intended to mirror production to allow users to be able to perform transactions in a non-productive environment for the purpose of system demonstrations.
- Production – this is the live environment at the CDP Datacenter in Frankfort, KY.
- Back-up – this is the remote, hot backup site at the CDP Datacenter in Romeoville, IL.

Since WIC Direct standard protocols over the internet, no special hardware is necessary in order to connect the MIS to WIC Direct. CDP has established IP addresses and URLs that are used to access WIC Direct test systems.

Testing Architecture

In order to ensure testing validity and reliability, the FIS and CDP testing environments use the same terminals, communication equipment, system hardware, operational systems, and procedures, as the production system. All changes targeted for the production environment must first be unit tested in the development environment and integration and regression tested on the QC system. Testing occurs at different levels during the project life cycle and during system upgrades (maintenance and/or version upgrades). FIS' testing architecture is shown in the following figure. The WIC Direct architecture is similar.

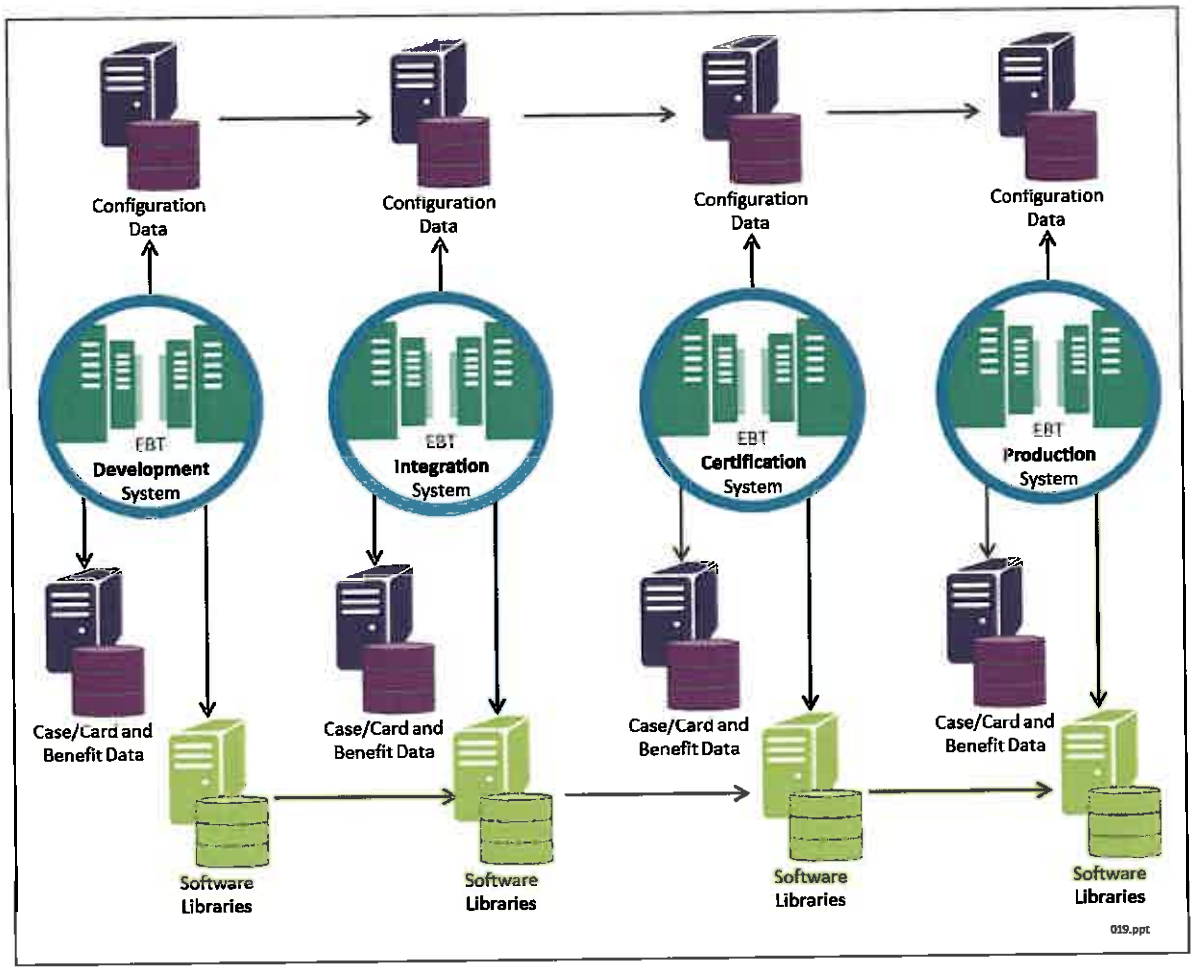


Figure 4.1-14 Change Management Process

Controlled movement of software changes ensures no unauthorized code is moved into production.

Our procedures provide for regression testing performed by the Independent Test group to validate that existing functionality has not changed. We use a test platform designed to mirror the operational system as closely as possible, including configuration parameters and test data separate from production data. This allows us to develop a full set of regression tests specifically for the State. This testing intensity will ensure that new changes are fully integrated throughout the life of the project.

In addition to software testing procedures, hardware/software diagnostic tools are used to assist our technical staff throughout the project to detect potential problems. Our independent testing environments provide proper separation of duties, which removes any conflict of interest that may arise between development and production. The developers are not allowed access to the production system.

The Integration Test and Certification Test environments are fully functional and replicate the production environment, including the following functions that meet the State's specified requirements:

- Providing the State the ability to transmit test files to the FIS Team's systems to validate software and system changes.
- Demonstrating the FIS Team's ability to return test files to the State. These files will be in identical format to the files that would be returned to the State in production. The FIS Team understands that from time to time, we will be required to provide specialty test files as needed for developmental projects.
- Providing the State the ability to monitor, in real-time, the activities of the FIS Team's test platforms as they pertain to West Virginia's EBT programs.
- Providing online access 24/7 to the EBT administrative systems.
- Informing the State's key personnel when the test platforms will be or are down for whatever reason.
- Simulated TPP and ATM network transactions routed through a gateway switch into the test Authorization Engine.
- Coordinating testing times between the State and the necessary endpoints (including Gateway processes) to ensure real-time transaction/transmission availability.
- Testing of real-time host-to-host or cardholder-to-host processing of files and/or records between the State and the FIS Team's systems, which will occur on the test platform.
- Access to fully functional administrative terminals to allow the State to monitor, in real-time, the activities of the test system.
- POS terminals generating EBT-only transactions routed through an EBT-only switch into the test Authorization Engine.
- POS availability provided 24/7.
- Access to the IVR system with the ability to perform all available functions.
- Authorization Engine settlement process, including the creation of extract files and report files.

As part of the process, test results can be verified online by accessing the test administrative terminal. In addition, if appropriate to the change request, a test History Extract file and test reports will be provided to the State. The State's approval of the change will be required prior to installation into the production environment.

From time to time, changes are made to State benefit systems and testing is desired, or states may require periodic routine testing of their systems. The types of testing requested may be either unattended, or attended by an FIS Team Test Analyst:

- Unattended testing: FIS' testing support is limited to providing access to the State's test administrative terminal system
- Attended Testing: FIS' Test Analyst will fully support the State's testing activities including:
  - Applying test batch files

- Performing test POS/ATM transactions
- Performing a test settlement
- Generating reports of any type

Online access to the testing environments is provided 24/7, except for scheduled maintenance, for the State. If the test platforms are to be unavailable for a time period, key personnel will be notified. We understand that, if requested by the State, we will be required to coordinate with the State all phases of testing between State user groups and the FIS Team's test platforms.

4.1.7 Goal: End-of-Contract Transition Out

The Vendor should present their approach for Cooperation in End-of-Contract Transition Out activities for each program as necessary. The Vendor, as necessary, should agree to assist the State of West Virginia in transition to another Vendor when the contract resulting from this RFP terminates. The Vendor should work in a businesslike manner with any future EBT Vendor for a smooth and orderly transition between systems. This transition plan should encompass all programs that are operational at the time the transition is to occur.

Objectives:

FIS' methodology for Cooperation in End-of-Contract Transition Out activities is based on our experience in working with many aspects of state EBT projects, including both transitioning in as a new EBT vendor and participating in the conversion to a subsequent vendor upon contract expiration. Maintaining a good working relationship and clear communications between the FIS Team, the new vendor, and the State will be critical during a transition period. We have experienced firsthand how this cooperation ensures the continued success of EBT projects. Because of our experience, the State can be assured that the FIS Team will work in a professional business-like manner for a smooth transition between EBT contractors, as we have done for the past 24 years.

The FIS Team agrees to assist the State of West Virginia in transition to another vendor when the contract resulting from this RFP terminates. It is our experience that the transition effort must be led and coordinated by the new EBT vendor to ensure that all processes and data needed by the new system are accounted for in the timeframe needed to convert to their system. To support a smooth and orderly transition, the FIS Team will:

- Participate in work plan development
- Assist in retailer conversion (provide retailer files, retailer notification, etc.)
- Transfer any State-owned equipment
- Perform data cleansing of FIS Team host system data
- Test files and data records to be transferred from FIS/CDP to the new vendor
- Provide both test and production data in a timely manner
- Participate in IVR/Call Center transition planning, including toll free number transfers
- Participate in database conversion planning, testing, rehearsals, and execution
- Provide system and process documentation
- Transfer cardstock, including disaster cards

The FIS Team will provide a *Cooperation in End-of-Contract Transition Out Plan* that will delineate the contract closeout activities necessary for the successful transition of services and EBT data to the new

vendor. The plan will include sequencing of transition activities, the parties responsible for performing the activities, and a contingency plan if any or all of the changeover activities are delayed.

The *Cooperation in End-of-Contract Transition Out Plan* will encompass all programs that are operational at the time the transition is to occur, and include FIS Team timeframes, deliverables, and project documents that we will provide to ease the transition to the new vendor.

4.1.7.1 Transition Out Requirements

The Vendor, as part of the Work Plan, should lay the groundwork for the transition out at the end of the contract. For additional guidance reference the FNS Electronic Benefits Transfer (EBT) System Transition Guide found in 5.26, Document Library. The cooperation should include:

- *Working with the State, the new vendor and any other organizations designated by the State for the purpose of planning and coordinating an orderly transition;*
- *Allow the State to act as a mediator between the old and new contractors/processor, sub- vendors, retailer or TPP's as needed;*
- *Developing an agreement with the selected Vendor laying out timeframes, work products, and mutual expectations during transition;*
- *Maintaining staffing levels consistent with those during the operational phase of the contract through the end of the contract;*
- *Providing test and production data for conversion testing;*
- *Providing up-to-date agreements, design documents and procedural manuals;*
- *Coordinating with the new vendor to minimize suspense accounting during the final settlement;*
- *The Vendor should agree to provide a complete reconciliation of the benefit records to the balances remaining in the state accounts;*
- *Continuation of the use of the same toll free customer service number for each program;*
- *Coordination with the new vendor for the migration of customer service functions on the night of the database conversion that may require both to develop special State approved Interactive Voice Response (IVR) messages for use during the conversion process;*
- *Documenting the reconciliation of benefit record, account balances and final settlement so that there is a clear and transparent audit trail;*
- *Provision of test and production data during the last six months of the contract term;*
- *File transfers for conversion that should include case, card, demographic and benefit records, retailer data, four years transaction history stored off-line and one-year current year on line data;*
- *Allow for a fallback or alternate conversion date if there is a failure of the conversion process.*

As part of the Work Plan developed for the *Cooperation in End-of-Contract Transition Out Plan*, the FIS Team will lay the ground work for the transition out at the end of the contract. Our cooperation will include:

- Working with the State, the new vendor and any other organizations designated by the State for the purpose of planning and coordinating an orderly transition.
- Allowing the State to act as a mediator between the FIS Team and new contractors/processor, sub-vendors, retailer or TPP's as needed.
- Developing an agreement with the selected Vendor laying out timeframes, work products, and mutual expectations during transition.
- Maintaining staffing levels consistent with those during the operational phase of the contract through the end of the contract.
- Providing test and production data for conversion testing.
- Providing up-to-date agreements, design documents and procedural manuals.

- Coordinating with the new vendor to minimize suspense accounting during the final settlement.
- Providing a complete reconciliation of the benefit records to the balances remaining in the state accounts.
- Continuation of the use of the same toll free customer service number for each program.
- Coordination with the new vendor for the migration of customer service functions on the night of the database conversion that may require both to develop special State approved Interactive Voice Response (IVR) messages for use during the conversion process.
- Documenting the reconciliation of benefit record, account balances and final settlement so that there is a clear and transparent audit trail.
- Provision of test and production data during the last six months of the contract term.
- File transfers for conversion that will include case, card, demographic and benefit records, retailer data, four years transaction history stored off-line and one-year current year on line data.
- Allowing for a fallback or alternate conversion date if there is a failure of the conversion process.

Overview of the Cooperation in End-of-Contract Transition Out Plan

The *Cooperation in End-of-Contract Transition Out Plan* the FIS Team will develop for the State will be based upon the assumptions that the new vendor will, at a minimum:

- Provide an EBT processing system that meets the operational criteria established by the State
- Develop and drive a comprehensive Conversion In Plan from FIS to the new vendor
- Have the ability to accept electronic EBT files from FIS
- Establish their own contracts with State of West Virginia EBT-only retailers, TPPs, financial networks and POS device providers to provide for EBT processing prior to cutover
- Contract for EBT transaction switching services
- Provide any required new equipment and/or software to state offices, including an administrative terminal application
- Establish the settlement process with DHHR and AMA/ASAP
- Assume production of new West Virginia EBT cards, mailers and DHHR-required training materials
- Conduct dry run conversion testing sessions to verify the new system is operating correctly

Key Stakeholders' Roles and Responsibilities

The FIS Team has identified the following key roles and responsibilities for each stakeholder, which are necessary for a smooth and orderly transition at the end of the contract.

State Of West Virginia/DHHR

The State of West Virginia/DHHR will be responsible for overall guidance for the transition of the EBT system to the new vendor. DHHR will need to provide the new vendor with their requirements for the new system as well as address any decisions that may have been made during the current contract for EBT services that drive the processing on the current environment and will affect subsequent processing. Additional State responsibilities will include, but are not limited to:

- Providing documentation to the new vendor for the existing EBT system

- Approving the final draft of the *Cooperation in End-of-Contract Transition Out Plan*
- Approving the conversion notification letters and messages to the merchants and third-party processors.
- Providing the new vendor with new keys for PIN encryption prior to conversion testing
- Providing the new vendor with extract layouts, data relationship information, data definitions, and valid value identifications
- Providing production files for development testing, and dry-run tests as well as for the actual conversion
- Verifying converted data and approve or reject the conversion
- Making each Go/No Go decision
- After conversion, providing ongoing benefit batch and case/client maintenance files to the new vendor and collecting and verifying all settlement reports and extract files.

New Vendor

The new vendor is responsible for overall management of the conversion project. It is expected that the new vendor will drive the detailed transition process. FIS has found that transitions are more successful when the new vendor prepares the conversion project work plan and directs the transition. The new vendor must implement a capable EBT system and be able to receive all the data necessary to complete the transition, as described in the assumptions above. It is expected that the new vendor will perform the following activities during the transition of the new West Virginia EBT System:

- Form a Transition Task Force and conduct meetings to coordinate transition activities
- Develop a thorough Conversion In implementation plan that will result in the smooth transition to the new EBT system without disruption to the stakeholders
- Prepare for the data conversion, including mapping FIS and CDP file layouts to the new vendor's database, verifying values, and testing transmission connections
- Conduct Dry Run tests to confirm the full file conversions.
- Re-contract with existing exempt EBT-only merchants and third-party processors, if necessary
- Swap out exempt EBT-only POS equipment and coordinate the return of FIS' equipment
- Work to certify any third-party processor not currently linked to the contractor's EBT Gateway switch
- Implement the new administrative terminal system
- Train the DHHR and local agency/clinic staff
- Install and test the telecommunications hardware and software to the State
- Establish settlement procedures with DHHR and AMA/ASAP
- Take over production of West Virginia EBT cards and cardholder training materials

The FIS Team

The FIS Team, as the current vendor, holds the West Virginia EBT databases and currently processes the EBT transactions and provides customer support for cardholders and retailers. The FIS Team will participate in a cooperative fashion with DHHR and the new vendor during all phases of the transition. The FIS Team will participate in any transition meetings requested by DHHR and/or the new vendor. The

FIS Team will be responsive in requests for information and provide assistance, where appropriate, in data interpretation and processing rules and procedures. Our transition responsibilities include:

- Providing support staff to assist in transition activities, including a designated project manager
- Providing the new vendor with information regarding the current processing and procedures relevant to West Virginia EBT
- Providing all conversion file layouts, including valid value identification and code definitions
- Assisting the new vendor during the data conversion process
- Providing a list of retailers to the new vendor and identifying those that have State-provided POS devices
- Coordinating the removal of FIS-owned equipment form retailer locations without disruption of service
- Transitioning the West Virginia EBT cardholder and retailer customer service numbers to the new vendor
- Providing support for two dry run tests conducted by the new vendor
- Performing any post-cutover tasks required

Key Milestones

The FIS Team will work with the new vendor as they develop their implementation plan, to identify key milestones for the transition, which will then be added to our *Cooperation in End-of-Contract Transition Out Plan*. We recommend the basic schedule below as a guideline for beginning the planning process.

Table 4.1-6 Recommended End-of-Contract Transition Out Schedule

Description	Date
Exchange of contact information	Award Date + 1 week
Provide location of support documentation	Award Date + 2 weeks
Provide location of all reference documentation	Award Date + 2 weeks
Provide file layouts and data definitions	Award Date + 1 month
Provide list of all existing development work	Award Date + 1 month
Provide list of all key issues	Award Date + 1 month
Provide data for Dry Run #1	3 months before conversion date
Provide data for Dry Run #2	2 months before conversion data

The FIS Team will work with the schedule supplied by the new vendor. The new vendor knows the needs of their system and the lead time associated with each task. Therefore, it's more appropriate that the new vendor drive the schedule. Should there be any concern about dates, the FIS Team will bring it to the attention of the new vendor as soon as it has been identified.

A contingency fallback plan in the event the new contractor is unable to complete the conversion on schedule will be included in the *Cooperation in End-of-Contract Transition Out Plan* we will develop for the State. An overview of the details of that plan are provided in the next section.

4.1.7.2 Support for the Transition to the Future EBT Vendor

The Vendor should agree to provide the future EBT Vendor both test data and production data in a timely manner to support the transition of EBT services from the Vendor to the future EBT Vendor.

This support should include database conversion calls and participation in dry runs as deemed necessary by the State, coordination with the next Vendor for the migration of the customer service including the prior data base conversion the night of conversion, the deployment of IVR messages approved by the State and links to direct the cardholders and retailers to the new Vendor's website(s). The Vendor should also outline its plan for a fallback strategy in the event of conversion failure.

The FIS Team agrees to provide both test and production data in a timely manner to support the transition of EBT services from the FIS Team to the future EBT vendor. Based on our conversion experience, it is the current vendor who must provide the file formats for the data currently on the system. This ensures that complete data is captured for the conversion. FIS Team staff will work with the new vendor to provide the layouts and field descriptions and will participate on the conversion team. We will provide the data in a manner and format to support the conversion effort where possible. Extraordinary requests for data and formatting due to new vendor limitations will be estimated at the time of the request.

The *Cooperation in End-of-Contract Transition Out Plan* will include timeframes and deliverables that are the FIS Team's responsibility to ease the transition to a new vendor. We will support the transition as described in the FNS Transition Guide and maintain staffing levels and cooperate fully during the transition. This support will include:

- Database conversion calls
- Participation in dry runs as deemed necessary by the State
- Coordination with the next vendor for the migration of customer service functions the night of the conversion
- Deployment of IVR messages approved by the State
- Links to direct cardholders and retailers to the new vendor's website(s)

Fallback Strategy

The FIS Team will provide a contingency plan during the transition planning to ensure West Virginia EBT cardholders have continued access to the EBT system for their benefits. Should the new vendor be unable to take over the EBT processing, the FIS Team will be able to pick up the processing at the point it left off. No transactions will be lost, and the client servicing will be available. The FIS Team will work with the new vendor and the State to define GO/NO GO decisions for the transition.

Contingency Procedures

If a determination is made that the planned conversion will not happen on the scheduled date, the State, the FIS Team, the new vendor and FNS will convene to execute one of the following options:

- **No Go decision made before FIS starts sending production files to the new vendor**—If substantive problems occur prior to the transition of authorizing and processing by the new vendor, and, after conferring with FNS, the State decides not to complete the cutover, FIS will continue normal authorization processing and the cutover will be halted until the issues are resolved. An analysis will be conducted to determine when conversion activity will be attempted again.

- **No Go decision made after the new vendor receives the files, customer service telephone lines have been cutover to new vendor's provider and FIS authorizations stopped**—If after conferring with FNS, the State decides not to complete the cutover, FIS will re-enable all processes and functionality that was stopped and resume processing until the next cutover attempt.
- **New vendor receives the first West Virginia EBT transaction from their switch**—If the new vendor encounters problems affecting authorization and/or processing of transactions after the migration is complete, two possible avenues may be taken:
  - Authorization and processing continues by the new vendor while the problem is addressed and corrected. Any account adjustments required are handled through the normal adjustment procedure.
  - The new vendor's system is brought "down" while the problem is corrected. Once the problem is resolved, the new vendor's system is brought back on line. Any account adjustments required are handled through the normal adjustment procedure.

The FIS Team's *Cooperation in End of Contract Transition Out Plan* will define the tasks and responsibilities of each of the conversion stakeholders resulting from these contingency scenarios.

In summary, the FIS Team has laid out in this section a detailed and solid plan for the management of the West Virginia EBT Project, including conversion in to the FIS Team's systems, ongoing operation and maintenance, and finally, the transition out to a new vendor at the end of the contract.

4.2 General System Functionality Goals

4.2.1 Goal: EBT Administration System

The EBT Vendor should provide a description of the EBT Administrative System that will be used by the State and Federal staffs.

Objectives:

DHHR and federal staff will use two administrative systems for West Virginia's EBT programs:

- *web*ADMIN, the administrative terminal solution for the SNAP, TANF/Cash and Child Care EBT programs
- WIC Direct for the WIC EBT program

Administrative Terminal Access

SNAP, TANF/Cash and Child Care Administrative Terminal Access

FIS is proud to offer West Virginia an internet-based EBT administrative terminal solution, FIS' *web*ADMIN, for the SNAP, TANF/Cash and Child Care EBT programs. *web*ADMIN will provide the State with the best and easiest-to-use administrative terminal solution for the State's EBT program. Web-based access provides West Virginia with the flexibility for the State staff, fraud investigators, and other authorized users to access the system remotely, anywhere Internet access is available. This feature also provides the State with additional flexibility in disaster situations as no connection to the State network is required.

The *ebt*EDGE System is a processing system that manages, supports, and controls the electronic payment of SNAP, TANF/Cash and Child Care benefits. *web*ADMIN is the administrative terminal component of *ebt*EDGE which authorized users will access to obtain various types of account information.

The *web*ADMIN application resides on servers maintained by FIS. It is accessible and fully functional on all standard web-enabled personal computing devices including desktop, laptop, and tablet computers, for the State staff to maintain data in the EBT system. Your EBT staff will have secure, encrypted, and easy-to-access information and functionality specific to each user's needs. *web*ADMIN uses a single sign-on for user identification as well as an encrypted user-selected password. Transactions that State staff originates via the *web*ADMIN are sent to FIS online and are processed in a real-time mode that provides rapid response time and efficient request processing.

With Internet access to *web*ADMIN, we can easily provide access to State personnel and Federal agencies designated by DHHR. There is virtually no limit to the number of concurrent *web*ADMIN users. State, Federal, and local staffs will use a familiar web browser to access the EBT host system via the Internet. Our online, real-time solution provides direct-entry, secure access for State, Federal, and local staff, and also provides a user-friendly access point for retailers, cardholders, FNS, and Customer Service Representatives (CSRs). While the system is designed for ease-of-use, multi-level access controls ensure that only authorized individuals are able to access cardholder account information.

WIC EBT Terminal Access

As is currently used in West Virginia today, the FIS Team proposes our online WIC EBT solution, WIC Direct, which provides online EBT card technology for benefit delivery and transaction processing. WIC Direct currently interfaces with Crossroads in West Virginia, and we propose to continue to be used for this solution.

WIC Direct includes a web user interface (WUI) component that provides administrative access for State authorized users. The WIC Direct WUI component is the web-based interface a user sees once logged into WIC Direct. This interface provides a considerable amount of administrative functionality. The WUI provides a graphical user interface that includes drop down lists and point-and-click capabilities. From the early planning and development stages to the first implementation, the system was designed to meet the needs of stakeholders: State and clinic-level administrative staff, WIC recipients, vendors, and FNS. Throughout the development process, these stakeholders were included in regular demonstrations of the system, and their input was sought regarding the functionality, services, and ease of use of the system—each and every step of the way.

Federal Administrative Terminal Access

DHHR will benefit from FIS' relationship with regional, field, and Office of Inspector General staff from FNS for access to *web*ADMIN. Access to *web*ADMIN is currently in place at various FNS offices throughout the United States. This includes certain regional offices, FNS Compliance office, and the Office of the Inspector General. We will work with DHHR to add any other office as designated by DHHR.

FIS has worked with FNS since the inception of EBT and has existing processes in place to provide access and support for their authorized staff. FNS offices will have access to view DHHR cardholder and retailer data via the same web-based *web*ADMIN application provided to DHHR.

Federal users access the FIS host through the Internet by means of a connection outside of DHHR's telecommunications infrastructure. FIS uses Secure Socket Layer (SSLv3) to protect the data between the two endpoints.

WIC State Agencies typically do not grant access to the WUI to Federal end users. The State may establish user accounts through the normal account setup process if there is a need to allow Federal access.

Figure 4.2-1 shows connectivity for FNS and DHHR access to the FIS *ebt*EDGE *web*ADMIN.

Figure 4.2-1 USDA-FNS and DHHR Staff webADMIN Access

FIS provides secure communications for DHHR and Federal users accessing the EBT database using webADMIN.

4.2.1.1 Hardware and Software Requirements/Installations

The description should include hardware and software requirements/installations for each program. It is recommended that the Vendor provide the technical description of EBT only POS equipment to be deployed for each benefit program and how the Vendor will achieve deployment of 90 percent of EBT-only POS equipment prior to conversion for each benefit program. The Vendor should outline how it will manage and support those retailers and providers who obtain their own POS equipment, including the timeframe for the provision of the interface specifications to enable retailers and TPP's to interface directly with the Vendor for processing transactions. It is recommended that this occur within 30 days of signature of the new Vendor agreement. The descriptions should address the equipment and the support required that will be needed for SNAP, Cash, Child Care and WIC transaction processing.

The *ebt*EDGE System is a processing system that manages, supports, and controls the electronic payment of SNAP, TANF/Cash and Child Care benefits. The WIC Direct System is a processing system that manages, supports, and controls the electronic payment of WIC benefits. We describe the hardware and software for these Systems in Section 4.2.2, *Goal: System Design*. In this section, we describe the hardware and software that supports the Administrative Terminals for each program, followed by a discussion of the EBT-only POS equipment to be deployed for each benefit program.

Administrative Terminal Hardware and Software

SNAP, TANF/Cash and Child Care Terminal Hardware and Software

FIS' *web*ADMIN will provide the State with the best and easiest-to-use administrative terminal solution for West Virginia's SNAP, TANF/Cash and Child Care programs. Web-based access provides the State with the flexibility for State staff, fraud investigators, and other authorized users to access the system anywhere Internet access is available.

The minimum PC requirements for the FIS *ebt*EDGE *web*ADMIN and other FIS web products are:

- Internet access
- Microsoft Internet Explorer (*web*ADMIN is proven to work with up to Version 11)

- 266 MHz Processor
- 128 MB of RAM

Since users access FIS' *ebt*EDGE *web*ADMIN using a browser, software installations or upgrades to individual users' PC workstations are eliminated. *web*ADMIN users automatically receive any available updates when they log in to the *web*ADMIN application.

WIC EBT Administrative Terminal Hardware and Software

The WIC Direct WUI component is the web-based graphical user interface that provides a user access to the administrative functionality in WIC Direct. This component of WIC Direct will be made available via Hypertext Text Transport Secure (HTTPS) over TCP/IP on the public Internet. As is done today, West Virginia WIC can access the WUI using a web browser from any location. It does not require VPN connections to be established or maintained, nor does it require coordination with external security administration protocols. The functionality is readily accessible from anywhere the authorized user needs access.

Any workstation capable of viewing websites will be able to access and make use of the administrative functionality within WIC Direct. WIC Direct is officially supported on Internet Explorer versions 9, 10, and 11. Beyond official support, WIC Direct works on some other versions of Internet Explorer as well as on other browsers such as Firefox and Chrome. This unofficial support means that some known issues exist, but basic functionality operates. The quality assurance portion of the development process completes targeted tests against each officially-supported browser version. In addition to tests at officially-supported version levels, the product team also keeps track of, and introduces, upcoming Internet Explorer version releases into the development process to prepare for new release support.

POS Equipment for SNAP, TANF/Cash, WIC EBT and Child Care Programs

FIS will procure and maintain POS equipment to provide access to West Virginia's SNAP, TANF/Cash, WIC EBT, and Child Care programs. To equip new exempt (State-supported) and non-exempt EBT-only retailers, Child Care Providers, and WIC vendors and when supplying replacement equipment, FIS will deploy POS terminals with optional PIN pads that meet the operational requirements of West Virginia's EBT System.

FIS has already purchased 595 POS terminals from J.P. Morgan and currently performs the processing for the WIC program and non-exempt retailers in West Virginia, leaving only 16 SNAP and TANF/Cash terminals at non-exempt retailer locations within West Virginia that will require conversion. We will strive to deploy 90 percent of the EBT-only POS equipment prior to conversion for each benefit program; however, equipment conversion is dependent on the retailer's cooperation.

For authorized retailers and providers for all programs, FIS will install and maintain VeriFone VX 520 terminals and PINpad 1000SEs. In addition, for WIC vendors, we will supply a handheld bar code scanner, the Honeywell Hyperion 1300g, that is required for UPC validation of WIC eligible products. Although all programs will use VX 520 terminals, each terminal uses program-specific software which is pre-loaded prior to shipment. The VX 520 terminal provides the capability to process both SNAP, TANF/Cash and WIC benefits using the same terminal. FIS' custom terminal-driving software provides a download feature which updates the terminal software when necessary, typically during off-peak hours. For wireless retailers and vendors, we will install and maintain VeriFone VX 680 wireless terminals.

A description of the POS equipment that will be deployed for the West Virginia EBT programs is provided below.

VeriFone VX 520

The VeriFone VX 520 is the next generation of EBT equipment. With an ATM-style interface, the terminal supports menu prompts with large type, has screen addressable keys, and has a large backlit display that can be seen in all lighting conditions. A major feature of the VX 520 is its high-speed integrated thermal printer.

The "clam shell" design of the printer offers drop-in paper loading, which allows for quick and easy installation, as well as helping to eliminate paper jams. The compact design and integrated printer minimizes clutter and saves counter space.

The VeriFone VX 520 has sufficient memory to handle the foreseeable needs of the West Virginia EBT program. It has enough capacity to conduct the dual application of SNAP and WIC EBT transactions (and is already installed at the WIC EBT provider locations in West Virginia), and has the industry's fastest processor, moving more transactions at lightening speeds. Additionally, the VX 520 terminal comes with an optional EMV reader providing the ability to be adapted/upgraded for DHHR's future needs including to support smart card technology and optional services transactions.

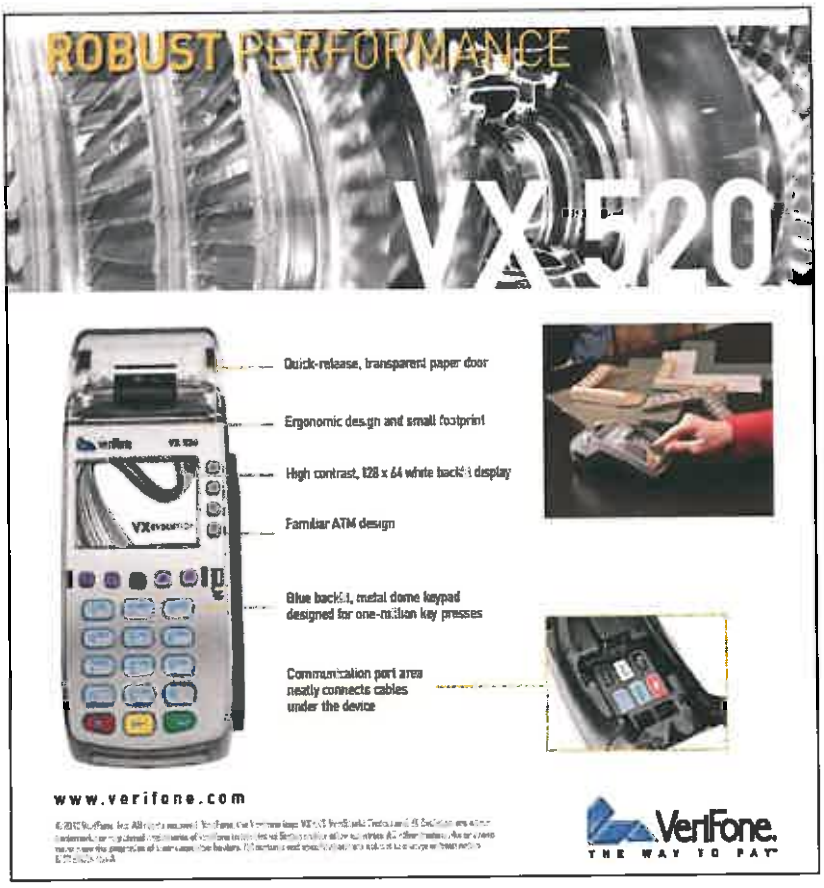


Figure 4.2-2 VeriFone VX 520 Product Information

DHHR cardholders and retailers will continue to use the same familiar and reliable equipment they do today.

VeriFone PINpad 1000SE

The VX 520 also allows the use of a peripheral (nonintegrated) PIN pad. FIS has chosen to use the VeriFone PINpad 1000SE with the VX 520 because of its reliability and security. The VeriFone PINpad 1000SE features an easy-to-read character display that shows the purchase amount for cardholder approval. The PIN pad provides a tactile keypad with audio and visual feedback for all key entries.

This separate PIN pad will be held by the cardholder and can be turned so that others will not observe the keys pressed during PIN entry. For each key pressed, a beep will be produced and an asterisk will be displayed rather than the keyed value. The asterisk provides visual security and will indicate to the cardholder the number of keys pressed without revealing the PIN. The audible beep, raised keys, and center dimple on the 5 key also help the visually impaired confirm that their PIN has been entered.

The VeriFone PINpad 1000SE complies with the ISO and ANSI standards for PIN encryption, key management, and Message Authentication Code (MAC), including features that provide ease-of-use while guarding against intrusion. The VeriFone PINpad 1000SE is a physically secure, tamper-resistant device equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover

is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key. Battery backup maintains the encryption key in case of power outages. The PIN is encrypted within the PIN pad using the Triple DES (3DES) Data Encryption Standard. This is consistent with our system standard that the unencrypted PIN never appears anywhere within the system.

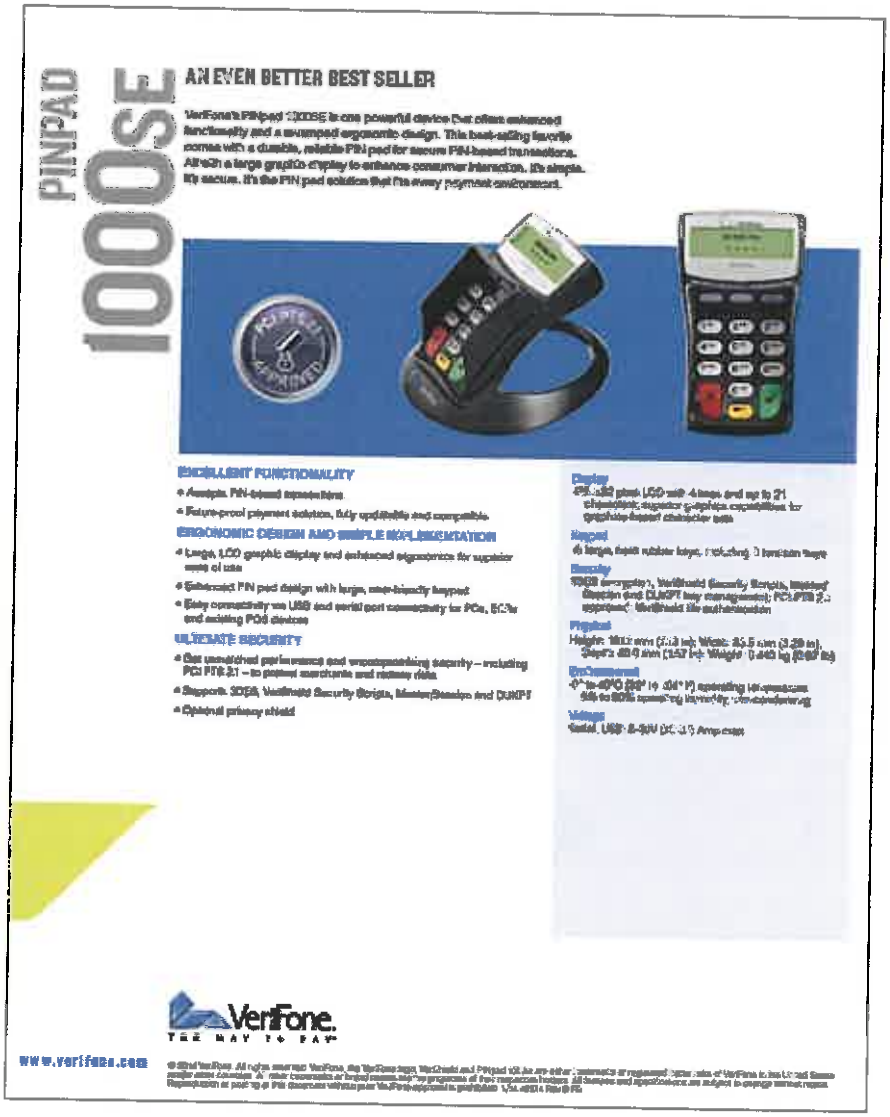


Figure 4.2-3 VeriFone PINpad 1000SE Product Information

The separate PIN pad provides the cardholder secure PIN entry.

All terminals provide unique visual and audible responses (an audible beep) for declined transaction messages and display visual verification of:

- The transaction message before positive action is taken by the cardholder to release

- The message for authorization and settlement
- The error message rejecting the transaction, such as but not limited to:
  - Insufficient funds
  - Incorrect PIN
  - Inactive card

These terminals also provide comprehensive terminal functionality with a streamlined, user-friendly interface. Our exclusive, custom terminal software is designed with a menu driven format, providing merchants with an unparalleled ease of operation. All units are shipped with retailer specific EBT software already installed. Software updates, if necessary, are accomplished by a download feature of our custom terminal driving software. It updates parameters, such as alternate telephone numbers, software enhancements and regulatory changes. This activity is typically conducted during off-peak hours.

Power Surges or Power Failure Data Integrity

The VX 520 terminals are built to maintain the POS software load, even in the case of a power surge or failure, or when left unplugged over time. The VeriFone PINpad 1000SE has battery backup capability, which enables it to maintain the encryption key in case of power outages.

Honeywell Adaptus® 3800g Barcode Scanner

Our proposed barcode scanner, the Honeywell Adaptus® 3800g (Figure 4.2-4), features a balance of performance, durability, ergonomics and connectivity solutions. It is designed to deliver years of hassle-free scanning for retail applications. Its smaller and lightweight design provides for increased operator comfort and productivity. The Honeywell Adaptus 3800g scanner can read 270 scans per second across a range of high and low density codes. It quickly reads even damaged and poorly printed bar codes.

Figure 4.2-4 Honeywell Adaptus® 3800g Barcode Scanner

VeriFone VX 680

For wireless retailers and vendors such as authorized farmers' markets, we will install and maintain VeriFone VX 680 wireless terminals. The FIS Wireless Payments Solution, developed in partnership with VeriFone and AT&T, accepts EBT, debit, and credit cards on a VeriFone VX 680 handheld device. Please see Section 4.2.7.1, *Provision of Wireless POS Equipment*, for a description of the VeriFone VX 680.

EBT-only POS Deployment

FIS will support the EBT-only retailers that are already installed with FIS equipment and will provide every new FNS-authorized retailer the opportunity to participate in the West Virginia EBT system. Strong retailer and TPP participation is critical to the success of an EBT project. It is important that all FNS-approved retailers be given the opportunity to participate in the EBT program either as an EBT-only retailer, or through their TPP. FIS will use its understanding of the retail POS environment and its relationship with the West Virginia retailers and TPPs to help ensure that maximum participation continues. FIS will establish and manage all EBT-only and TPP contracts for the West Virginia TANF/Cash, SNAP, WIC and Child Care programs.

Process for Providing Sufficient Retailer Participation

FIS' retailer contracting process is designed to ensure maximum participation by all FNS-approved EBT-only retailers, acquirers/TPPs, and direct connect retailers. We understand that retailers cannot be required to participate, but we give the current retailer base the opportunity to continue to participate in the EBT programs, so that no significant changes in cardholder shopping patterns will occur. FIS has already stepped up nationwide to offer a low cost solution that allows formerly exempt retailers to continue processing EBT transactions when they no longer qualify for state-supplied equipment. FIS also maintains a close relationship with FNS to identify and address geographic areas that may lack adequate retailer coverage. We do not anticipate any areas that need additional coverage, but we periodically review the list of authorized retailers to verify that all cardholders have convenient access to benefits.

Early in the Design Phase, we contact all EBT-only retailers and those that will use TPPs or connect directly. We begin re-contracting with the existing exempt EBT-only retailers as soon as the retailer and TPP Agreements are approved by DHHR and FNS. Beginning this process early in the Design Phase helps us meet the requirement for 90 percent of all EBT-only retailers to be re-contracted prior to the transition from the existing contractor to FIS. In addition, we currently have connections to all major TPPs in the country. FIS updates applicable schedules in the processor agreement with each TPP to include the State of West Virginia BIN to ensure that all retailers using the TPP are able to participate.

FIS, working with FNS, sends the required number of notifications to retailers and follows up with calls to EBT-only retailers to ensure maximum participation and access to EBT benefits. Our process is described below.

Initial Notice by Mail and Access to Internet Contracting

FIS sends notifications by standard mail to all DHHR-supported EBT-only retailers explaining that DHHR has chosen FIS as their new EBT contractor. Retailers will be informed that FIS will be responsible for the installation and maintenance of terminals, and that a new processor agreement with FIS is required to continue to participate in the EBT program using DHHR-supported POS equipment. We will also include a copy of the Processor Agreement with instructions to complete and return it to FIS. Our retailer

notification package also includes instructions for registering on the FIS retailer website, the Merchant Portal, if the retailer prefers that option.

Our website is easy for retailers to use to register with FIS. The retailer starts the process by going to www.ebtedge.com and signing in to the Merchant Portal website.

Step 1: The retailer is presented with the Merchant Registration page, as shown in Figure 4.2-5:

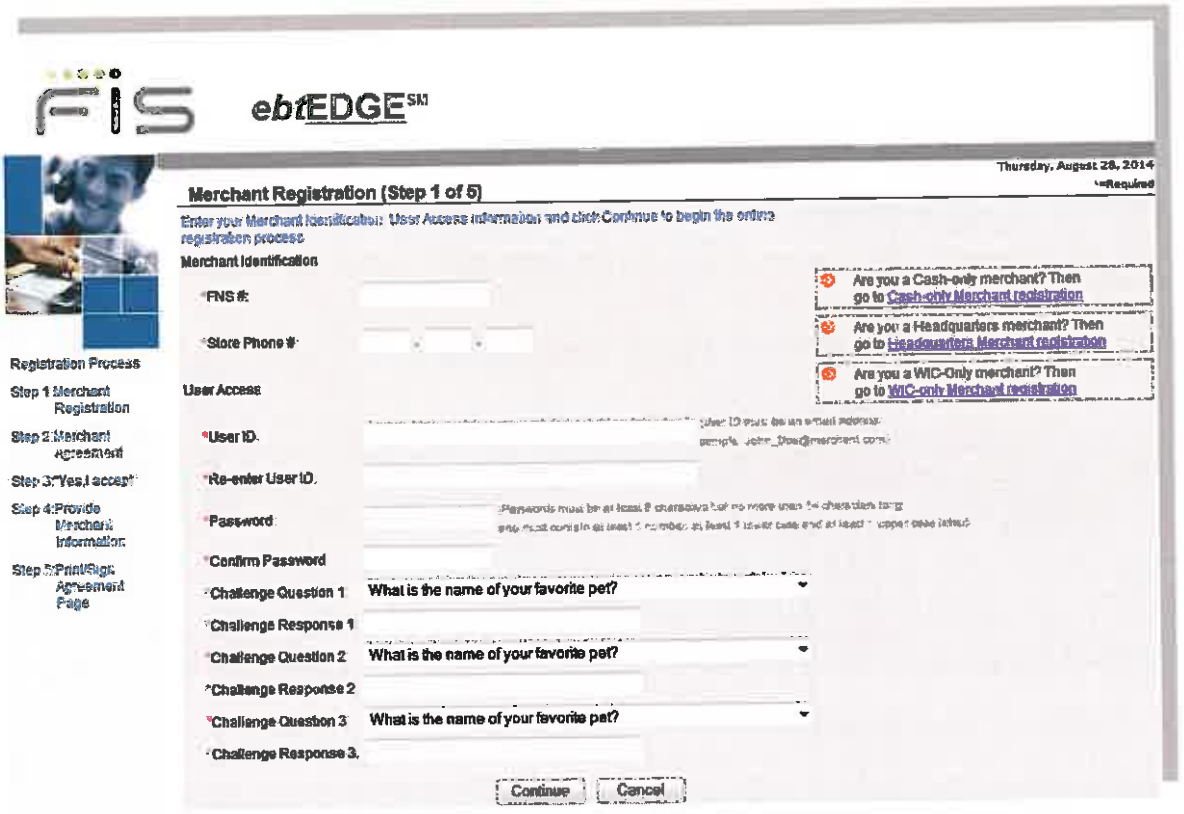


Figure 4.2-5 Merchant Registration Page

The retailer registers using their existing FNS number. If the FNS number entered is not valid, the system displays an error message instructing the retailer to contact FNS.

Step 2: The retailer can download and read the contract if they have not already done so, as shown in Figure 4.2-6:

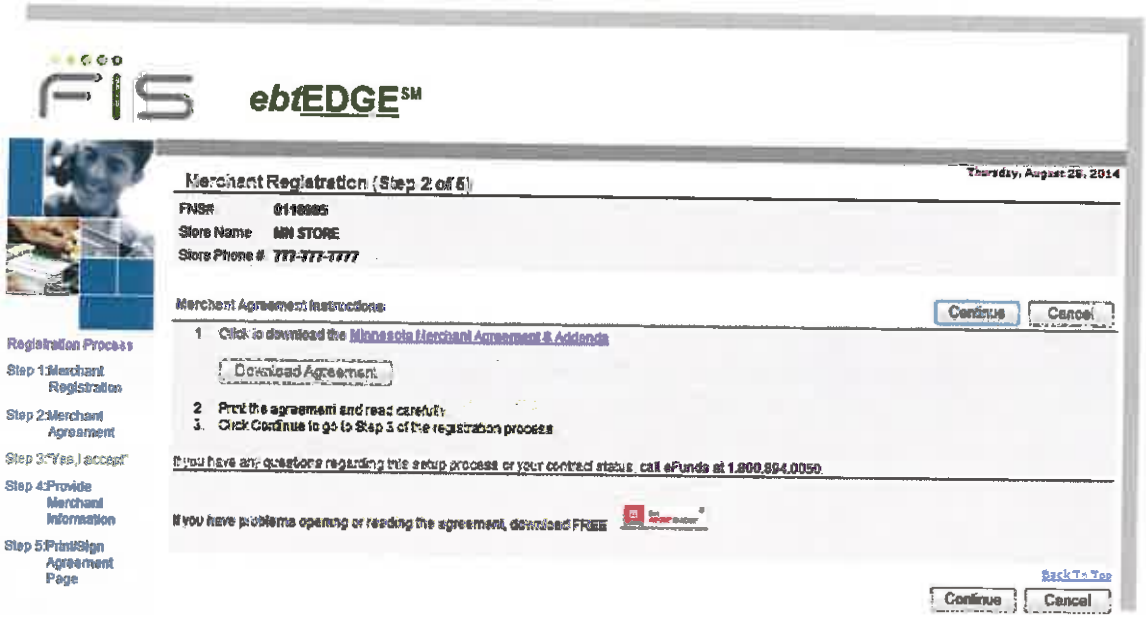


Figure 4.2-6 Retailer Agreement Page

The retailer can quickly download the agreement by clicking a button.

Step 3: The retailer accepts the agreement, as shown in Figure 4.2-7, or cancels out of the Internet contracting process. If the retailer cancels, we will follow-up with a phone call.

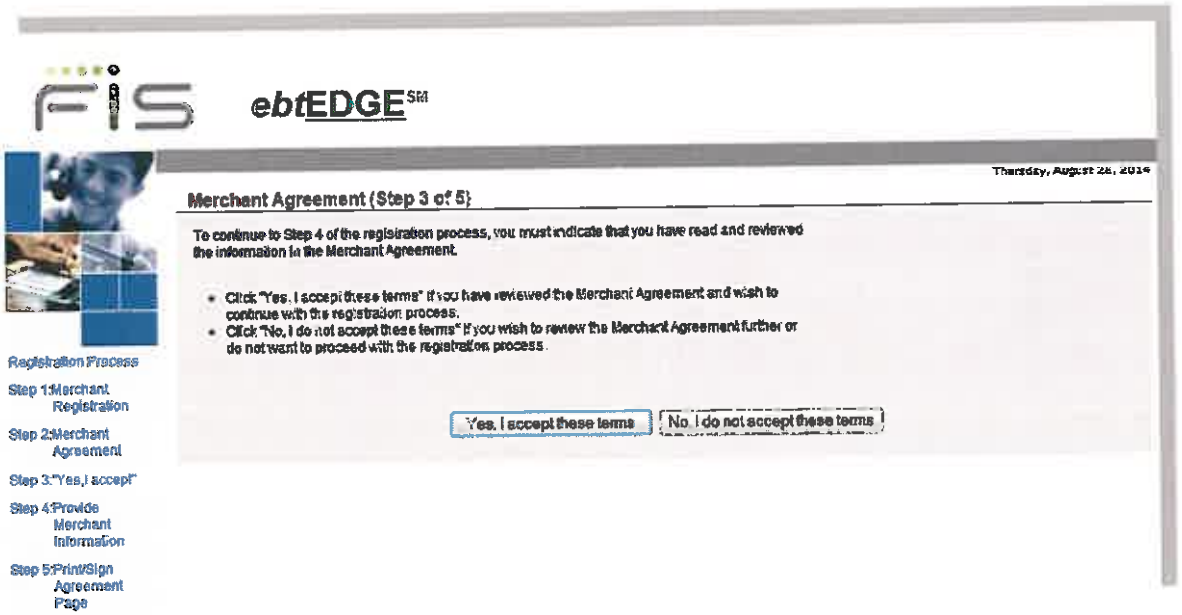


Figure 4.2-7 Retailer Acceptance Page

The retailer accepts the agreement and its terms.

Step 4: The retailer provides information about themselves such as contact and telecommunications information, as shown in Figure 4.2-8. This information is then added to the FIS Merchant Management System (MMS).

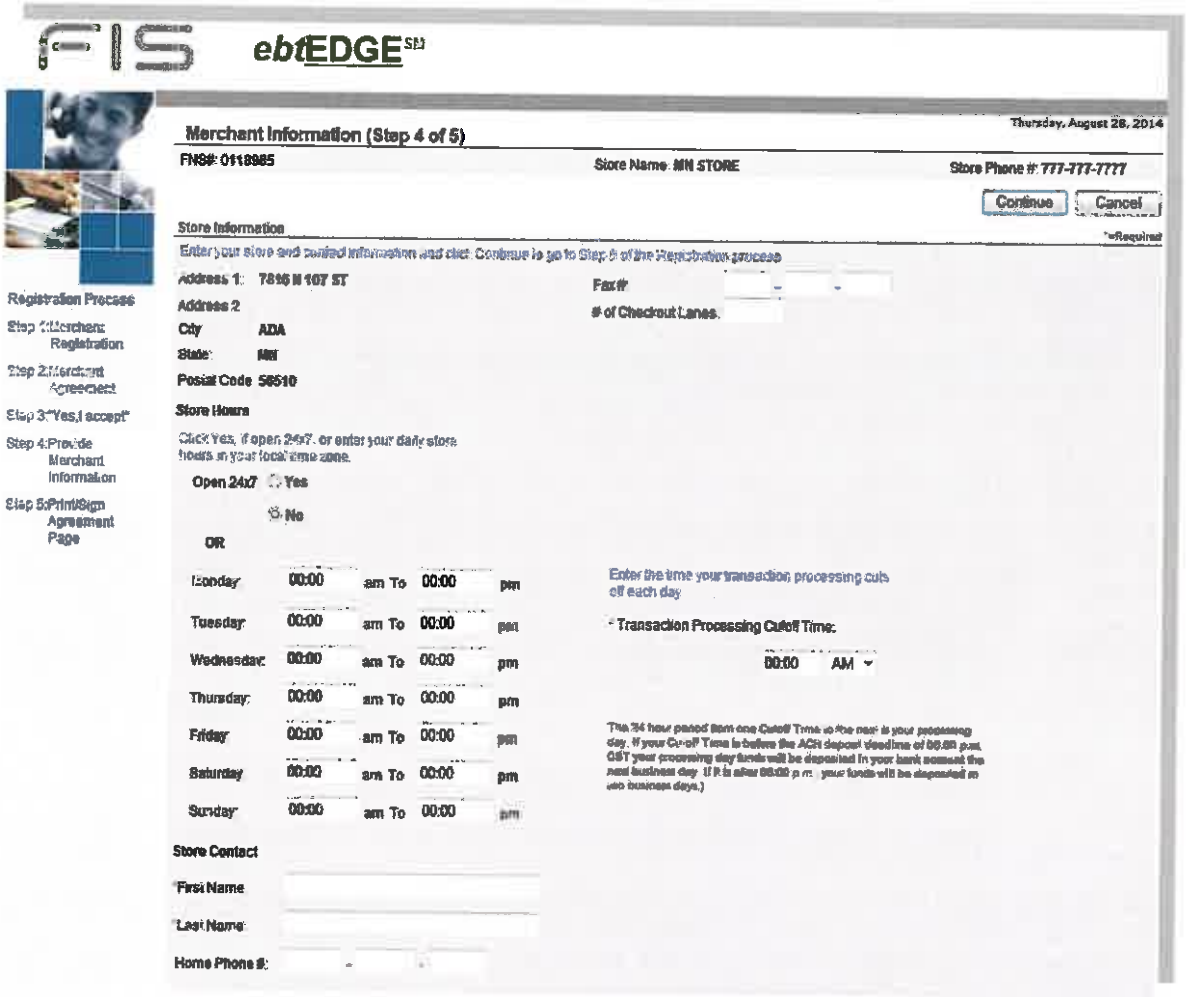


Figure 4.2-8 Retailer Store Information Page

The retailer enters information about their store, which is then saved in MMS.

Step 5: The retailer is given instructions to complete the agreement and mail, email, or fax the agreement back to FIS. If the retailer wishes, they can click the **Continue** button to enter the actual Merchant Portal website and learn about the tools that will be available to them after the conversion, as shown in Figure 4.2-9:

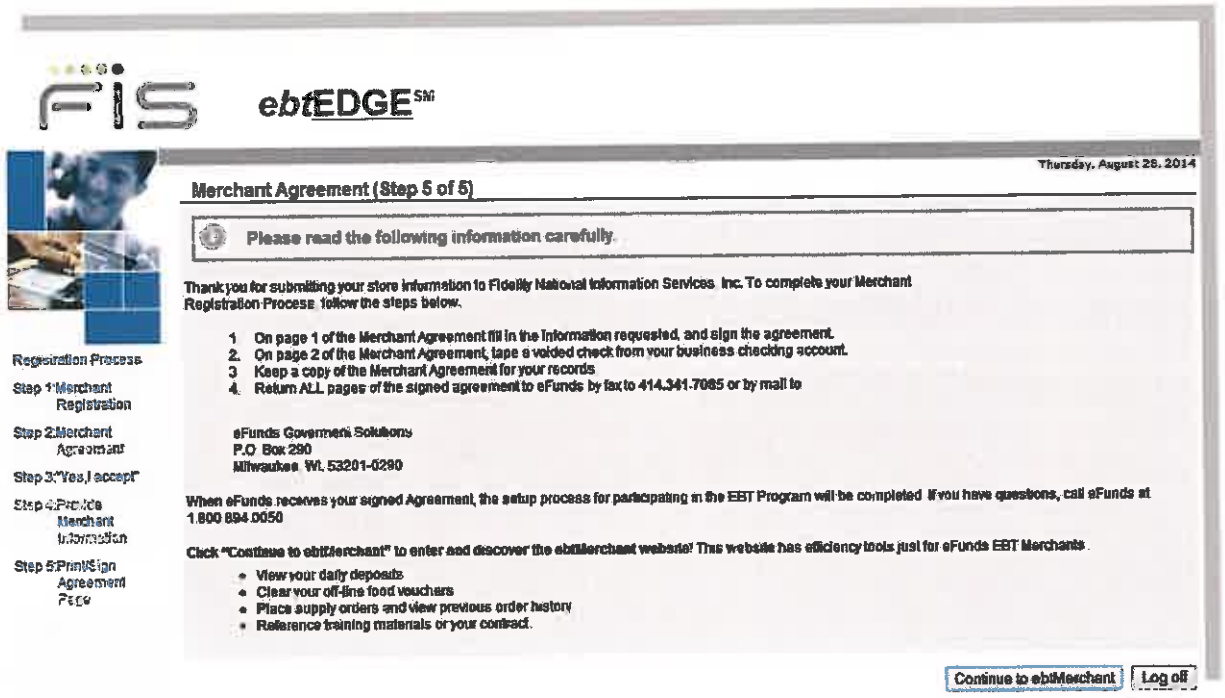


Figure 4.2-9 Retailer Instructions to Return the Agreement to FIS

Upon completion, the retailer is invited to discover the benefits available to them through the Merchant Portal.

When the retailer sends FIS the signed agreement, all pertinent information relating to that retailer, such as contact and settlement information, is verified and added to MMS. All subsequent contract activity is monitored using this database so that FIS is able to use MMS to ensure compliance and provide effective retailer management—a critical function in the overall system of benefits distribution.

Follow-up by Phone

Retailers who do not return a signed Retailer Agreement may be contacted by phone. We will telephone the retailer to explain the change in contractual and operational responsibilities and the need to sign and return the new contract. We will inform them that they will have to sign a new agreement in order to continue accepting SNAP benefits at their location once the conversion takes place. FIS tries to reach the retailer multiple times before requesting FNS assistance in reaching the retailer.

Sometimes the retailer does not return the contract because they have decided to use a third-party processor, however, we confirm this during the call. In this way, FIS ensures that all eligible retailers will have received notification and have the opportunity to participate in the EBT Programs.

Providing New Retailers with the Opportunity to Participate

Through the Retailer Data Exchange (REDE) file, FNS notifies FIS whenever a new retailer has been certified to accept EBT benefits. FIS will contact all new retailers upon notification. Retailers will be given the option of either contracting directly with FIS as an EBT-only retailer, or using a TPP or an in-house system to process EBT transactions. Retailers interested in integrating EBT with their commercial equipment will be given a list of certified TPPs.

FIS will provide EBT cardholders in the State of West Virginia with access to their benefits at all times through EBT-only retailers, including non-traditional (voucher-only) retailers and retailers using TPPs.

Installing and Maintaining FIS-Provided EBT-Only POS Terminals

Providing, maintaining, and otherwise supporting POS equipment is critical for ensuring that cardholders have access to their SNAP benefits at EBT-only locations. FIS will continue to be responsible for the installation, maintenance, repair, and replacement of broken and defective POS equipment that it supplies to EBT-only retailers in accordance with federal requirements.

Installation Process

Because FIS is in the business of driving POS terminals and has expertly-trained technicians in the field, we know what it takes to install and test the equipment, and train retailers in every aspect of EBT transaction processing.

The installation process begins when FIS receives the signed Retailer Agreement in our centralized Contract Unit. Our automated Merchant Management System (MMS) makes the deployment process very efficient and timely. The same day that FIS receives the signed agreement, the FIS Contract Unit will update the MMS, which initiates a series of automated actions that create a deployment work order for the Deployment Center in the same building, and updates the appropriate databases. The Deployment Center downloads a new terminal with information specific to the retailer, injects a PIN pad for the new retailer location, and ships the equipment out on the next business day.

The Deployment Center operates Monday through Friday. Two days after the new equipment is shipped to the location, one of our installation specialists calls the retailer to make sure the equipment has arrived and to walk the retailer through the set-up and training process. We have discovered that most retailers prefer to be trained remotely, over the telephone, instead of scheduling an on-site visit. In fact, we find that many retailers will have already set up the new equipment before we call them. When this occurs, we have the retailer run a test transaction to confirm that there is end-to-end connectivity and that the terminal and PIN pad are set up correctly. We walk the retailer through the functionality and answer any questions they may have concerning the equipment. We also make sure they have the 24-hour Customer Service number, which can be found in or on their manual, quick reference guides, and the terminal itself.

After the equipment is operational, the technician trains the retailer on these functions:

- Technical operation of the equipment
- Manual SNAP voice authorization
- Reconciliation and settlement
- Retailer customer service practices
- POS maintenance information

Retailer Support

FIS will provide toll-free access to our retailer Customer Service Center operated 24/7 to support West Virginia retailers. The CSC will assist retailers with manual voucher transaction authorization, resolution of issues with FIS-provided EBT-only POS equipment, and resolution of settlement and dispute questions and issues. Retailers will also have toll-free access to FIS' retailer Interactive Voice Response (IVR) functionality, and EBT-only retailers will have access to FIS' secure, web-based Merchant Portal. Our full array of retailer support services is described in detail in Section 4.2.8, *Goal: Customer Service and Call Volumes*.

EBT-only POS Equipment Support

FIS will maintain and support the hardware and software in place at EBT-only retailer locations and install the equipment for any new EBT-only retailers. We will also be responsible for the training of retailers, and maintenance, repair, and replacement of broken and defective EBT-only POS equipment and telephone lines that we supply to retailers.

The FIS *Merchant POS Manual* is packaged with each terminal shipment and includes easy-to-follow, step-by-step procedures for balancing single terminal and multiple terminal stores. Customer Service Representatives at our retailer Customer Service Center are fully trained in all store-balancing procedures and effectively assist retailers who call with questions on store balancing and settlement. Please refer to Section 4.2.8, *Goal: Customer Service and Call Volumes*, for detailed information about the retailer Customer Service Center.

FIS is committed to continuing to provide EBT cardholders in West Virginia with access to their benefits at all times, and maintaining POS equipment is a critical factor for cardholder access. We have selected VeriFone equipment because of its performance and reliability in EBT projects.

When a retailer reports an equipment problem, the retailer CSR asks a series of questions to determine the cause of the problem. The retailer may also be asked to perform certain terminal functions designed to confirm that the problem is not due to an electrical, telecommunications, or other non-equipment malfunction. If the CSR cannot solve the problem over the telephone, malfunctioning equipment will be repaired or replaced within 24 hours. FIS has an excellent record of on-time repair or replacement of equipment.

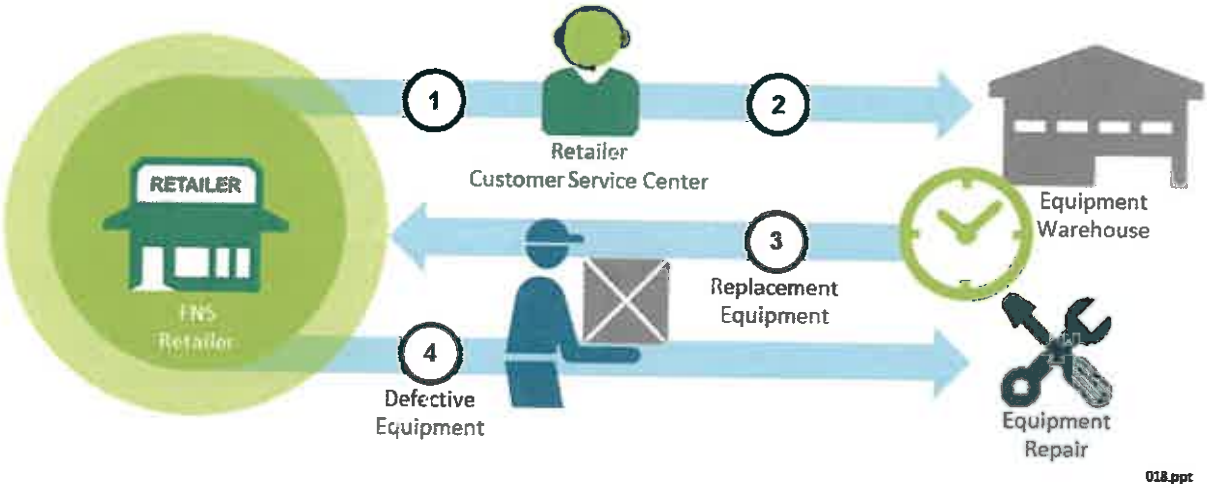


Figure 4.2-10 Equipment Replacement by Mail within 24 Hours

POS terminals, the link between cardholders and the authorization database, are critical to the retailer's ability to handle EBT transactions quickly and to keep checkout lanes moving smoothly. Retailers call the 24/7 retailer Customer Service Center to report any equipment problems. Retailer Customer Service provides retailers with a single point of contact when assistance is needed. This 24/7 toll-free service is available in English and Spanish, and is supported by the IVR and CSRs.

Direct Connect Retailer and TPP Support

It is important that all FNS-approved retailers be given the opportunity to participate in the West Virginia EBT Program, either as direct connect, "EBT-only" retailer or through their TPP. FIS will allow any retailer authorized by the FNS to use a TPP or drive their own terminals in order to participate in the West Virginia EBT Program. We will meet FNS requirements for the support of retailers that deploy their own terminals.

FIS will provide each TPP with the certification requirements before certifying the processor. It is required that a TPP have a contract with an FNS-authorized retailer before the certification process can begin. FIS is prepared at all times to meet processor certification timeframes. We provide ten free hours of certification testing for new TPPs. This has been proven to be a sufficient amount of time for new TPPs to achieve certification

We will apply our established certification requirements to certify and de-certify third party processor and ATM providers/networks to accept EBT transactions in the State of West Virginia. Exempt retailers that choose to drive their own terminals, or employ a TPP to drive their terminals, will be provided with interface specifications within 30 days of signature of an Agreement with FIS. FIS will not unduly withhold certification for retailers and third parties that enter into arrangements with us.

Interface Specifications

As new TPPs or direct connect retailers are identified, FIS will provide them with full specifications including connection and transaction exchange formats, testing, and certification criteria. We provide the following manuals to aid in the process:

- The *FIS EBT ISO 8583 Processor Interface Technical Specifications Manual*, originally written by FIS development professionals and adapted for the ANSI ISO standard, is intended to help TPPs, networks, or other EBT providers that want to exchange financial transactions using an ISO 8583 message structure for EBT transactions, and provides a definitive source of information about the ISO 8583 online message standards for EBT.
- FIS has developed and will provide a comprehensive certification script, the *FIS EBT ISO 8583 Certification Script Manual*, which is used during the certification and testing process. This manual provides the overview information and scripts necessary to test an EBT TPP that is connected directly to the FIS *ebt*EDGE System.
- For the WIC EBT program the FIS Team utilizes the specification from the FNS website, the *WIC EBT Operating Rules* and the *WIC EBT Technical Implementation Guide*. Links to these documents will be given to integrators that will be doing development work.

We are committed to making system access available for testing so that certification for new TPPs can be completed within 30 days (or a different period of time, as agreed upon with DHHR) of their connection to FIS.

Certification Requirements – SNAP and TANF/Cash System

FIS will certify that TPPs connected to the EBT System comply with FNS regulations and other State-specific requirements. The first administrative and EBT transaction processing test scheduled is a protocol test, which consists of establishing communications and transmitting administrative messages. The next messages are the actual EBT transactions. A TPP is required to certify all EBT transactions including SNAP purchase and return, balance inquiry, reversals, store and forward (if needed), voucher clear, and voids. The certification database is set up for several card numbers and a variety of account benefits.

During the certification testing, several transactions will be denied for various reasons to verify that the TPP's system properly translates these reasons for rejection to the POS terminal or through the electronic cash register terminal. The receipts for all transactions are sent to the FIS test coordinator for verification. The certification testing process does not progress until all predefined checks are correctly met. FIS requires that any new TPPs adhere to the processing speeds and response time standards required by FNS.

After the TPP has successfully certified all protocol communications and message formats, it is required to certify with the interface document, *EBT Processor Certification Script for Third Party Processors*, in a controlled environment. This means that the processor must complete the entire test script without errors in a single session. FIS also requires customers operating multiple links to FIS to test the rerouting of traffic between links. This rerouting would occur in production if a link were lost due to system issues.

If a SNAP retailer wishes to have store and forward functionality, we will require the TPP to test with FIS transaction activity to mimic the numbers that would occur should a store and forward take place. FIS will

not certify a TPP for store and forward functionality if the TPP cannot demonstrate the ability to address large scale batches of transactions and have a functional plan in place to minimize possible errors.

FIS is represented on the Electronic Benefit Services (EBS) Council and the Electronic Funds Transfer Association (EFTA) EBT Industry Council to ensure that we are fully knowledgeable of any changes or pending changes that could affect TPPs. Through eMessages and round-table discussions with our TPPs, we ensure that they are informed of any regulatory changes long before the changes need to be implemented. This allows the necessary lead-time for us to work with the TPPs to certify changes as necessary to maintain compliance and to implement changes in a way that will be seamless for the State and its customers.

Certification Requirements – WIC EBT System

As is the case for West Virginia's WIC EBT program today, the WIC EBT Retailer Manager is the primary liaison and guide through the certification process. Because FIS is the State's incumbent WIC EBT provider, WIC retailers are already certified to our WIC EBT system. For any newly authorized providers, the process described below will be followed.

The FIS Team has honed an approach to certification that has been very successful in recent certifications. The process starts during the development of the POS solution enhancements that are necessary to support WIC EBT. After the basic system transactions are run, the certification script is used by providers to test their changes. The test systems are always available for unattended testing in this manner.

Once the provider is satisfied with their unattended testing, the Retail Integration Manager performs pre-certification walk-throughs with the provider. During these walk-throughs, test systems are used to verify the certification script, raw message inspection/validation occurs, as well as verification of the transaction results. During these attended sessions, the Retail Integration Manager and the providers review transactions performed according to the script in real time. The providers are also granted as much time as necessary to complete the pre-certification; some complete the entire script, while others may perform portions of the script during this phase.

Upon completion of the pre-certification sessions, the final system certification is scheduled, which is run against a pristine certification environment. During this certification, either the full or partial certification script is executed, depending upon the system. The West Virginia WIC State agency, the State's Quality Assurance contractor, if applicable, the WIC EBT Processor, and the solution component providers may participate in the certification. By following a process similar to the one outlined above, the FIS Team has been successful in completing several on-site certifications in shorter amounts of time. Not only is the certification duration reduced, the Test Problem Reports (TPRs) discovered during pre-certification generally result in only minor issues being identified during the actual certification.

The FIS Team currently utilizes the *FNS Retailer Certification Scripts* along with WIC EBT test cards and provides maintenance with those cards to ensure the balances stay up-to-date for testing. The certification scripts are provided to retailers and their solution providers during the development of their systems. They can be used as a guide for verification of the system changes being performed to support WIC EBT. This testing is commonly referred to as "unattended testing" against the test environment. It is a normal practice for the State agency and FNS to participate in certifications. Following a standard process with respect to certifications means that system providers know what to expect based upon their experiences with other processors. This further assures a timely implementation for the system provider in its integration efforts with the WIC EBT system.

Retailer and Provider Customer Service Support

West Virginia retailers have already benefited from FIS' commitment to customer service excellence: FIS currently provides 24/7 IVR and Customer Service Center support for terminal software and first- and second-level terminal trouble shooting for Non-Exempt EBT retailers in the State. Our FIS warehouse currently deploys POS equipment replacements for these merchants in the event of equipment malfunctions. FIS also handles POS deployment and training for new Non-Exempt merchants who join the EBT program.

We will provide State retailers with access to FIS' own feature-rich 24/7 retailer CSC, used exclusively for retailer support, via a toll-free number. In choosing FIS as your next EBT contractor, State retailers will enjoy 24/7 support for all their service needs, any time of the day or night. By using our Merchant Portal, an IVR system, and knowledgeable CSRs, FIS will fully support State retailers' EBT and program information needs. The FIS retailer CSC uses proven problem-resolution procedures to allow for quick and effective solutions to problems. Retailers calling the CSC can access the following services:

- Offline, manual voucher approval/voice authorization
- Equipment problems and troubleshooting
- Communication problems and troubleshooting
- Settlement inquiries
- Answering questions on daily deposits
- Account problem resolution
- Training
- Supply ordering
- Complaints
- General Assistance

Full details of our retailer and provider customer service support can be found in our proposal Section 4.2.8, *Customer Service and Call Volumes*.

4.2.1.2 Functional Requirements and Design Specifications

The Vendor should include an overview of the Functional Requirements and Design Specifications for each program being procured. This information should include the key functional requirements as follows:

FIS strives to exceed all State EBT stakeholder expectations. We believe that offering all stakeholders a variety of ways to access information related to their EBT needs will improve their comfort level with EBT. We are committed to providing state-of-the-art technology designed to meet the needs of West Virginia's SNAP, TANF/Cash, WIC EBT, and Child Care programs.

Please refer to Section 4.2.2, *Goal: System Design*, for a detailed description of the systems used to support each program for West Virginia, including flow charts and network designs. Section 4.2.3, *Transaction Processing System*, provides in-depth information about POS transaction processing.

FIS will provide DHHR personnel, and federal agencies as designated by DHHR, access to the *web*ADMIN application which will support West Virginia's SNAP, TANF/Cash and Child Care programs. *web*ADMIN will not only enable authorized DHHR state, local, and federal staff to perform inquiries into

the system, but will also provide the functionality for establishing and funding EBT accounts which can be used for fraud investigations. DHHR staff can search and view online history transactions, and have the ability to initiate a repayment of benefits, change the status of a claim or a card, and cancel a cardholder's EBT card, if necessary.

As it does today for the West Virginia WIC EBT program, WIC Direct includes a web user interface (WUI) component that provides administrative access for state users. The WIC Direct WUI component is the web-based interface a user sees once logged into WIC Direct. This interface provides a considerable amount of administrative functionality. The WUI provides a graphical user interface that includes drop down lists and point-and-click capabilities. From the early planning and development stages to the first implementation, the system was designed to meet the needs of stakeholders: state and clinic-level administrative staff, WIC recipients, vendors, and FNS. Throughout the development process, these stakeholders were included in regular demonstrations of the system, and their input was sought regarding the functionality, services, and ease of use of the system—each and every step of the way.

In the remainder of this section, we provide an overview of the functional requirements and design specifications as requested.

4.2.1.2.1 Benefit Issuance

- *Account set-up*
- *Posting benefits to accounts*
- *Card Issuance and replacement*
- *Pin selection*
- *Maintaining account balances by program*
- *Tracking account activity*
- *System for detecting duplicate file or erroneous data*
- *The Vendor should describe the approach for the above for the Child Care EBT process*
- *Remove aged benefits for SNAP and TANF*
- *The Vendor should also describe the approach and methodology for interfacing with the Crossroads and RAPIDS systems including any additional software and hardware required to maintain current and optional operating stability and security.*

The FIS Team understands West Virginia's current processes for EBT account set-up and benefit authorization. We have carefully reviewed the requirements as outlined in the RFP. Our Systems meet all requirements as outlined in the RFP for all related account set-up and benefit authorization functions. We currently operate the WIC EBT program for the State and we are extremely familiar with the specific file formats and data elements for the SNAP and TANF/Cash programs due to our many successful conversions from your current vendor in the recent past.

SNAP, TANF/Cash and Child Care Programs

Account Set-up

The FIS *ebt*EDGE System has the capacity and flexibility to receive and process both account setup and benefit authorization transactions through online and batch processes. Based on the activity occurring within the State's eligibility or certification system each day, the State will transmit account set-up records to FIS to establish an EBT account and associated client record(s). The *ebt*EDGE System is available 24/7 to accept and process State account setup and benefit authorization records and file transmissions. FIS will be available to accept file and record transmissions within 60 minutes of notification from the

State that our system was not available to accept a file or record transmission. The *ebt*EDGE System will work in conjunction with the State eligibility or certification system on a daily basis to accurately process and record transmissions. Benefits will be available at the time and date specified by the State, whether immediately or at a future date and time.

When the State generates account set-up records and transmits them to FIS, we will create an EBT account for each client to the *ebt*EDGE System database using the demographic data provided. Once the account set-up record is processed, the account is maintained on the database with the case number assigned by the State. Each EBT case is created with a primary cardholder, and is linked in the EBT System to all other cardholders connected to the case.

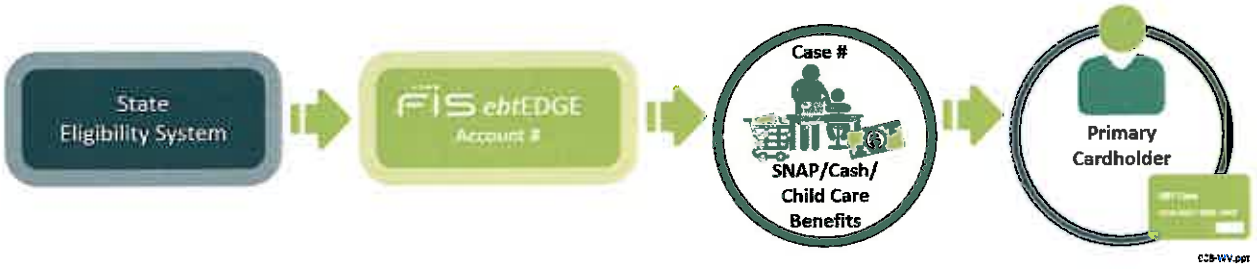


Figure 4.2-11 Account Structure

With FIS *ebt*EDGE, there is no need for a pending status for a client's account prior to certification; this type is reported as an account with no posted benefits. If a pending account is established, it will have no benefit value until the State sends a benefit authorization record and FIS processes and posts the benefit to the account.

When an account is set up on the *ebt*EDGE System, the account is active just like any other account on the EBT System. Within the database there are fields that tell us if the account has had benefits posted. FIS can provide the State with reports of accounts with no posted benefits.

EBT Account Number

The EBT account number is the key to our account structure, and serves as the "umbrella" number, linking together multiple cases, benefits, and cards. FIS' system architecture uses a master EBT database consisting of multiple relational tables. This architecture enables us to establish EBT accounts for more than one benefit type for which a recipient may be eligible. The State defines the program type the recipient is eligible for through the interface. This allows the posting process to create and maintain the benefit with sub-account types.

The *ebt*EDGE System will establish a unique account number to identify each EBT account. Upon receipt of a new case and/or recipient demographic record from the State, FIS will perform an initial edit to ensure that the account number does not already exist on the database. When a new case is identified, the next sequential account number is assigned from a "next account number table." FIS links the account number with the case number sent in the account set-up record. The database maintains referential integrity and will not allow a number to be assigned to more than one case.

Please refer to Section 4.2, *Goal: System Design, Account Number Validation in Batch Files*, for the validation processes used in batch file processing.

Multiple Cards Per Household

FIS understands DHHR must be able to issue multiple cards per household as is currently supported by the State. We will support DHHR's account set-up and card issuance requirements.

FIS recognizes DHHR's need to provide cardholders with the option of selecting an authorized representative to receive an EBT card accessing the same account. FIS provides the ability to attach multiple cards to the primary cardholder's account under unique identifying data, PAN, and PIN. The *ebt*EDGE System can support an unlimited number of authorized representatives.

Our EBT account structure provides DHHR the flexibility to establish those relationships as well as selectively grant access to SNAP, TANF/Cash, Child Care, or other benefit programs. This is accomplished through the "client type" designator, which identifies to the *ebt*EDGE System whether the cardholder is a Primary cardholder or an authorized representative, and also indicates the benefit access each cardholder should have to the account.

The EBT System tracks and records EBT financial transactions by the number assigned to the account. One account may contain multiple benefit authorizations, which may be issued from more than one program and/or case. More than one cardholder may share issued benefit authorizations under a program group, such as food assistance. At the same time, when appropriate, not all cardholders within a case can access benefits from all the program groups issued under a case.

Authorized Representatives can be linked to an account and case. Figure 4.2-12, *Primary Cardholder and Authorized Representative Sharing All Benefits*, shows that the Primary cardholder and the Authorized Representative both have access to SNAP, TANF/Cash and Child Care benefits.

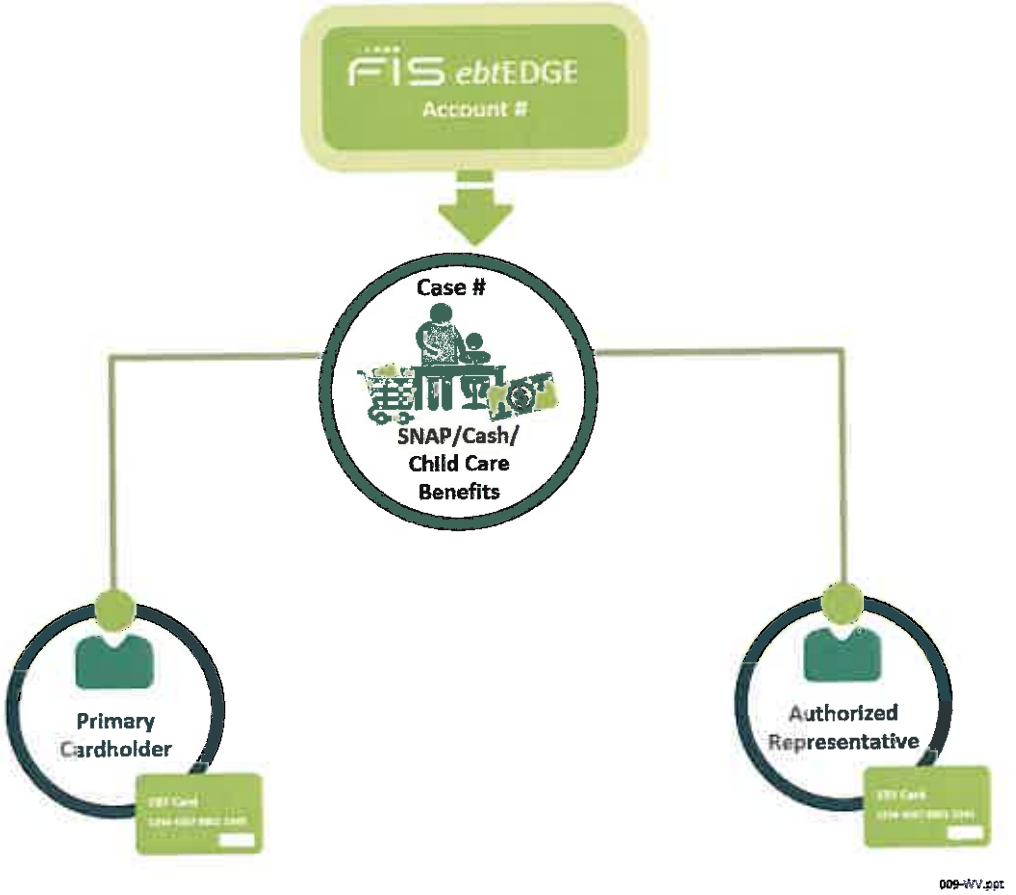


Figure 4.2-12 Primary Cardholder and Authorized Representative Sharing All Benefits

Figure 4.2-13, *Authorized Representative Restricted to One Benefit*, shows the Primary cardholder with access to all benefit types, with an Authorized Representative being able to access only Child Care benefits. The *ebt*EDGE System can link multiple authorized representatives per case/per benefit, and can restrict access to benefits per DHHR's needs.

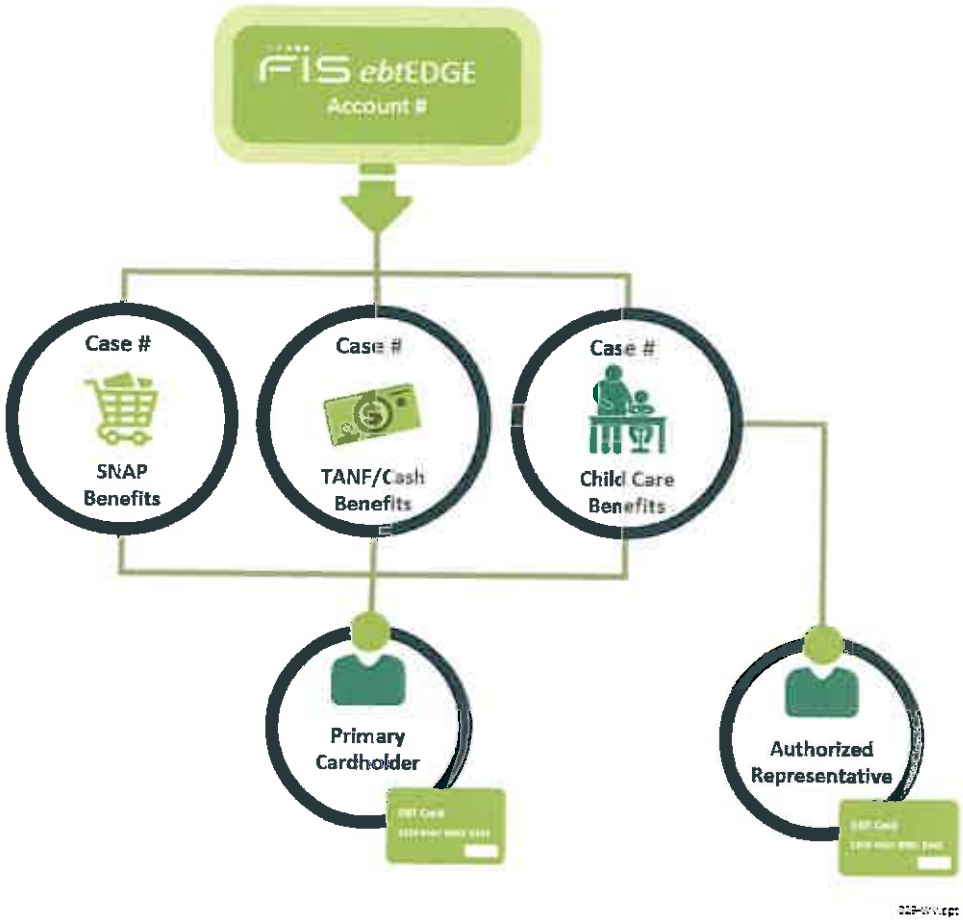


Figure 4.2-13 Authorized Representative Restricted to One Benefit

SNAP, TANF/Cash and Child Care Account Maintenance

FIS will maintain an account for each household or case for which the State provides an account set-up record. We will ensure that your recipients have access to their authorized benefits, the State has administrative access and tools to manage recipient accounts, and accurate and timely information is maintained regarding recipient transactions, account balances, and recipient demographic information. FIS will not make changes or updates to account demographic information unless authorized to do so by the State.

We understand updates to account demographic information will be made through batch or online administrative processes. FIS will receive, validate, and process demographic files on a daily and monthly basis, as required by the State. FIS employs the same stringent processing rules to the demographic as the benefit files.

SNAP, TANF/Cash and Child Care Posting Benefits to Accounts

Once an EBT account is set-up, FIS will maintain the account on the database as the record of each benefit type that the recipient receives. We will process Benefit Authorization records, containing case number, benefit type, amount, and availability date information received from the State. The benefit availability date of each benefit file and record will be checked to ensure that it is not older than the State specified parameters. Any records not within the date parameters will be rejected and the State will be notified. We also have processes in place to detect and report on duplicate files and/or records, further described below.

Please refer to Section 4.2.2, *Goal: System Design*, for details about FIS' batch file processing.

WIC EBT Program

WIC EBT Account Set-up

WIC Direct supports an online transaction that is used to create and maintain a WIC EBT account for a recipient. The transactions are a real-time transaction that will be sent from the clinic information system in a format compliant with Crossroads. WIC Direct accepts a unique household ID and associated demographics while establishing a WIC EBT household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing or updating the associated WIC EBT household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error.

When an error is encountered, the operation is aborted and no WIC EBT household account is created or updated. After successfully validating the request, WIC Direct performs the requested action. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

WIC Direct supports the following methods from the Universal Interface that will allow the clinic information system to setup accounts in WIC Direct:

- Add EBA: This method takes a WIC MIS account ID (household ID), account type, and head of household information and creates an EBA in WIC Direct.
- Update EBA: This method takes a WIC MIS account ID (household ID), reason code, account type, and head of household information on the head of household and creates an account in WIC Direct.
- Get EBA Details: This method takes a WIC MIS account ID (household ID) and returns the information currently stored in WIC Direct for the account.

The image below displays the Account Search page in WIC Direct where new WIC EBT accounts are created. The search panel at the top of the page has a **New** account button to add new accounts to the system. It also has search filters for Educational and Compliance Buy accounts which are Yes/No drop-down lists. The panel at the bottom of the page displays all accounts in the system ordered numerically in descending order, but can be filtered for search purposes.

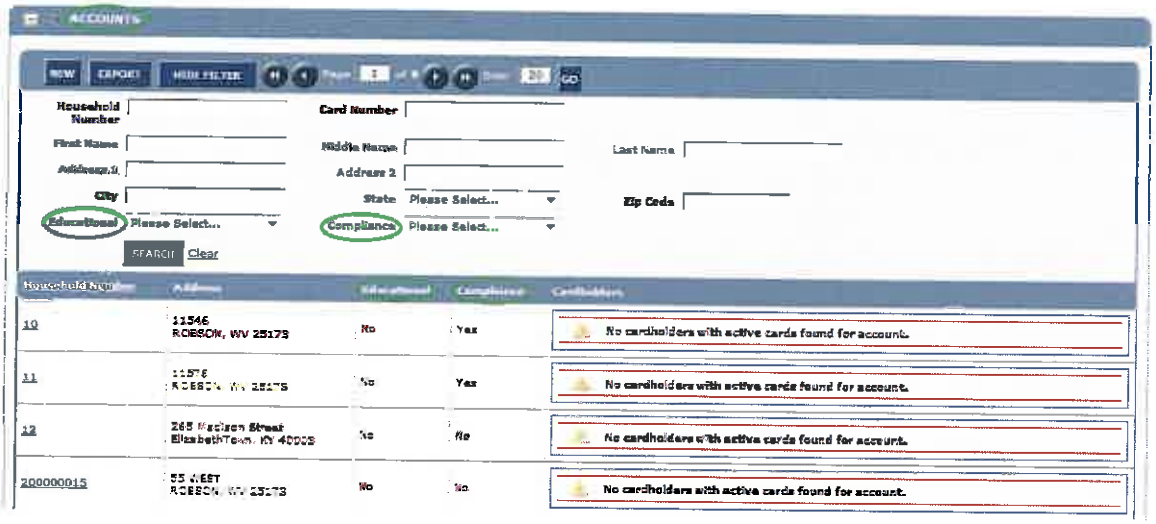


Figure 4.2-14 Account Search Screen

The State may also use WIC Direct to create compliance accounts. Because compliance transactions are production transactions that settle and require reconciliation, it is recommended that although this feature is available to the State, these accounts be created from Crossroads so that the transactions may be reconciled along with other production activity.

The image below displays the Add Account page in WIC Direct. It is from this page that Educational and/or Compliance account status is set. Once a particular account status is set to **Educational** or **Compliance** status, the account can be used by administrators for training, compliance, and educational buy purposes, and for fraud investigation.

Figure 4.2-15 Add Account Page

WIC EBT Account Maintenance

WIC Direct provides a method for updating household information associated with an Electronic Benefit Account (EBA). This method includes the ability to update the household ID associated with the EBA. WIC Direct searches for the existing EBA based on the supplied household ID and validates that the submitted data is formatted correctly and that the ZIP code is valid. If WIC Direct finds the existing record and the submitted data passes validations, then the existing record is updated with the new information.

The image below displays the Account Details page in WIC Direct. An account can be updated or deactivated from this page.

Figure 4.2-16 Account Details Page

WIC EBT Posting Benefits to Accounts

WIC Direct supports the Benefit Authorization – Current transaction for the immediate issuance of current month benefits. The transaction is a real-time transaction sent from Crossroads using the Online Food Benefit Record Transaction layout. When WIC Direct receives this transaction, WIC Direct posts the current benefits to the account and the benefits are available for immediate use.

WIC Direct supports the Benefit Authorization – Future transaction for the issuance of future month benefits. The transaction may be an online real time transaction or it may be transmitted as a part of a batch file sent from Crossroads using the record format defined in the WIC IS interface specification. When WIC Direct receives the future month Food Benefit transaction, WIC Direct posts the future benefits to the household account. Future benefits are not available for redemption until 12:01 am of the Starting Date for the benefit has been reached. WIC Direct stores this date range on all benefit records within the WIC Direct database. This date range is used to determine those benefits that are valid at the time that a retail transaction request is received. When a transaction request is received, WIC Direct only retrieves those benefit records for which the current date and time fall within the date range on the benefit record.

WIC Direct writes benefit records to the database the moment that they are received. Since all processing drives off the date range included in the benefit record, any current benefit authorizations (i.e., benefits where the start date is the same as or before the current date and the end date is greater than or equal to the current date) are available immediately. Furthermore, WIC Direct is capable of receiving an arbitrary number of records with future benefit date ranges. The logic that WIC Direct uses for retrieving benefits for retail transactions (which is always based on the current date) prevents any future month benefits from being accessible for retail transaction processing.

WIC Benefit Voids and Re-Issuances

WIC Direct supports void and re-issue transactions sent by Crossroads. When WIC Direct receives a void or re-issue transaction, WIC Direct first looks up the benefits to be voided and, if found, removes the entire balance of benefits associated with the benefit number to be voided. If WIC Direct does not have benefits with a benefit number matching the benefit number in the request, then WIC Direct returns an error message to Crossroads and records the details of the transaction including the error returned in transaction history. When the transaction is processed successfully, WIC Direct returns a success message to Crossroads and records the details in transaction history. The process for re-issuing benefits is similar to the process used for crediting or issuing benefits.

WIC EBT Benefit Maintenance

WIC Direct supports an online transaction that allows the MIS to add or update benefits (including CVB benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, FIS only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active.

In particular, if the transaction is a credit of benefits, then WIC Direct ensures (based upon a configuration setting) that it has not already processed an issuance with the same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All requests must include the date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct can validate that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and can validate that the end date synchronizes with the existing benefit. This has the net effect of aggregating the new benefits with existing benefits in WIC Direct.

WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC vendor). For debits, WIC Direct ensures that the debit will not cause the account to go negative.

WIC Direct maintains detailed transaction history information on all transactions received, and the benefit credit transactions are no exception. Furthermore, WIC Direct stores the benefit issuance number assigned by the clinic information system for each benefit issuance transaction. WIC Direct also provides methods that allow the WIC MIS to retrieve transaction history information from WIC Direct.

The WIC Direct Interface supports the following benefit maintenance methods from the Universal Interface:

- Add or Update Benefits: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, unique benefit ID, and a listing of food benefits credits or debits (by Category/Subcategory with quantity) and applies them to the account in WIC Direct.
- Get Benefit Balance: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, and/or unique benefit ID and list of matching benefit balance records (or just the current balance if no dates are provided).
- Get Benefit Maintenance History: This method takes a WIC MIS account ID (household ID) or card number, date range, and/or transaction type code and list of matching clinic system initiated benefit update history records.
- Get Benefit Redemption History: This method takes a WIC MIS account ID (household ID) or card number, date range, WIC vendor ID, and/or transaction type code and list of matching vendor initiated redemption and/or void/reversal records.

Furthermore, WIC Direct manages benefits based on the availability date and time provided by the clinic information system when issuing benefits using the Add or Update Benefits transaction. In compliance with the Universal Interface, WIC Direct does not support a batch file interface for benefit issuance. WIC Direct makes benefits issued by the clinic information system online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior).

Card Issuance and Replacement

FIS owns and manages its own card production facilities through our card services division, CardPro®. CardPro operates three separate and fully redundant Visa®, MasterCard®, and Discover® certified card-processing facilities in the United States, located in Romeoville, Illinois; St. Petersburg, Florida; and San Antonio, Texas.

CardPro provides comprehensive card processing services for over 21,000 card programs in the United States, and processes over 110 million cards annually. We provide complete card personalization and fulfillment services using the finest equipment, the latest technology, and the highest level of expertise in the industry, including ultra-graphed printing and embossing, magnetic stripe encoding, customizable activation sticker application, customized carrier design and development, card-to-carrier attachment, envelope insertion, and efficient and secure mailing services. As a full service EBT provider, FIS does not use third parties or subcontractors in our card production and/or modification processes.

CardPro provides card production (over 540,000 cards monthly) and processing for these FIS EBT and WIC EBT customers (future start dates noted for newer programs):

- Alabama EBT (February 2017)
- Arizona WIC includes Guam, American Samoa, CNMI, Navajo Nation (June 2017)
- Arkansas EBT
- Chickasaw Nation WIC
- Colorado WIC (in pilot)
- Delaware WIC
- District of Columbia EBT
- Florida EBT
- Florida WIC
- Iowa WIC
- ITCN WIC
- Kansas EBT
- Kansas Child Care
- Kentucky EBT
- Massachusetts WIC
- Minnesota EBT
- Missouri EBT
- Nevada EBT
- Nevada WIC
- New Mexico EBT
- New York SNAP and TANF
- North Dakota EBT
- Oregon SNAP and TANF
- Oregon WIC
- South Dakota Medical Benefits
- South Dakota EBT
- South Dakota WIC
- Tennessee EBT
- Texas EBT
- Washington SNAP and TANF EBT
- West Virginia
- West Virginia WIC
- Wisconsin EBT
- MyWIChildCare (October 2016)
- Wisconsin WIC
- Wyoming EBT (October 2016)

Centralized Card Issuance Management Database

As an added value, FIS offers DHHR access to our Virtual Account Manager (VAM) application, which provides online, real-time access to card-critical data, so DHHR can easily manage all aspects of its card programs using a centralized card issuance management database.

VAM is more than just a reporting tool. Instead, by providing real-time information, it gives DHHR true self-sufficiency in its card program management. VAM helps users perform tasks like searching for a specific recipient (where applicable), reviewing a bill of materials, or submitting a pull request, with maximum efficiency.

VAM offers drill-down capabilities that allow users to view information about card order jobs and program or special handling requests in real time, including:

- ***Job tracking data*** – See the production status of a card order job.
- ***Bill of materials*** – Verify materials used to produce orders, including plastic cards, card carriers, activation labels, inserts, and envelopes.
- ***Front/back images*** – View images of all materials used to produce orders.
- ***On-hand inventory*** – Check inventory levels of DHHR materials and forecast future usage to avoid material shortages.
- ***Special handling requests*** – Follow up on order changes or cancellations by accessing a complete list of cards pulled from production.

- ***Shipment tracking information*** – Link directly to FedEx to provide recipients with updates on their orders, if applicable.

VAM provides a variety of reports, all exportable to Microsoft® Office Excel, designed to keep users informed about all aspects of DHHR's card programs. Reports provide information on receipt of data files, card mailing dates, turnaround times, and service levels. VAM also offers flexible search options, including the ability to set search parameters such as date ranges and order status, as well as the ability to do targeted searches for specific job and issuer numbers or programs.

With VAM reports, users can search for and track information such as:

- ***Total card orders/delivery statistics***: on time, late, turnaround distribution times
- ***Order details***: date in, issuer information, process type, quantity, date out, etc.
- ***Job details***: start date, job number, issuer number, number of cards in job, due date, status, date completed, days late, pulls in the job, etc.
- *Special handling requests*: date submitted, account number, account holder information, pull type, confirmation date, issuer number

SNAP, TANF/Cash and Child Care Card Issuance

FIS will support mailed card issuance for the SNAP, TANF/Cash and Child Care programs. We will initiate the card issuance process through the batch interface in the account setup record. We understand that one card will be issued to a Primary cardholder and, if requested, one card to another parent/guardian or another authorized individual (Alternate/Authorized Representative) identified in the respective case(s). Each card will contain unique identifying data (PAN and PIN) while accessing the same benefit account(s) and/or Child Care benefits.

Cards will be issued when a new account is set up, a new Alternate cardholder is added to an existing account, or if any other State-identified circumstance occurs, an indicator is included in the case/cardholder maintenance detail record from the State. FIS will issue a new card for each case with the appropriate indicator.

The State's daily batch processing will determine when FIS issues an EBT card to a cardholder. The initial card issuance process is described below:

1. Cards are issued in the following cases:
   - For the first card issued to a cardholder, the State will generate a Case/Cardholder Maintenance file via batch interface or *web*ADMIN, and the account setup record will include a "Y" in the card issuance indicator field, OR
   - For replacement cards, the State caseworker or FIS CSR will submit an EBT card request via *web*ADMIN when a card is statused as lost, stolen, or damaged. The previously issued cards are deactivated immediately. A cardholder can initiate a request to status a card and order a replacement by calling the Customer Service Center. The card replacement process meets all the federal regulatory requirements.
2. The *ebt*EDGE System will receive and process the card generation request and create a card file.
3. The *ebt*EDGE System will transmit a new/replacement card file to FIS' card division, CardPro.

4. CardPro will personalize the card by printing the PAN (to begin with 507720 for the SNAP, TANF/Cash and Child Care programs) and cardholder name on the card front, and will encode Track 2 information on the magnetic stripe.
5. CardPro will personalize the card mailer with the cardholder's name and address, attach the card to a card mailer listing the FIS return address for undelivered cards, and mail the card via USPS to the cardholder's address of record in a non-forwarding, presorted, first class mail security envelope that includes the statement "RETURN SERVICE REQUESTED." All initial cards will be mailed in an *inactive* status; replacement cards will be mailed in an *active* status.
6. For the initial card, the cardholder will call Customer Service to select a PIN to activate the card. For a replacement card, the existing PIN will roll over to the new card. Cardholders can then choose to select a new PIN by calling the IVR or through the web-based Cardholder Portal if desired. Our secure IVR and Cardholder Portal PIN selection processes, which have received FNS approval, allow cardholders to select or change their PIN at any time with a single call. The cardholder will be identified using the State's prescribed verification criteria before FIS activates a card or allows a PIN change.

Figure 4.2-17 shows the process flow for EBT card issuance by mail.

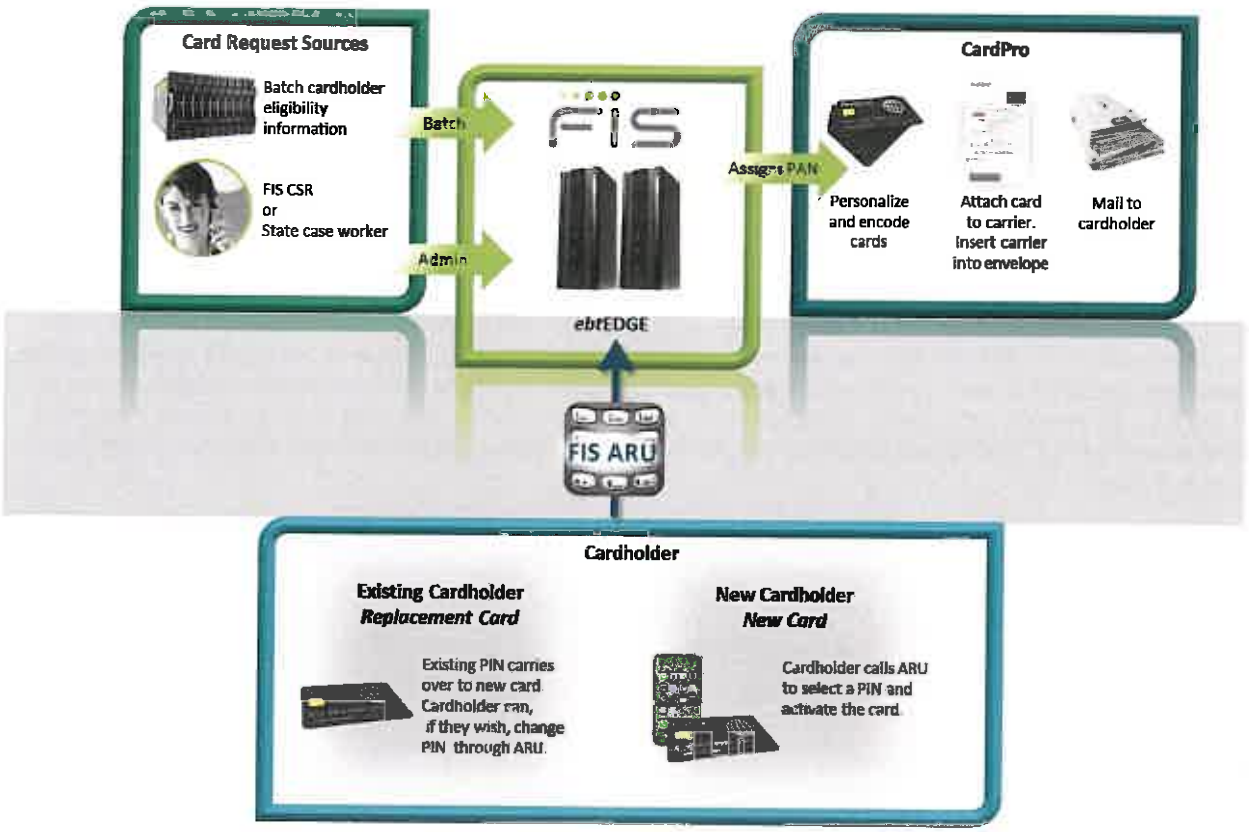


Figure 4.2-17 FIS Card Issuance Process

West Virginia cardholders receive their new and replacement cards quickly through FIS' time-tested card issuance process.

SNAP, TANF/Cash and Child Care Card Mailer

All cards mailed to West Virginia EBT cardholders are attached to a card mailer printed in English or Spanish depending on the language indicator. FIS will work with the DHHR to create a carrier including instructions for PIN selection, the cardholder website address, and the benefit schedule. Should further design or wording changes be required, FIS will continue to work hand-in-hand with the State to ensure that all card carriers meet the needs of DHHR and its cardholders. Samples/proofs will be sent to the State for final approval before printing and distribution.

SNAP, TANF/Cash and Child Care Card Issuance Timeframes

If the case/cardholder maintenance file is received by FIS before 12:00 pm (Noon) ET, or mutually agreed upon later time, cards will be placed in the mail the same day. For case/member maintenance files received after 12:00 pm (Noon) but prior to 11:00 pm ET, cards will be placed in the mail no later than the next postal day.

SNAP, TANF/Cash and Child Care Cards Returns by the USPS

FIS maintains a secure Post Office (P.O.) box for the return of cards marked "undeliverable" by the Postal Service, or "lost and found" cards returned by members, group homes, retailers, etc. To ensure that cards are returned correctly, this P.O. Box number is used as the return address on all cards and is printed on the card back. The card mailer envelope also includes the statement "RETURN SERVICE REQUESTED."

After deactivation, FIS will shred the cards in our own in-house secure environment. The shredded cards will then be picked up by Iron Mountain for final secure disposal. Iron Mountain is the industry leader in storage and information management services serving 156,000 customers in 36 countries on five continents.

FIS will also provide the State with the daily Card *Status Report - Undelivered Report* that identifies all the undeliverable returned cards that were cancelled and subsequently destroyed. This reports details, by card within case and within county/local office, all cards that had a change in status to "undelivered" for the processing day. Cards returned as undeliverable by the U.S. Post Office to the return address on the envelope, and cards which are found and dropped into a mailbox and returned to the address on the back of the card (and have not already been statused as lost) will both be statused as undelivered. Key fields on this report are Case Number, Cardholder Number, Transaction Date and Time, User ID, Action, and Status Reason.

```
EBTDS210-4                          STATE NAME                                  SETDATE: 12/02/XX    PAGE:     1
011 - COUNTY A                 - 011    CARD STATUS REPORT UNDELIVERED - CNTY    RUNDATE: 12/02/XX
                                    TRANSACTION                      STATUS
CASE NUMBER     CARDHOLDER NUMBER   DATE  TIME   USER ID  ACTION    REASON              ISSUANCE METHOD
-------------   -----------------   ----- -----  -------  --------  ------------------  ---------------
3059671695      6100930018622732    12/02 14:43  E1009474 STATUS    RETURNED
EBTDS210-4                          STATE NAME                                  SETDATE: 12/02/XX    PAGE:     2
031 - COUNTY B                 - 031    CARD STATUS REPORT UNDELIVERED - CNTY    RUNDATE: 12/02/XX
                                    TRANSACTION                      STATUS
CASE NUMBER     CARDHOLDER NUMBER   DATE  TIME   USER ID  ACTION    REASON              ISSUANCE METHOD
-------------   -----------------   ----- -----  -------  --------  ------------------  ---------------
3042728822      6100930018615827    12/02 14:43  E1009474 STATUS    RETURNED
EBTDS210-4                          STATE NAME                                  SETDATE: 12/02/XX    PAGE:     3
041 - COUNTY C                 - 041    CARD STATUS REPORT UNDELIVERED - CNTY    RUNDATE: 12/02/XX
                                    TRANSACTION                      STATUS
```

Figure 4.2-18 Card Status Report Undelivered

The State can use this report to identify members who have not received their card due to address change or other issues.

SNAP, TANF/Cash and Child Care Card Replacement

All cardholders deserve the assurance of knowing they can reach the client Customer Service Center (CCSC) 24/7 for help with their card, especially if the card is lost, stolen, or damaged (non-functioning), and have the card deactivated immediately. In these cases, the cardholder may be worried that an unauthorized person could access their benefits. Cardholders are instructed via the training materials mailed with the card and information on the card back to call Customer Service to report a lost, stolen, or non-functioning card and to have a replacement card issued.

In all cases calling for card replacement, regardless of reason, FIS will produce and mail a permanent replacement card to the cardholder unless the address or other security requirements are not met.

FIS Client Customer Service handles requests for card replacements, and card replacement requests may, in special circumstances, be generated by authorized State staff using the *ebt*EDGE administrative terminal, *web*ADMIN, or through the batch process.

All CSRs have access to a customized version of the administrative terminal to deactivate cards online, in real-time. The CSR verifies the cardholder's identifying data as determined by the State prior to statusing the card as lost, stolen, damaged, etc. Once the card is deactivated, the cardholder's ability to access benefits using that card is immediately disabled. In accordance with federal regulations, the administrative system logs the time and date when the card was statused as lost, stolen, or damaged in the system.

Replacement cards will be placed in the mail the first business day following the day the card was reported lost, damaged or stolen. Replacement cards will be mailed in the active status and will have the same PIN. A card issuance request received by FIS by 11:59 pm ET (or a mutually agreed upon later time) shall be delivered to the cardholder within the FNS required timeframe of five calendar days.

FIS understands the importance of monitoring replacement card issuance in order to create appropriate communication to households and identify possible trafficking situations. The *ebt*EDGE administrative terminal has an indicator to distinguish which are replacement cards and the System has the ability to transmit the information to the State on a daily basis.

SNAP and TANF/Cash Card Replacement Fees

FIS will support the State of West Virginia's business rules for charging a fee for replacement cards. Authorized users will be allowed to waive the card replacement fee or deduct the card replacement fee using *web*ADMIN.

In the event of a fee being charged to the cardholder, their SNAP account will be charged for these cases as directed by the State. In the event that the full replacement card fee is not available in their SNAP account, a hold will be set up to ensure funds are withdrawn as appropriate. When a hold exists on a recipient's account the available balance reported to the recipient will be $0.00, a negative balance will not be reported.

All card replacement fees will be credited to the State on their monthly invoice each month. Listed below are some samples of Card Fee Reports FIS produces which we will provide the State and we will work with you to produce any Card Fee Reports needed.

EBTDS107-1 STATE NAME SETDATE: 08/27/xx PAGE: 1
0xx CARD FEE REPORT RUNDATE: 08/27/xx

CASE NUMBER	TRANSACTION CARDHOLDER NUMBER	DATE	TIME	SRC	USER ID	BENEFIT TYPE	AUTH NUMBER	REQ AMOUNT	COMPLETED AMOUNT
00444444	99999990178329666	08/27	12:35	ADM	X104632	CA	053662859	2.00	2.00-
01666666	99999990178329058	08/27	08:24	ADM	X104618	CA	053769133	2.00	2.00-
01177777	99999990178329082	08/27	14:57	ADM	X104618	FS	053508031	2.00	2.00-
									aru
TOTAL							3		6.00-
					CA		2		4.00
					FS		1		2.00

Figure 4.2-19 Card Fee Report

The report lists by county/local office, card fees charged to cardholders. The report includes case number, card number, date and time of transaction, user ID of the person performing the transaction, the benefit type, authorization number and amount.

EBTDS107-2 STATE NAME SETDATE: 08/27/XX PAGE: 1
CARD FEE SUMMARY RUNDATE: 08/27/XX

BENEFIT GROUP	BEN GRP	COUNT	COMPLETED AMOUNT
	CA1	1	2.00
	CA2	23	46.00
	CA3	23	46.00
	MS	14	28.00
	FS	91	154.00
	TOTAL	152	276.00

Figure 4.2-20 Card Fee Summary Report

The report provides a summary of card fees by benefit group.

WIC EBT Card Issuance and Replacement

We understand the West Virginia WIC Program issues cards over-the-counter (OTC). FIS will continue to provide pre-printed, pre-encoded cards to the State for issuing cards OTC for WIC EBT. WIC Direct supports the issuance of WIC EBT cards over-the-counter at WIC local agency/clinic sites. To accomplish this, the clinic will continue to receive a supply of cards from FIS' card division, CardPro. The cards include a 16-digit number beginning with the WIC BIN, 610263, that are already loaded into the WIC Direct database; this is necessary as a security feature to ensure that only known-to-WIC Direct cards can be issued to households and subsequently be used for shopping.

When issuing the card, the authorized clinic staff member will assign the card to the household and provide it at the point of service in the clinic. The PAN and the electronic benefit account (EBA) will be linked on the WIC Direct System. The cardholder demographic data will be transmitted from Crossroads to WIC Direct with the card issuance information. Upon acceptance of the card issuance data and prior to issuing the card, WIC Direct will confirm there is only one active, primary cardholder for each EBA. There will be no personalization of the card; therefore, the card will be ready to use once issued. The participant can shop immediately after the PIN is set. See *WIC EBT PIN Selection* below for detailed information about how WIC cardholders can select a PIN.

Similar to account/household changes, WIC Direct provides a method that allows maintenance of card and cardholder information associated with the account. Note that, in compliance with the Universal Interface, we only provide a message-based interface and do not support a batch-based interface for this function. In particular, the WIC MIS may use this method to change the name and/or demographics of the primary cardholder. This method may also be used to affect a card replacement within WIC Direct. WIC cardholders will not be charged a card replacement fee.

The WIC Direct interface supports the following methods from the Universal Interface for card/cardholder maintenance:

- **Add Cardholder Card** – Takes a card number along with detailed cardholder information and adds the card/cardholder information to WIC Direct.
- **Add or Update PIN** – Takes a card number and encrypted PIN block and associates the PIN with the cardholder and card.
- **Update Card/Cardholder** – Takes a card number along with detailed cardholder information and updates the card/cardholder information in WIC Direct.
- **Get Cardholders/Cards** – Takes a WIC MIS account ID (household ID) and retrieves the list of cardholders and cards associated with the account.
- **Get Card History** – Allows the WIC MIS to retrieve information on card update operations recorded by WIC Direct.

In addition to the methods in the real-time interface, WIC Direct also supports the WIC EBT Card Updates file, a daily file from WIC Direct that reports any updates to card and cardholder information made in WIC Direct during the previous processing period.

PIN Selection

Cardholders may select their PIN for EBT programs using one of the following options:

- 24/7 toll-free call to the IVR for the SNAP, TANF/Cash, Child Care and WIC EBT programs
- 24/7 access to the Cardholder Portal for the SNAP, TANF/Cash, Child Care programs
- 24/7 access to the Cardholder Portal for the WIC EBT program, if should the State decide to implement this portal for WIC EBT cardholders.

PIN Selection Using the IVR – SNAP, TANF/Cash and Child Care Programs

Our secure IVR one-call PIN selection procedure, which has received FNS approval, allows cardholders to select or change their PIN at any time by calling the toll-free customer service telephone number.

The IVR one-call PIN Select process includes the following steps:

- The cardholder calls the toll-free customer service number and follows the IVR prompts.
- The IVR prompts the cardholder to enter their card number (PAN).
- The IVR prompts the cardholder to enter their Date of Birth (DOB) and last four digits of the Social Security Number to ensure positive verification of identity. Cardholders who have a secure account passcode (optional ID) will enter that added level of security here.

- Once the *ebt*EDGE System (host) has confirmed the cardholder's identity, the cardholder is prompted to enter a new PIN.
- To ensure security, the cardholder-entered PIN is sent to the FIS host in an encrypted format, and never in the clear.
- The FIS host updates DHHR's Authorization Engine (AE) database with the cardholder's new encrypted PIN block, thereby linking the encrypted PIN block to the PAN, and replies to the IVR.
- The IVR then tells the cardholder that the new PIN can be used immediately.

Figure 4.2-21 Cardholder PIN Selection Flow by Telephone

The Cardholder's PIN is never in the clear when changing a PIN using a telephone.

FIS has designed the PIN Select call flow and prompts to maximize ease-of-use and to minimize errors. Should a cardholder enter incorrect information, the cardholder hears a message specific to the error, which helps to ensure that the cardholder will be successful when re-entering the information. Cardholders who are still not successful after the second try are given the option to speak to a Customer Service Representative (CSR) for additional assistance.

PIN Selection Using the IVR – WIC EBT

WIC recipients are also able to use the 24/7 IVR to select or change a PIN via a single call as described above. The caller's identity will be verified according to data elements supplied by the State. Identification items such as date of birth (DOB) and zip code are used to select or change a PIN within the IVR. Optionally, the State may elect to allow 24/7 access to the Cardholder Portal for the WIC EBT program.

PIN Selection Using the Cardholder Portal – SNAP, TANF/Cash and Child Care Programs

The security of the PIN select/change feature of the Cardholder Portal is assured in the same manner as through the IVR. The cardholder must log on to the portal using their card number and PIN. Before a PIN change is allowed, the cardholder must verify their identity by entering additional validation information such as last four digits of the Social Security Number, date of birth, and optional pass code if one has been established on the account, or other criteria established by DHHR.

To change a PIN using the Cardholder Portal, the cardholder must first log in and select this function, and then perform the following steps:

- The cardholder enters their current PIN.
- In a 2-step message flow, the PAN is transmitted first, and then the changed PIN is transmitted in encrypted format. The PIN is only transmitted in encrypted format, never in the clear.
- DHHR's database is updated with the changed PIN in encrypted format and is linked to the cardholder's PAN.
- A message is transmitted back to the Cardholder Portal that the change has been successful.
- The Cardholder Portal tells the cardholder that the changed PIN has been set and their card can be used immediately with the changed PIN.

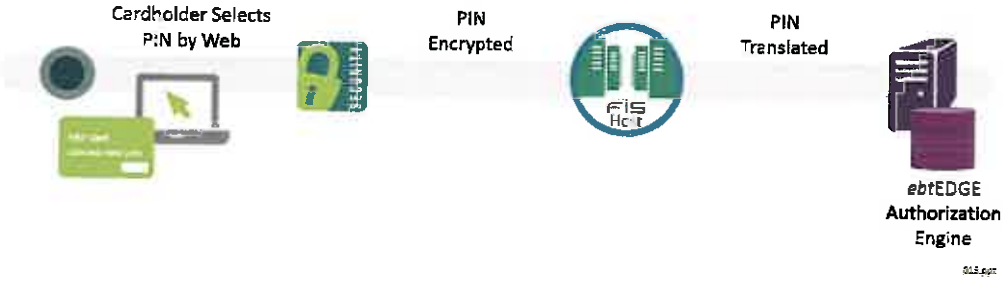


Figure 4.2-22 Cardholder PIN Selection Flow by Web

The Cardholder's PIN is never in the clear when changing a PIN using the Cardholder Portal.

Maintaining Account Balances by Program

FIS understands that recipients may be eligible for many programs and keeps benefits separate based on benefit class. In addition to supporting the States' Primary Program Designation (PPD) withdrawal hierarchy, the ebtEDGE System ensures that all benefit balances are debited, maintained, and reported by program. Benefit balances for cash benefit programs will be maintained in a pooled cash account.

Cash, SNAP, and WIC benefits will not be comingled. Your recipients' benefits will be made available on the benefit availability date and time designated by the State. For SNAP and TANF/Cash programs, unused food and cash balances will be carried over from month to month. Both the cash and SNAP assistance benefit classes are distributed on a first-in/first-out basis. WIC benefits will expire at the end of the month, and cannot be accessed after their expiration date.

Tracking Account Activity for SNAP, TANF/Cash and Child Care Programs

FIS' system architecture uses a master database consisting of multiple relational tables to store and link all the data relative to each cardholder's account, including cases, benefit activity (e.g., benefit issuance and POS transactions), cardholder demographic data, and the cardholder card and associated PIN. This architecture enables us to establish accounts consisting of one or more benefit programs, such as food and/or cash, for which a cardholder may be eligible. This account structure, in conjunction with the database control files, ensures that account activity can be tracked and reported separately.

Upon receipt of a new case/client demographic record, FIS will perform an initial edit to ensure that the account number does not already exist on the database. FIS links the account number with the case number sent by the State on the account setup record. The State defines the program type the recipient is eligible for through the interface. This enables the posting process to create and maintain the benefit with subaccount types.

Our hierarchical account structure enables multiple benefit types to be independently administered, funded, and drawn upon using a single card. This capability is possible because the card file is separated from the account structure, thereby allowing multiple relationships between the card and the accounts. FIS tracks each benefit separately. Access to benefits is inherently restricted by type. For example, SNAP benefits cannot be accessed via an ATM nor can they be converted to cash unless a waiver is granted by FNS.

FIS will provide the State with a comprehensive set of daily account activity data files reflecting all transactions or account actions initiated by DHHR via batch or online during the EBT processing day, taken on the State's behalf by FIS, or initiated by cardholders. The reports will all show the amount of the transaction, type of transaction, date and time of transaction, and who originated the transaction (batch or online).

Tracking Account Activity for WIC EBT

Regardless of where they originate, every transaction processed by WIC Direct is recorded and assigned a unique number. This record of transactions is useful to clinic, vendor management, and customer support staff who have administrative responsibilities. Users can trace and reconcile retail transactions, determining whether a specific benefit was debited and for how much or whether the retailer was reimbursed for an item and for what amount.

The Transactions function is divided into three areas:

- Account History: Used to review transactions as they relate to WIC participants
- Retail History: Used to review transactions as they relate to WIC Direct vendors
- Administrative History: Used to monitor other user activities and changes

See Section 4.2.2.1, *User Requirements*, for more information about using WIC Direct to trace and reconcile transactions.

SNAP, TANF/Cash and Child Care Detecting Duplicate File or Erroneous Data

Upon receipt, FIS will perform an initial validation of the electronic files to be posted to the EBT System by reviewing the header for duplicate batches and reviewing the file record count to ensure that the file is complete. If a duplicate batch or incomplete batch is received, the batch is rejected immediately and reported on the Batch Refresh Error Report as duplicate or incomplete. After passing the initial validation, files are processed in the order in which they are received and updates of the database are applied accordingly. As a result of this processing, the Batch Refresh Error Report and Batch Refresh Totals Report are generated to display the type of batch transmission received, any edit errors in the batch, and the disposition of the batch (i.e., accepted or rejected). The Batch Refresh Error Report also lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

WIC EBT Detecting Duplicate File or Erroneous Data

WIC Direct relies on exchange partners (the WIC MIS and retailers) to take measures to ensure that erroneous or duplicate transactions are not presented in the first place. WIC Direct utilizes validation criteria to ensure that only valid transactions are posted. With regard to WIC MIS benefit issuances, WIC Direct validates that the unique benefit issuance ID in the request message has not been previously used. This provides a safeguard against the posting of a duplicate issuance even if it was sent by the WIC MIS.

Despite the measures employed by WIC Direct to prevent erroneous or duplicate postings, they can and do occur on occasion for a variety of reasons. This is why the FIS Team utilizes extensive reconciliation processes. Furthermore, WIC Direct provides files to the WIC MIS with records of redemptions and benefit adjustments that the WIC MIS may use for additional reconciliation. When errors are found, they are corrected through the adjustment process.

Removing Aged Benefits for SNAP and TANF/Cash

FIS understands the West Virginia's aging SNAP and TANF/Cash benefit requirements and will comply with the requirements as specified by this RFP and all applicable federal regulations.

The FIS *ebt*EDGE System has a proven Aging Process to identify inactive accounts and report them to the State for subsequent action. The Aging Process reads the benefit tables on the database to determine the last time a benefit was debited. The Aging Process is based on the "Date Last Used" flag of a benefit authorization within the benefit class (SNAP or cash) to determine if there has been any activity. Non-financial transactions, such as balance inquiries, do not affect the Date Last Used flag or the aging of the account. SNAP benefits not accessed by a household for 12 months (365 days from date of initial availability) will be expunged.

FIS will set the flag used to identify SNAP and cash accounts at a period of 305 days of no debit transaction or funds withdrawn as inactive, and as dormant after 335 days, as required by the State. We understand each program benefit type will have the ability to age separately. Since the System keeps benefits online and available, even when the account is flagged as stale, there is no wait time to retrieve that data from an offline system. All accounts will remain active until aged off the System.

Aged Authorization Reporting

The Aged Authorization reports detail those benefits that have not had activity for a specific period of time. The reports are created after the State's chosen aging cutoff period has occurred. Each State is given the option of daily or monthly aging of benefits by program group (SNAP, TANF/Cash, and Childcare). FIS understands that West Virginia will use the following aging periods:

- Inactive period: 305 days
- Dormant period: 335 days
- Expunged period: 365 days

Please refer to Section 4.2.4.4, *Benefit Aging Reports*, for additional information about the Aged Authorization reports that FIS provides.

Removing Aged Benefits for WIC EBT

WIC Direct manages benefits based on the availability date and time provided by the clinic information system when issuing benefits using the Add or Update Benefits transaction. In compliance with the Universal Interface, WIC Direct does not support a batch file interface for benefit issuance. WIC Direct makes benefits issued by the clinic information system online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior). WIC Direct makes benefits available on their first day of availability starting at midnight of the retail location's time zone and accounts for standard and daylight times when making benefits available. Benefits are no longer available after 11:59:59 P.M. of the benefit end date specified by the WIC MIS for the benefit.

Because WIC Direct only pulls those benefits where the current date and time (in the retailer's time zone) fall between the begin and end dates on the benefit record, benefits with an end date in the past will not be considered during a redemption. In this manner, WIC Direct ensures benefits are not redeemed after the availability date and time has passed. In the case of adjustments, WIC Direct allows those benefit redemptions to be applied to expired benefits. Note though that any benefits added to an expired benefit are also expired and, therefore, inaccessible.

The current version of the FNS Operating Rules is clear that the WIC EBT processor cannot approve a store and forward transaction that has been submitted after benefits have expired. WIC Direct will provide reports to display expired benefits. Finally, WIC Direct automatically expunges expired benefits from household accounts after a determined period of time to not only allow adjustments to be applied, but also to close the loop on full benefit settlement.

RAPIDS System Interface

As a leading EFT and EBT Processor, FIS provides a wealth of proven telecommunication, applications, and systems integration experience. This proven experience positions us to continue to deliver, support, and enhance all of your Technical Environment requirements including data circuit design, installation, and ongoing monitoring and management. The telecommunications infrastructure we have in place will support both batch transmissions and online, real-time transmissions as required by the State, including host-to-host, cardholder-to-host, file transfer, and browser technology. We are also well equipped and prepared to maintain the existing interface between RAPIDS and the *ebt*EDGE payment processing host to meet the State's requirements.

We will provide the administrative telecommunications infrastructure between FIS' primary and secondary data centers and the State's primary and backup data centers. FIS will work with State staff to confirm that the administrative telecommunications infrastructure is designed and implemented to meet the State's requirements including:

- Administering online, real-time communications between local offices and the FIS EBT host
- Providing telecommunications software and protocols compatible with the State's existing configuration
- Working with the State to determine the appropriate capacity for each communications facility to meet the timeframes identified in this RFP
- Maintaining TCP/IP connectivity to the State's mainframe computers
- Administering administrative terminal access and over-the-counter PIN selection at local offices

- Maintaining FIS' communications infrastructure used for sending and receiving Federal batch updates and file downloads
- Providing appropriate online administrative access connectivity to FNS and USDA/OIG staff
- Utilizing effective communication security and encryption technologies

Batch Communications

FIS will implement secure Virtual Private Network (VPN) connections capable of transmitting (sending and receiving) encrypted batch files between the various State systems and FIS. VPN connections can utilize the full bandwidth available on the Internet and provide a solution that is easy to configure, allows for faster data transmission, and is just as secure as physical circuits. VPN connections enable dynamic routing of data and their flexibility makes it easier to build large networks with multiple endpoints.

As an alternative to establishing VPN connections, FIS is prepared to install Multiprotocol Label Switching (MPLS) circuits configured appropriately to meet the processing speed, response time, and capacity requirements of each particular connection point. The connections will be used primarily to transmit (send and receive) encrypted batch files between the various State systems and FIS. If the State desires, FIS can implement SFTP (Secure File Transfer Protocol) or FTPS (File Transfer Protocol SSL) for batch file transfers between the State and FIS.

If the State selects to use MPLS circuits, FIS will manage the following MPLS circuits and routers at the State's facilities:

- FIS will set up two separate routers at the State's primary data center to receive batch communications from FIS. One router will be connected to the AT&T circuit and the other router will be connected to the Verizon circuit. Each router will be connected to FIS' primary data center and to FIS' secondary data center.

  Both routers are cabled to each other and run Hot Standby Routing Protocol (HSRP) between the State's equipment and FIS' routers. HSRP is designed to ensure that if the primary router fails, the secondary router will automatically fill in and route the traffic.

- The State's backup data center will utilize a single router that is connected to the AT&T circuits coming from both of FIS' data centers. This dedicated connection supports annual failover testing and the State's disaster response requirements.

Figure 4.2-23 shows the State's administrative batch communications configuration:

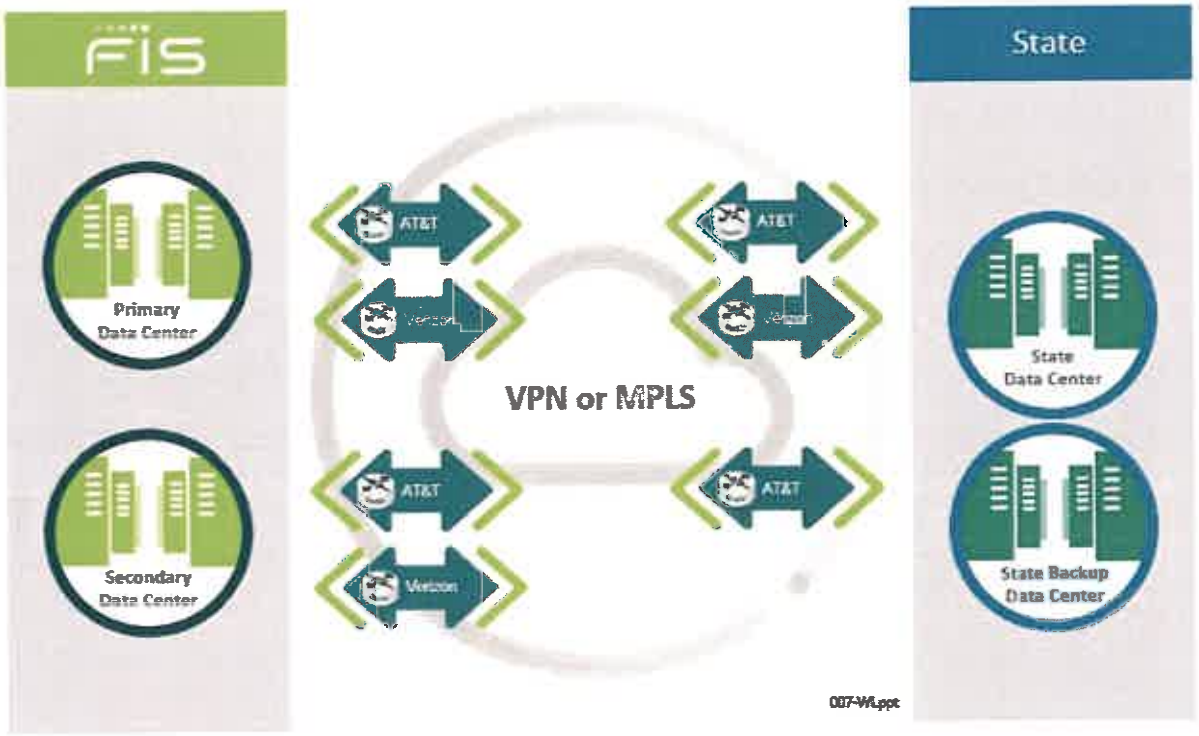


Figure 4.2-23 Batch Communications between the State and FIS

FIS has deployed and will continue to support telecommunications infrastructure that uses 256-bit Advanced Encryption Standard (AES) encryption and a 256-bit Triple Data Encryption Standard (3DES) symmetric-key block cipher for all batch communications.

For batch file transfer processing, FIS will use IBM® Sterling Connect:Direct® point-to-point file-based integration middleware, which includes the Secure Plus comprehensive cryptographic solution. Connect:Direct® with Secure Plus also enables FIS to monitor the progress of file transmissions and notifies us when each file transmission starts and finishes. FIS uses Connect:Direct® with Secure Plus because of its overall efficiency and enhanced security features.

Administrative Online Communications

FIS will leverage the State's Internet service provider (ISP) and use the public Internet for administrative online communications between the FIS primary and secondary data centers and the State's primary and backup data centers, as shown in Figure 4.2-24. Because the FIS administrative terminal (*web*ADMIN) is an Internet-based application, there is no need for any telecommunications connections to be set up at either the State's primary or backup site.

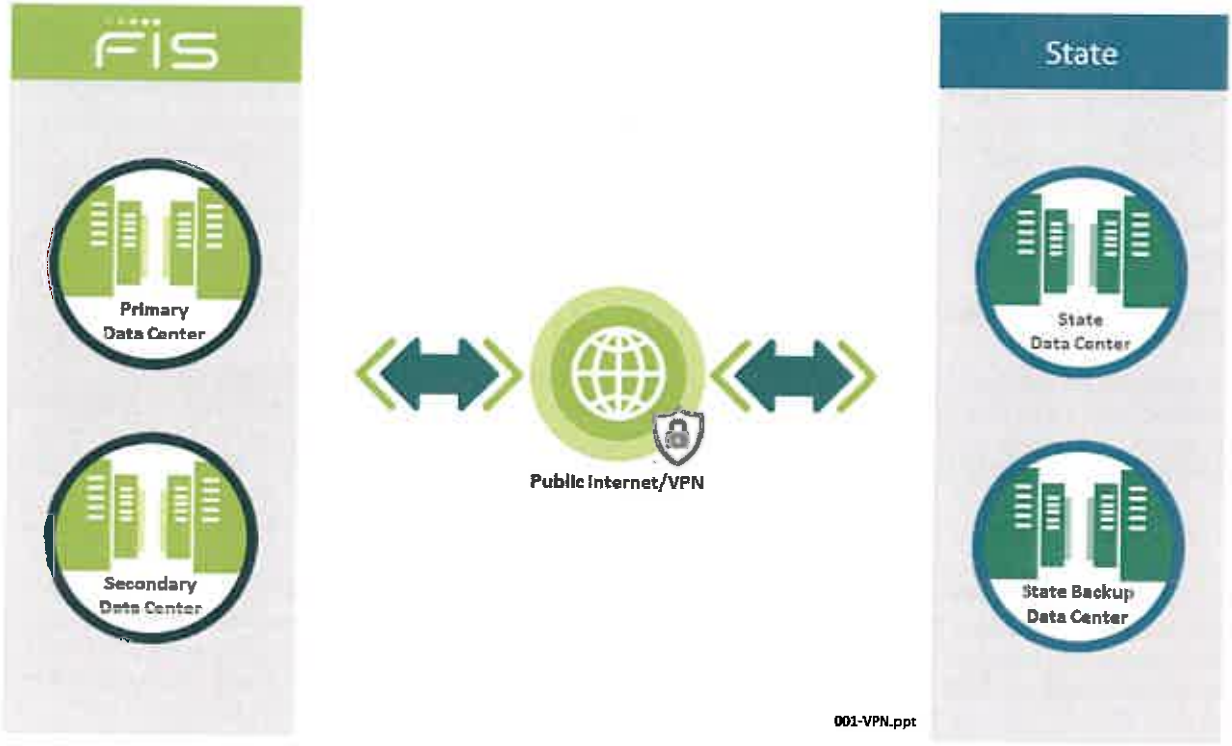


Figure 4.2-24 Administrative Online Communications

Administrative online access leverages the State's Internet service provider for webADMIN connectivity.

State users can easily and securely connect to FIS' *ebt*EDGE database over the public Internet using the FIS' *web*ADMIN from their desktop PCs. FIS uses Secure Sockets Layer (SSLv3) to establish an encrypted link and secure the connection between the State users' browser applications and the FIS website, so any user who has appropriate access credentials can access *web*ADMIN from anywhere there is a working Internet connection.

Crossroads System Interface

WIC Direct currently exchanges information with the Crossroads MIS using both a real time interface and a batch file interface. The real time interface is used primarily for setting up and maintaining WIC EBT household accounts, card assignment/replacement and benefit issuances. The batch file interface is used for providing WIC Direct with the data necessary for transaction processing, such as a list of valid retail vendors or food products, and for WIC Direct to provide the daily activity and reconciliation data back to the MIS.

The real time interface makes use of web service calls across the Internet using SSL cryptographic protocol for communication security. Message security is provided by using a system generated token with every method call. WIC Direct maintains a detail audit trail of all messages that are received from the initiating system. In addition, the integrity of this interface is ensured through the use of a daily reconciliation process which verifies that all messages processed by WIC Direct were initiated by the MIS.

The batch files will continue to be transmitted via the Secure File Transfer Protocol (SFTP) with a secure sign on. The data exchanged between the systems will be encrypted using SSL protocols. A user ID and password are required to log onto the SFTP server. A further verification is a file sequence number that is maintained by the sender and is validated by the receiver. For each file that is sent, an acknowledgement file is returned to the sender. This allows the sender to know if any files were received that were not initiated by the sender. WIC Direct maintains a history and audit trail of all files sent and received.

The passwords used to secure both the online and batch interfaces are stored in a non-reversible, hashed form in the WIC Direct database.

Connectivity between Backup Sites

For data exchange, the FIS Team proposes to continue to use the connection between the Clinic information system and WIC Direct that utilizes SSL over the Internet. Using this approach, the WIC MIS accesses WIC Direct using a Uniform Resource Locator (URL). A URL is basically a name (like a .com address) that translates to the specific numeric address in the WIC Direct system.

In the event of a failover, the URL providing access to WIC Direct is reconfigured to point to the backup facility. The WIC MIS does not have to change any configuration in order to access the backup system. One function of the Internet is to provide multiple paths by which a transaction can be moved from its source to its destination, thus replicating the backup the FIS Team built using permanent links with large trade partners. Therefore, connectivity between the WIC MIS primary and backup sites and WIC Direct primary and backup sites will be handled through Internet routing. The failover should be transparent to the WIC MIS. In the event of a catastrophic disruption, benefit issuance will still occur between the respective WIC MIS and WIC Direct backup sites.

4.2.1.3 POS Transaction Processing Standards

POS Transaction Processing should be described within the QUEST® Operating standards for SNAP and TANF/Cash transactions and WIC according to FNS Standards which are both found in 526, Documents Library.

FIS complies with the federal regulations within the QUEST® Operating Rules for SNAP and TANF/Cash transactions, and the FNS WIC EBT Operating Rules for WIC transaction processing. Refer to Section 4.2.3, *Goal: Transaction Processing System*, for a full discussion of transaction processing.

4.2.1.4 Administrative System Functionality and Reports

The Vendor should clearly explain and detail the Vendor's EBT Administrative System functionality and web-based reporting system, including the multi-level physical access controls, and any hardware and/or software that are necessary to support this function.

Objective:

FIS strives to exceed all State EBT stakeholder expectations. We believe that offering all stakeholders a variety of ways to access information related to their EBT needs will improve their comfort level with EBT. We are committed to providing state-of-the-art technology designed to meet the needs of DHHR state and local staff and federal agencies. As stated in Section 4.2.1, *Goal: EBT Administration System*, Web-based access to the administrative systems for the SNAP, TANF/Cash, Child Care and WIC EBT programs provides West Virginia with the flexibility for the State staff, fraud investigators, and other authorized users to access the system remotely, anywhere Internet access is available, with no special requirements for hardware or software.

SNAP, TANF/Cash and Child Care Administrative Functionality

FIS will provide DHHR personnel, and federal agencies as designated by DHHR, access to the *web*ADMIN application. Authorized users can log into the FIS ebtEDGE Agency Portal and navigate to the *web*ADMIN application. *web*ADMIN will not only enable authorized DHHR state, local, and federal staff to perform inquiries into the SNAP, TANF/Cash and Child Care programs, but will also continue to provide the functionality for establishing and funding EBT accounts which can be used for fraud investigations. DHHR staff can search and view online history transactions, and have the ability to initiate a repayment of benefits, change the status of a claim or a card, and cancel a member's EBT card, if necessary.

Transactions that originate via the *web*ADMIN are sent to FIS in online processing mode. FIS meets general industry standard response times for administrative transactions. Most Administrative Terminal transactions have host response times of less than two seconds, using our integrated EBT platform. Some Administrative Terminal transactions, such as extensive history transaction searches, will require additional response time. Additionally, since the Administrative Terminal solution incorporates the State's internal network, other applications or processes outside the control of FIS may impact response time.

*web*ADMIN is just one part of FIS' service offerings to DHHR. In addition to access to the *ebt*EDGE database via the *web*ADMIN application, the FIS *ebt*EDGE Agency Portal offers other services and information. DHHR staff gains significant operational benefits using all of the services offered in the *ebt*EDGE Agency Portal. Figure 4.2-25 shows the *ebt*EDGE Agency Portal Home Page.

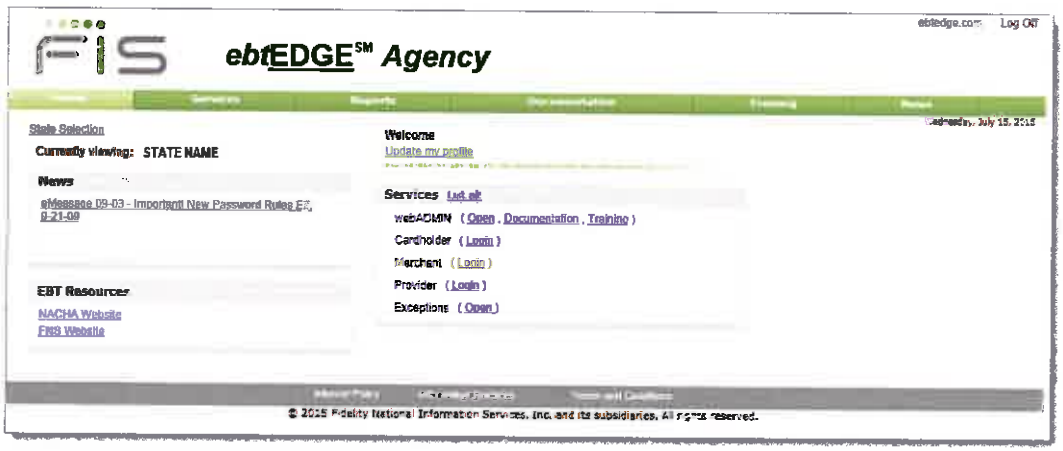


Figure 4.2-25 ebtEDGE Agency Portal Home Page

A single sign-on provides access to all authorized Agency Portal services.

Authorized DHHR users have access to these applications and services via the *ebt*EDGE Agency Portal:

- ***web*ADMIN**—The most user-friendly administrative terminal in the industry—FIS' Web-based administrative terminal is designed for the way DHHR staff perform their job functions.

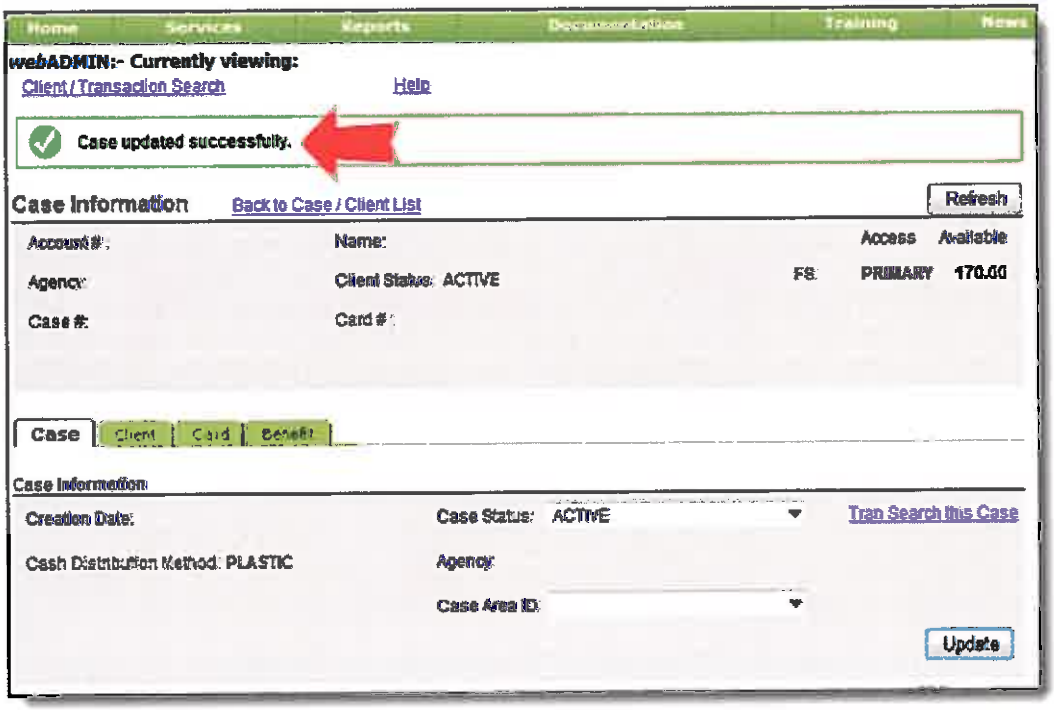


Figure 4.2-26 Dynamic Message Confirmation

Dynamic messaging guides the user through functions and provides reassurance that a task was successfully completed.

- **Reports** - DHHR staff can access reports via FIS' easy-to-use *ebt*EDGE Reports solution. Through the *ebt*EDGE Reports' web interface, authorized users can access various financial, security, support, and statistical reports. Once a report is selected and displayed on the page, the user has the option of viewing, printing, or downloading it to a PDF or text file or, for specific files identified by DHHR staff, exporting to Excel. Please refer to Section 4.2.4, *Goal: Functional Requirements and Design Specifications*, for details about FIS' web-based reporting system.

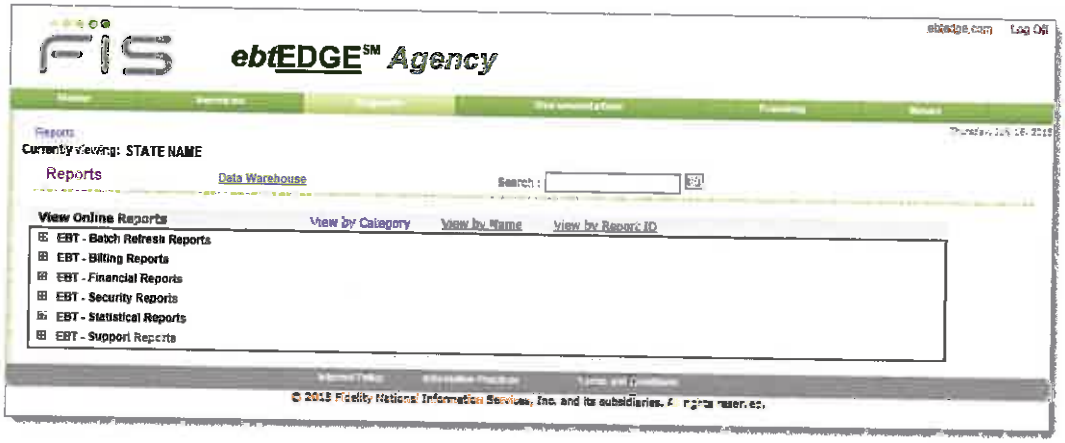


Figure 4.2-27 Reports Page

Available online reports are just a click away and can be printed or downloaded as needed.

- **Data Warehousing**—Access to enhanced reporting using transaction history for purposes such as fraud investigation. The Data Warehouse provides users with the ability to create and save ad hoc reports. Refer to Section 4.2.2, *Goal: System Design*, for more information about the Data Warehouse.
- **Documentation and Manuals**—EBT documentation and user manuals can be conveniently stored online for reference or printing. Online searches through large documents allow for faster retrieval of information.
- **Function Help and FAQs**—Online help and frequently asked questions.
- **Other *ebt*EDGE Portals**—Authorized users will also have access to both the *ebt*EDGE Member Portal and Merchant Portal.

Authorized DHHR staff access the selected *ebt*EDGE services through a single entry point. FIS' *ebt*EDGE Agency Portal is Windows-compatible and provides simple navigation, online tutorials for *web*ADMIN users, and the convenience of online documentation and reports.

Web Access Security and Controls

The FIS Administrative Terminal relies on an industry-standard security solution. This solution delivers an integrated set of shared security and management services, allowing for centralized authentication and multi-level access control, and leverages these services across all users and applications.

FIS' security solution deals with the issues of identity and authorization so that the right people get access to the right information, enabling them to conduct business easily and transparently. FIS employs

authentication management information (who you are), and authorization management (what you are allowed to access) to maintain a secure environment.

Using SSLv3 to encrypt data, FIS protects the integrity and information confidentiality between two endpoints. For example, SSLv3 is used to secure the data transmitted between a desktop endpoint being used in the State's office and the server. FIS is committed to providing superior end-to-end security encryption, and will monitor the technology and upgrade if and when this becomes necessary.

Common terminology used in describing FIS' security applications and controls includes:

- **Netegrity®/SiteMinder®:** FIS uses Netegrity's leading-edge solution, SiteMinder, an access management software solution that provides centralized security services for managing user authentication and access to Web-based applications.
- **Authentication:** Verification of the identity of a person. Authentication is the process of verifying identity so that one entity can be sure that another entity is who it claims to be.
- **Authorization:** Granting of permissions.
- **Firewalls:** A security scheme that prevents unauthorized users from gaining access to a computer network and monitors the transfer of information to and from the network.
- **Demilitarized Zone (DMZ):** Industry-standard security implementation in which browser interfaces have direct secure access to web servers, but only indirect secure access to other key hosts via the web server's secure access to them.

Figure 4.2-28 shows the security controls used for *web*ADMIN.

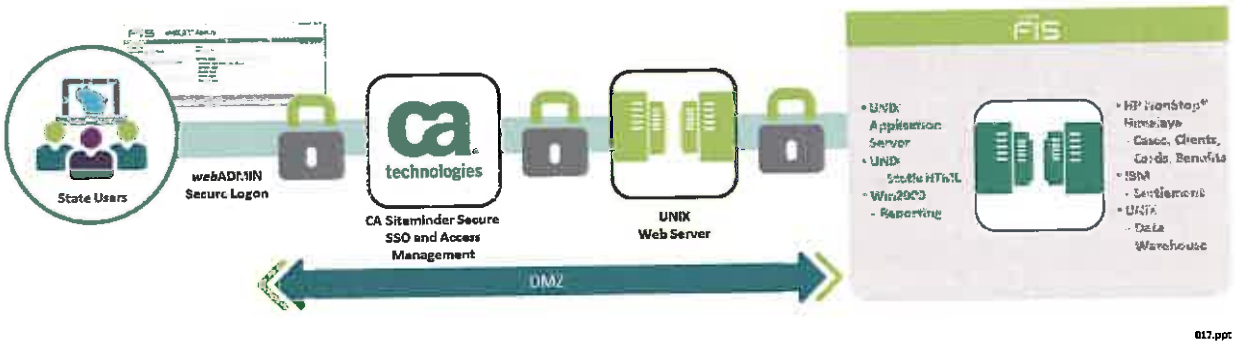


Figure 4.2-28 webADMIN Security Controls

FIS employs industry-standard security controls.
A single sign-on provides your users with access to all web-based functions.

Multi-level Access Control

FIS knows the importance and value of a state-of-the-art security system. FIS will provide a straightforward security system that meets your needs to administer and maintain users and profiles. The FIS *ebt*EDGE *secure*ADMIN has proven to be an extremely secure web application, using the most current industry-leading hardware and software. User access is controlled by multi-level security

administration and the use of User IDs and passwords to log on to our secure web servers. Multi-level access controls ensure that the State can select authorized individuals and control the type of access individuals have to the EBT system. FIS' *web*ADMIN provides the State with the flexibility to define and establish multiple user profiles, and change them in real time on an as-needed basis.

User Profiles

To control the user functions on the *web*ADMIN application, the *ebt*EDGE *secure*ADMIN feature allows the flexibility to define and establish multiple user profiles. These profiles define the level of access based on the specific job functions of each user. Each administrative terminal user, as he/she is granted access, is assigned to a specific security profile based on the requirements for his/her job. As is currently in place, the State will have the ability to add, modify, or delete user profiles at any time without incurring any costs for these changes. FIS is able to support an unlimited number of profiles based on the State's current and future business needs.

A user profile is made up of security resources (for example: Cardholder Inquiry, Case Inquiry, Card Issue, Card Reissue, PIN Reset, etc.), which are functions that your EBT security personnel can group together, depending on a user's job function. The profile(s) are assigned to a User ID so that when the user logs on to the *web*ADMIN application, that user will have access only to the functions allowed with that specific profile(s). This feature provides for the separation of duties. To establish strong internal controls, EBT security personnel can ensure that only appropriate staff has access to the proper *web*ADMIN functions and that no one will be assigned incompatible functions.

While FNS security administrators currently are able to add, delete, deactivate and reactivate IDs, and assign and reset passwords, they have view-only access and cannot access or affect the State's IDs. FIS has already established user profiles for FNS.

The State's security personnel ensure that the appropriate staff has access to the appropriate *web*ADMIN functions by granting users inquiry-only, update, or a desired combination of functions. Table 4.2-1 shows the security profiles the State currently uses, demonstrating how the State maintains a separation of duty for their users by the use of roles and their related permissions.

Table 4.2-1 Security Profile Examples

Profile	Function
Activity Monitor	• Activity Monitor • Batch Activity • Client Change • Search by Client • Search by Merchant • Search Transaction by Client • Search Transaction by Merchant
Batch Refresh Reports	• Batch Refresh Error Report • Batch Refresh Total Report

Table 4.2-1 Security Profile Examples

Profile	Function
Billing Reports	• IVR PIN Select Report • Billing Audit Report • Billing Case Summary • Billing Detail Report • Billing Exception Detail • Billing Summary
Client Merchant Search	• Client Change • Search By Client • Search By Merchant • Search Transaction by Client • Search Transaction by Merchant
Financial Reports	• ACH Activity Direct Deposit • ACH Activity Merchant • ACH Activity Overdrafts • ACH Activity Summary • AMA Batch Issuance Report • Adjustment Transaction Activity Report • Adjustment Transaction Activity Summary • Adjustment Transaction Detail • Agency Reconciliation Report • Clearing Statement • Daily ASAP Balancing • Daily Activity Authorization • Daily Activity Summary • Daily Activity Terminal • Repayment Report • Repayment Summary • Terminal Activity Report • Terminal Activity Report Merchant • Terminal Activity Report State

Table 4.2-1 Security Profile Examples

Profile	Function
Security Reports	• Access Definition Report • Failed Logon Report • Logon Logoff Report • Session Activity Monthly Report • Session Activity Monthly Summary Report • User Access Report
Statistical Reports	• Balance Verification Report • Cardholder Portal Detail Report • Cardholder Portal Summary Report • Case Activity Summary • Daily Data Base Value • Daily Statistical Report • Excessive Large Balance Report • FS Merchant Activity Report between $0.00 - $100.00 • FS Merchant Activity Report between $100.01 • FS Merchant Activity Report between $5,000.01 • Food Stamp Extract Reports FNS • Management Statistics - County • Management Statistics Report • Merchant Portal Detail Report • Merchant Portal Summary Report • Monthly Utilization - FNS • Monthly Utilization Location • Monthly Utilization Summary • Network Statistics Report • Network Statistics Summary • Out-Of-State Activity Report • Out-Of-State Activity Summary • Response Time Analysis • Transaction Frequency Report • Transaction Statistics By Hour • Transaction Summary By Day • Transaction Summary By Hour

Table 4.2-1 Security Profile Examples

Profile	Function
Support Reports	• 04 Cards Issued In 12 Months - County • 04 Cards Issued In 12 Months • ATM POS Average Usage Report • Admin Activity Report Authorizations • Admin Activity Summary County Local Office • Admin Activity Summary State • Aged Authorization Action Report • Aged Authorization Detail • Aged Authorization Summary Agency • Aged Authorization Summary County Local Office • Balance Inquiry Withdrawal FS • Card Issuance Fraud Report • Card Order Report • Card Re-Issue Analysis Detail • Card Re-Issue Analysis Summary • Card Re-Issue Monthly Summary • Card Status Report Undelivered County • Card Status Report- County Local Office • Card Status Summary Agency • Denial Code Breakdown Report • Denial Code Breakdown Summary • Even Dollar Transactions • Excessive Large Dollar Transactions FS • Manual Card Entry Report County • Manual Card Entry Report Merchant • Multiple Withdrawals Same Day- FS • PIN Select Month To Date Totals • PIN Selection Report • Voucher Activity Report • Voucher Tracking Report
Card	• Merchant Search • Search by Optional • Search by SSN • Update Card • Web Admin Inquiry

Table 4.2-1 Security Profile Examples

Profile	Function
Full Admin	• Add Benefit • Add Card • Add Case • Add Client • Create Account • Display Hold Flags List • Display Repayments • Merchant Search • Replace Card • Search by Optional ID • Search by SSN • Update Card • Update Client • Web Admin Inquiry
Inquiry	• Merchant Search • Search by Optional ID • Search by SSN • Web Admin Inquiry

FIS will work with the State staff to examine user profiles that may be required by the State during the life of the contract. Because of the sophisticated design of our security system and profiles, the State can be assured of the ability to maintain both organizational controls and separation of duties to meet the most stringent audit requirements.

WIC EBT Administrative System Functionality

The FIS Team's WIC EBT web-based interface (called the WUI), currently used by the West Virginia WIC program today, provides a rich set of functionality that allows users to query, view, and, in some cases, update data stored in WIC Direct. The WUI may function at any level (State, local agency, clinic) allowed by the State. Access is completely controlled through the setup of roles and assignment of users to roles.

The WUI has many features that are common throughout the website. Every page contains a standard set of items. At the top of every page is a header that shows a logo and three lines of text with identifying information. Below this header, every page contains a horizontal menu system.

When not logged in, the horizontal menu system is limited to log on and forgot password buttons. When logged in, the menu choices are greatly expanded. When logged in, the top level menu items are replaced with logoff, change password, profile, and settings buttons. To the right of this top level menu is text displaying the name and username of the logged in user. Below this top level menu are a second row of menu items. This second row may contain accounts, banks, users, products, vendors, transactions, reconciliation, reports, jobs, files, messages, and logs buttons. Upon clicking any of these buttons the

user will be directed to a new page. The explanation for some of these pages follows throughout this section.

At the bottom of every page is a footer that shows identifying information such as product name, product version, copyright, session expiration, current server, and current installation. The footer also contains controls that allow for the time zone and DST settings of the user to be changed.

Other common display items include collapsible panels, filter areas, and exportable data grids. The panels allow the user to collapse and expand different areas of the screen. The filter areas allow for the user to quickly and easily filter data displayed on different screens. Most text filters support the capability of partial word searches. A majority of the data grids also allow for the data to be exported to a CSV file format.

WIC EBT Access Controls

All access to the WUI is controlled through entry of a username and password. There are roles for security administrators who control access for regular users of the WUI. The FIS Team grants security administrator access to select personnel at the State. Such administrators are known as "zone administrators" and have the ability to administer access for other state users. Administrators can set up users, deactivate users, reactivate users, and assign roles.

When a user is set up for the first time, WIC Direct generates two separate emails. One email contains the username of the user and the other email contains a system generated password. When a user logs in for the first time, they are prompted to select a new password. All passwords must meet the strength requirements of the State. Users are locked out after a configurable number of invalid password attempts. Only an administrator can unlock a user.

WIC EBT Multi-Level Access Controls

The WUI includes multi-level access controls using a role-based security framework. It uses a standard role-based security mechanism whereby a user's level of access to functions in the WUI is controlled by their assigned role. Access to each function in the WUI may be turned on or off for a role.

4.2.1.4.1 Administrative System Transaction Requirements

The Vendor's Administrative System should support the following transactions:

- *Investigative Account Set-up and benefit authorization*
- *Emergency and supplemental issuance*
- *Account maintenance*
- *Card status changes*
- *Pending benefits and card status updates*
- *On-line card issuance and replacement*

The Administrative Terminal solutions being proposed by the FIS Team support all of West Virginia's requirements for Administrative System transactions, as described below.

SNAP, TANF/Cash, and Child Care Programs

The *web*ADMIN application provides a wide range of administrative transaction sets and functions to meet the requirements of the State and your user community. Our extensive knowledge of EBT users and their responsibilities will ensure that the State receives an application that is both easy to use and focused specifically on your users' daily tasks. *web*ADMIN users can easily navigate through pages using menu bars, drop-down boxes, and tabs.

Table 4.2-2 identifies the inquiry and update transactions supported by our web-based *ebt*EDGE Agency Portal including that transactions mentioned above, as well as the web location where this function is available, depending on the user's security rights.

Table 4.2-2 Inquiry/Update Transactions – FIS' webADMIN Location		
Function Supported	Functionality	Location
Yes	Create new EBT cases and cardholders including investigative accounts	*web*ADMIN Account, Case, Cardholder, and Card pages
Yes	Perform account maintenance activities including modifying selected cardholder attributes	*web*ADMIN Account, Case, Cardholder and Card pages
Yes	Issue an EBT Card as an initial issuance for a new cardholder or as a replacement card for an existing cardholder	*web*ADMIN Card page
Yes	Issue an emergency and supplemental card as an initial issuance for a new cardholder or as a replacement card for an existing cardholder	*web*ADMIN Card Screen
Yes	Change the status of a card, including card statuses that result in a mailed replacement card	*web*ADMIN Card page
Yes	Reset account status	*web*ADMIN Case page
Yes	Add benefits to an account including investigative accounts	*web*ADMIN Benefit page
Yes	Void pending benefits	*web*ADMIN Benefit page
Yes	Perform account and benefit type repayments	*web*ADMIN Benefit Repayment Page
Yes	View correction requests and enter fair hearing requests and results	*web*ADMIN Exception Database
Yes	View cardholder, account, benefit grant, transaction, and card activity data	*web*ADMIN Cardholder Search/Transaction Search page
Yes	View batch processing status information	*web*ADMIN Reports
Yes	Search for EBT cases, transactions, and correction requests	*web*ADMIN Transaction History or Exception Database
Yes	View batch processing data	*web*ADMIN Reports
Yes	View financial summary data	*web*ADMIN Reports

Please refer to Section 4.2.2.1, *User Requirements*, for detailed explanations and screenshots of the *web*ADMIN application including:

- Investigative Account set-up and benefit authorization
- Emergency and supplemental issuance
- Account maintenance
- Card status changes

- Pending benefits and card status updates
- Online card issuance and replacement

WIC EBT

WIC Direct supports the WIC EBT process by providing the ability to perform the activities listed below:

- Create WIC accounts
- Update, activate or deactivate an EBT account
- Authorize or cancel benefits, including emergency and supplemental issuance
- Deactivate, issue and replace cards
- Perform PIN selection, change, and unlock
- Search by name, State ID, PAN, EBT card number or vendor number
- Access online history for a minimum of three years
- Request archived data
- Purge pending accounts and pending cards
- Adjust payments to WIC vendors via ACH
- View and manage Not-to-Exceed amounts
- View APLs, Categories, and Subcategories
- Access and view system reports
- View EBT household account information
- Search for household details
- Navigate between pages
- Search for account history and account details
- View current and future benefits

4.2.1.5 Revisions to Functional and Detailed System Design Documents

The EBT Vendor should agree to revise the functional and detailed system design documents to reflect necessary system modifications identified during the transition testing and assessment. The Vendor should agree to submit them no later than seven (7) months from contract award.

FIS understands the need for accurate, up-to-date, and complete documentation. The FIS Team will maintain and update the functional and detailed design documents to reflect changes in system design or operations identified during the transition testing and assessment, and submit the documentation no later than seven (7) months from contract award, or as agreed upon in the accepted project Work Plan. At the State's request, approved SNAP, Cash, Child Care, and WIC EBT documentation can be made available on the FIS Agency Portal Online Documentation Library, which allows State staff easy access at any time.

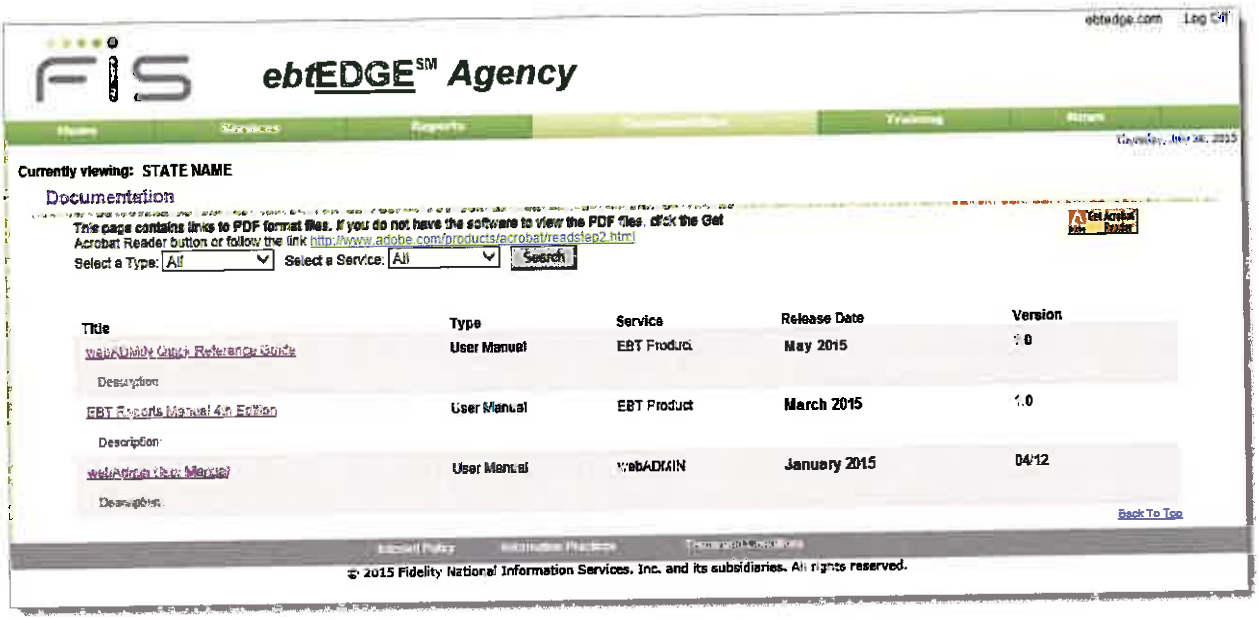


Figure 4.2-29 Online Documentation Page

Online documentation ensures that all users have the latest version of the document. There is no need to manually distribute documentation change pages.

4.2.2 Goal: System Design

The Vendor should operate and maintain a secure EBT Administrative System that will meet the State's preferences and needs for each program specified in this RFP.

Objectives:

The FIS Team maintains a comprehensive security program for our EBT systems and operations. Our security controls for managing risk to the West Virginia EBT System and operations are based on EFT industry standards and include administrative, physical, technical, and systems controls to meet the security requirements of the State. As an outgrowth of our extensive involvement in financial systems, FIS is a leader in the development of advanced security measures and internal controls and we recognize that the EFT industry standards for security management are the foundation for protecting EBT systems and services.

Our security controls in the support of the programs required under this RFP are described in this section and as required throughout our response.

4.2.2.1 User Requirements

Based upon State user requirements, the Vendor should provide information regarding its EBT Administrative System: hardware, communication protocols, VPN, web-based internet access and firewall protection.

Included in its response to this objective the Vendor should describe and provide screen shots of its Administrative System. The system's capabilities to be addressed should include:

- *Investigative account set-up and benefit authorization;*
- *Emergency, Investigative or supplemental issuance;*
- *Card status changes;*
- *Account status change capabilities;*
- *Cardholder search capability by State identification number, card number, name, and Social Security Number (excluding WIC);*
- *Retrieval of archived data and development of reports to meet the State needs;*
- *Data warehouse capabilities.*

FIS uses an industry standard security framework as part of the *ebt*EDGE administrative solution. This solution delivers an integrated set of shared security and management services, enabling it to centralize authentication and access control, and leverage these services across all users and applications.

For WIC EBT, WIC Direct includes a web user interface (WUI) component that provides administrative access for state users. The WIC Direct WUI component is the web-based interface a user sees once logged into WIC Direct. This interface provides a considerable amount of administrative functionality. The WUI provides a graphical user interface that includes drop down lists and point-and-click capabilities. From the early planning and development stages to the first implementation, the system was designed to meet the needs of stakeholders: state and Clinic-level administrative staff, WIC clients, vendors, and FNS.

Please refer to Section 4.2.1.1, *Hardware and Software Requirements/Installations*, for more information about the hardware that will be used to support the West Virginia EBT programs.

Communication Protocols for the SNAP, TANF/Cash and Child Care Programs

State and county users can easily and securely connect to the *ebt*EDGE database using *web*ADMIN from their desktop PCs via the State's Internet connection. An authorized user simply needs to navigate to our public Internet address and select *More Information* under the Agency option, which will then prompt for an authorized user ID and password. FIS maintains an industry-standard Internet infrastructure, including the necessary security controls to prohibit unauthorized access.

Web-based Internet Access and Firewall Protection

The FIS security solution handles the issue of identities and authorizations to ensure that the right people have access to the right information, enabling them to conduct business easily and transparently. FIS employs authentication management information to verify identity and grant functionality access. Technology used in describing FIS' security applications and controls include:

- **SiteMinder®**– An access management software solution that provides centralized security services for managing user authentication and access to web-based applications.
- **Authentication** – Verification of the identity of a person. Authentication is the process of verifying identity so that one entity can be sure that another entity is who it claims to be.
- **Authorization** – Granting of permissions.
- **Firewalls** – A security scheme that prevents unauthorized users from gaining access to a computer network and monitors the transfer of information to and from the network.
- **Demilitarized Zone (DMZ)** – Industry security implementation in which browser interfaces have direct secure access to web servers, but only indirect secure access to other key hosts via the web server's secure access to them.

The following figure shows the security controls used for *ebt*EDGE Internet applications.

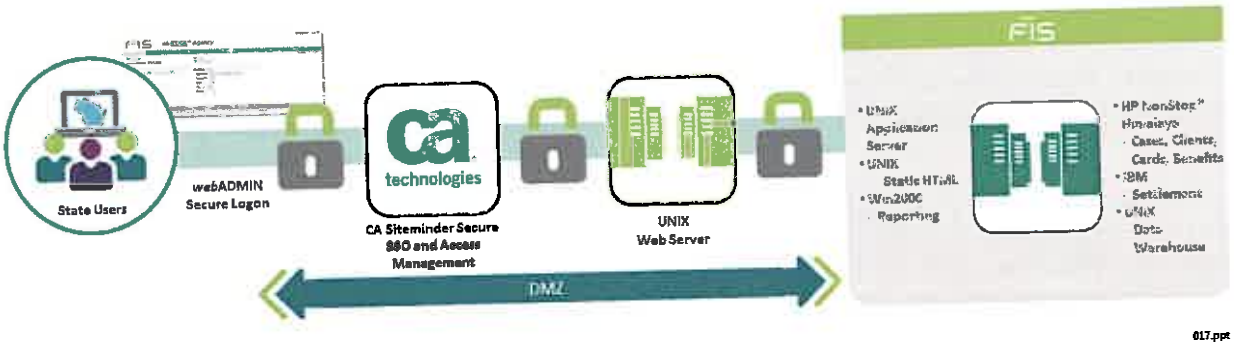


Figure 4.2-30 FIS EBT Internet Security Controls for Web-Based Applications

FIS employs industry-standard security controls. A single sign-on provides your users with access to all web-based functions.

Batch Transaction Security

FIS will establish a secure means for exchanging confidential data and large files containing confidential data with the State. Batch transactions will be submitted on a scheduled basis between the State's host computer and FIS' host computer. Back-up connections will also be provided between the State's back-up data center and FIS' secondary data center.

User Profiles

To control the user functions on the *web*ADMIN application, the *ebt*EDGE *secure*ADMIN feature allows the State EBT Contract Administrator and the State EBT Security Officer the flexibility to define and establish multiple user profiles. These profiles define the level of access based on the specific job functions of each user. Each administrative terminal user, as he/she is granted access, is assigned to a specific security profile based on the requirements for his/her job. The State will have the ability to add, modify, or delete user profiles at any time without incurring any costs for these changes. FIS is able to support an unlimited number of profiles based on the State's current and future business needs.

A user profile is made up of security resources (for example: Client Inquiry, Case Inquiry, Card Issue, Card Reissue, PIN Reset, etc.), which are functions that your EBT security personnel can group together, depending on a user's job function. The profile(s) are assigned to a User ID so that when the user logs on to the *web*ADMIN application, that user will have access only to the functions allowed with that specific profile(s). Users without such authorization are not allowed to access data inappropriate to their authorization. This feature provides for the separation of duties. To establish strong internal controls, EBT security personnel can ensure that only appropriate staff has access to the proper *web*ADMIN functions and that no one will be assigned incompatible functions. Federal agencies will have view-only access.

Users of the *ebt*EDGE administrative terminal are required to have a unique user ID and password. These are administered and controlled by a State Security Administrator who has the ability to add, delete and view users in real time. The State Security Administrator assigns each authorized user an ID based on the specific job functions of that user. Each user ID is issued according to formal operationally defined profiles, which restrict the types of inquiry and online transactions. As an example of these operationally defined levels, staff cardholders that issue EBT cards can be restricted from adding benefit authorizations to the system. This feature provides a great deal of flexibility in developing restricted-access combinations for all system users. As an example, the functions and data that can be accessed are configured for each access user ID. This allows the ability to selectively control the functions a user may perform.

The System Administrator assigns an initial sign-on password; however, the user must change this initial password immediately upon initial sign on. Strong passwords are used, requiring a minimum of eight characters containing characters from three of the following four categories: uppercase letters (A-Z), lowercase letters (a-z), numbers (0-9), and special characters. A lockout will occur if an incorrect password is presented multiple times (configurable to the State's requirements). Designated area and password administrators can reset passwords.

Passwords expire based on the defined cycle. A history of passwords is stored for each user. The system does not allow the existence of duplicate passwords. As an additional security measure, passwords are never displayed on any screen and are never printed. Users are instructed to memorize their passwords, to only enter them when prompted by a security screen, to never write them and to never share them with anyone.

Users access the system by entering a required ID and a password. This information is validated, and if correct, the user will be granted access to their authorized subset of functions. The *ebt*EDGE System does not allow the display of the PIN on an administrative terminal or PC monitor.

Authentication Data Protection

FIS protects authentication data through the use of SiteMinder. SiteMinder is an access management software solution that provides centralized security services for managing user authentication and access to web-based applications. Only authorized FIS security personnel have access to SiteMinder functionality and authentication data.

User Tracking

The *ebt*EDGE System tracks by user ID, all actions taken by the users of the administrative terminal, including user inactivity and lockouts. FIS' *secure*ADMIN System maps the user ID to any and all transactions performed by each user accessing the system. We can report by user ID, inquiries and changes to client, case, benefit, or account information, including changes to client name and address where allowed, and account closure by date and time. Tracking also includes log on/off, password changes other actions by system operators, administrators and security officers.

The FIS EBT Fraud Solutions includes Fraud Central, an optional product that can be set up to identify users who perform tasks that go outside the scope of normal. Please refer to Section .6.1, *Goal: Integrity and Fraud Detection*, for details about this tool.

Access Change and Review

The State controls user access to *web*ADMIN functions, and your security personnel will be able to control these functions online in real-time as a part of the *secure*ADMIN feature:

- Add users, user groups or user group privileges
- Change users, user groups or user group privileges
- Delete users, user groups or user group privileges
- Assign security levels to users
- Reset or un-suspend passwords

When a user is no longer authorized by the State, your authorized security personnel will be able to delete the user's account for immediate removal of access to the system.

Lock-out Threshold

FIS supports a lock-out threshold for excessive invalid access attempts. A lockout will occur if an incorrect password is presented multiple times, configurable to the State's requirements. Designated area and password administrators can reset passwords.

Deleting Passwords for Users with Revoked Authorization

When a user is no longer authorized by the State, your authorized security personnel will be able to delete the user's account for immediate removal of access to the system. The passwords of users no longer authorized to access the system will be deleted immediately upon withdrawal of such authorization.

Communication Protocols for the WIC Program

Please refer to Section 4.5, *WIC Specific Goals*, for details about the communication protocols for the WIC EBT Program.

Administrative Systems for the SNAP, TANF/Cash and Child Care Programs

FIS' *web*ADMIN application provides a wide range of administrative transaction sets and functions, meeting the requirements of DHHR's SNAP, TANF/Cash and Child Care programs. Please refer to *Administrative System Supporting the WIC EBT Program* below for information about WIC Direct, the administrative application that will be used to support the West Virginia WIC EBT program.

Administrative System Supporting the SNAP, TANF/Cash and Child Care Programs

The integration of the *web*ADMIN application with West Virginia ensures that State users are able to easily access the application. *web*ADMIN has proven to be both easy to use and focused specifically on your users' daily tasks allowing *web*ADMIN users to easily navigate through pages using menu bars, drop-down boxes, and tabs.

Emergency, Investigative or Supplemental Account Setup and Benefit Issuance

The transactions required for establishing an EBT fraud investigator account or an emergency account are handled through the Case, Client, Card, and Benefit web pages. Users who are authorized to perform this type of account setup have links and buttons available to them on various pages, based on their user profile. Authorized DHHR staff cardholders have the ability to set up EBT accounts for use in fraud investigations or emergency situations, and add benefits to EBT accounts online through *web*ADMIN. Account setup and benefit issuance are discussed below.

FIS is committed to the State and federal agencies in the detection and investigation of fraud and can assist, advice, and appropriately act to aid such investigations. FIS can work with the State to ensure that the processes in place meet the State's requirements for supporting investigation of fraud or abuse. FIS can cooperate with various authorities of the State and federal agencies responsible for compliance with laws and regulations surrounding the programs. FIS can also advise the State of any reports of suspected fraudulent activity received through our Customer Service Centers.

The FIS *web*ADMIN *ebt*EDGE System supports the setup of investigative accounts for the purpose of detecting fraud. FIS can work with the State and investigative agencies to create accounts, provide EBT cards, and provide access to transaction history.

Depending on the State's goals, FIS can assist in the detection and investigation of fraud using either of the following methods:

- County code level restriction

  Each county within the State is assigned a unique county code with specified security permissions. Security permissions for investigative accounts can be established that allow only authorized users the ability to view the data.

- Function within *web*ADMIN

  Investigative accounts within *web*ADMIN are not restricted, but rather appear as normal cardholder accounts, not drawing any attention or appearing to be special or unique accounts. Investigators can call retailers, FIS' Customer Service or State Support Service without drawing attention to the account type.

FIS has the ability to do the following:

- Provide the State with the ability to create and maintain EBT accounts and create cards for use in investigating food support fraud online through *web*ADMIN. The ability to add cases and benefits using *web*ADMIN is controlled by security.
- Allow the State to also issue benefits for these cases online. *web*ADMIN supports benefit authorization for fraud investigation accounts as needed by investigators.
- Administer training, card issuance, and PIN selection for investigators in the same manner as they are administered for cardholders.
- Provide Daily Activity reports in our standard reporting package, showing the amounts funded and the transactions performed for each case.
- Provide information from the EBT System as needed for evidentiary purposes within 24 hours of receiving the request.
- Provide the monthly ALERT file, containing retailer identification and all approved and denied SNAP transactions made by each retailer, on a regular basis to FNS.

Cardholder Search and Transaction History Search Page

Because the first page that displays in *web*ADMIN is the Client Search/Transaction History Search page, State and local agencies are able to easily access their primary Administrative Terminal inquiry screen. Users initiate a search for a cardholder by their last name/first name, PAN (card number), EBT account, DHHR-assigned unique cardholder ID (case) number, or Social Security Number (SSN). Searches by name allow an exact match search or a "begins with" search using a minimum number of characters. From this point, a user can inquire on and view all cardholder-specific information, such as benefit authorization number, or run a transaction search on the cardholder's case or card number.

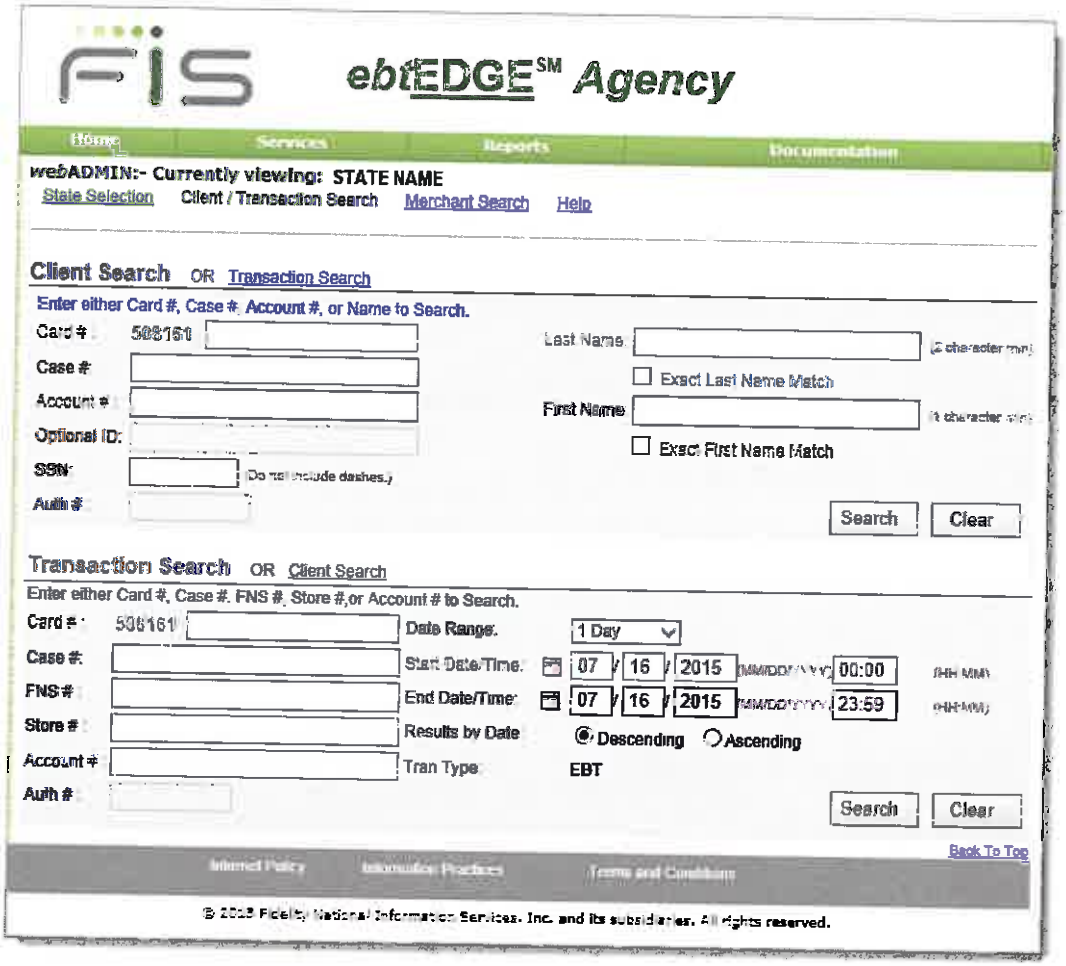


Figure 4.2-31 Client Search/Transaction Search Page

webADMIN meets all DHHR requirements for search criteria.
One entry point allows the user to search for a cardholder or perform a transaction search.

Users can also initiate transaction history searches by card number, EBT account number, name, or FNS number, and can limit the searches to a particular time and date range.

Using the Merchant Search tab, users can search for retailers by name, FNS number or ID number. In addition to the *web*ADMIN Client/Transaction Search and Merchant Search, DHHR also has the ability to perform cardholder and retailer search options within the *ebt*EDGE Data Warehouse.

Add/Update Functionality

The *web*ADMIN application uses security profiles that enable certain buttons on the web page to allow add/update functionality. FIS will grant access to the Update screens only to personnel identified by the State. The State controls user access to *web*ADMIN functions by establishing user profiles.

For example, a user with an Inquiry-Only profile will have access to view card information on the Card web page. A user with an Add/Update profile will be able to inquire on the data and will also have access to the Update button, allowing the user to change the status of a card. Using this method of web page access and security controls, all users have access to the same pages.

Figure 4.2-32 shows an example of users with and without case setup and update rights in their profiles.

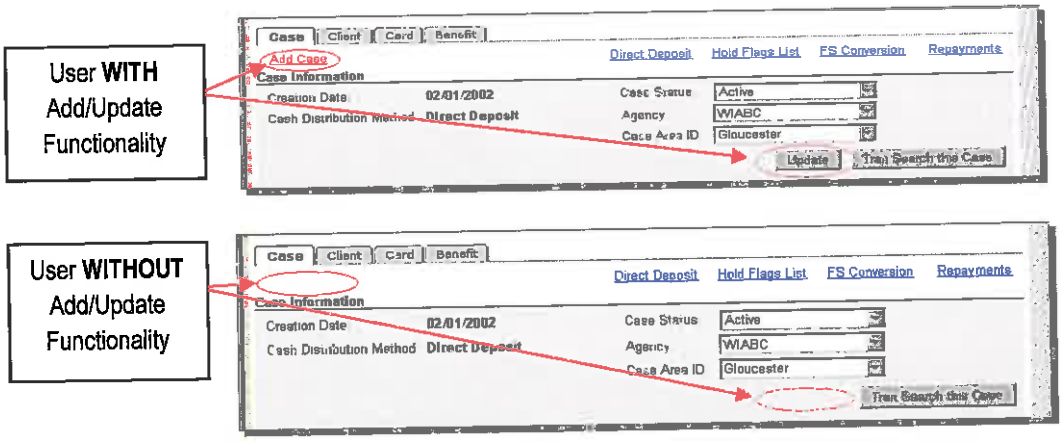


Figure 4.2-32 Add and Update Functionality

The fields displayed and actions that can be performed will depend on the authorizations granted.

*web*ADMIN Transaction Set

Table 4.2-3 identifies the inquiry and update transactions supported by our web-based *ebt*EDGE Agency Portal, depending on the user's security rights.

Table 4.2-3 Inquiry/Update Transactions - FIS' Agency Portal Functions

Function Supported	Functionality
✓	**Investigative Account Setup and Benefit Issuance** Create EBT accounts for use in fraud investigations, and add benefits to the fraud investigation EBT accounts.
✓	**Account, Case and Client Setup** Open a new account or case
✓	**Account Maintenance** Modify selected cardholder attributes, including changing the case status (account)
✓	**Add Benefits** Add benefits for an existing client. Typically, benefits are added by batch file transmission from the State, but in some circumstances, staff with security rights may add benefits using *web*ADMIN.
✓	**Benefit Cancellation** Cancel pending benefits, or benefits sent in error

Table 4.2-3 Inquiry/Update Transactions - FIS' Agency Portal Functions	
Function Supported	Functionality
✓	**Card Status Change** Change the status of a card, including card statuses that result in a mailed replacement card
✓	**Card Replacement** Issue a replacement Vault card for an existing cardholder
✓	**Client Search** Search for cardholder by name, card, Case or Social Security Number
✓	**Client Account Information Inquiry** Search for account information by cardholder demographics or benefit data
✓	**Retailer Search** Search for a retailer by name and/or FNS authorization number
✓	**Card Inquiry/Card History** View details about a cardholder's card, including the date issued and the date cancelled, the history of card issuance, card replacement and PIN selection through the ARU and/or a PIN-Select device
✓	**Transaction History Inquiry** Search for transaction history by PAN, Case or a FNS number
✓	**Adjustment Status Update** View correction requests and enter fair hearing requests and results
✓	**State Issuer** View online settlement data (State Issuer)
✓	**Update Inquiry** View batch processing status information
✓	**Repayment** Perform account and benefit type repayments
✓	Reset password

In addition to other capabilities, authorized DHHR users of the *ebt*EDGE Data Warehouse are able to research in real time:

- *Pending Benefit Search*: locate benefits that have not yet reached the benefit availability date.
- *Pending Card Search*: locate Vault Cards issued a PIN, but that the Card has not yet been linked to the account via the Card Replacement functionality.
- *Pending Demographic Search*: locate where demographic information exists without any associated benefit record.

The Data Warehouse stores historical transaction and card data over a year old. Further details can be found in *Data Warehouse Capabilities* below.

Account Setup

FIS supports the function of online account setup including creating investigative accounts. The *web*ADMIN application provides authorized users the ability to manually create an account online. FIS uses the security profiles to display the Create Account link on the top of the screen only for those authorized users. The Create Account page displays with a system-generated Account number and the Status field defaulted to Active.

Figure 4.2-33 Create Account Page

Authorized users can use the Create Account page to manually create an account online.

Case (Account) Status Changes

The Case Information Page Case tab displays for the case number provided, as shown **below.**

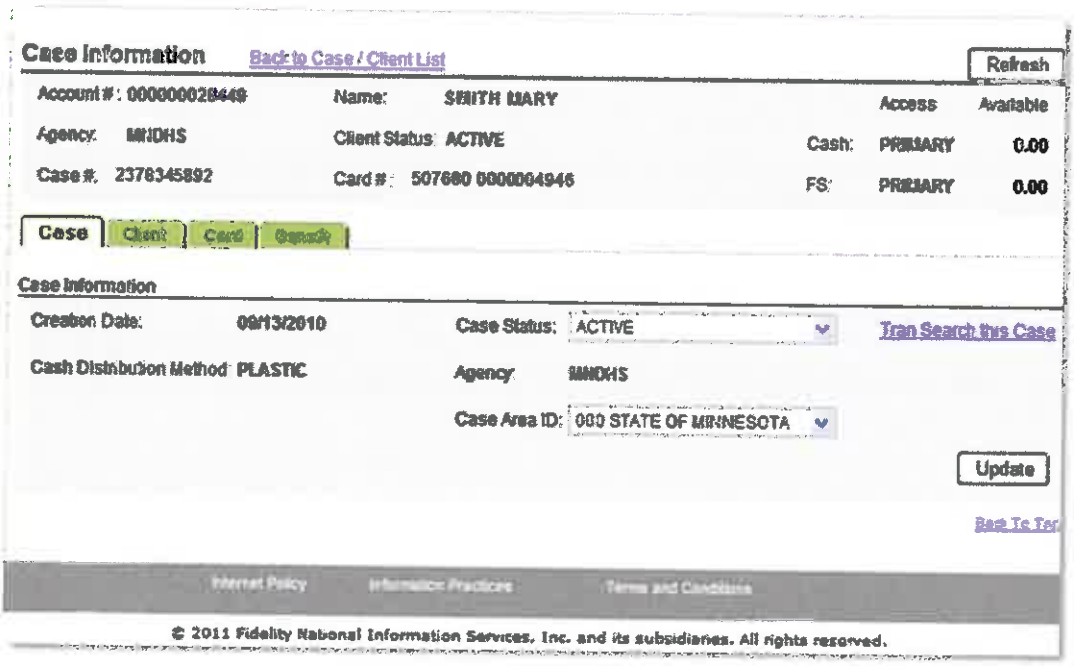


Figure 4.2-34 Case Information Page

The Case tab on the Case Information page displays the case number.

Authorized users can use the *Case Status* dropdown to change the case (account) status to one of the following options:

- Active
- Cancelled
- Inactivating (temporarily appears during account aging activity)

Benefit Page

The Benefit page of the *web*ADMIN application displays the list of benefits that have been made available to a cardholder by DHHR. Users can also view the benefit program/type, authorized amount, amount available, any hold amount for manual vouchers, the date available to the cardholder, and the last-used date for each benefit. Authorized users have access to perform maintenance to benefits, such as adds, status changes, holds, hold releases, and cancellations (prior to the availability date or under any other erroneous circumstances recognized by the State or FIS).

The following figures are examples of the Benefit page and the Add Benefit page. Authorized users can access this page to manually add benefits if needed.

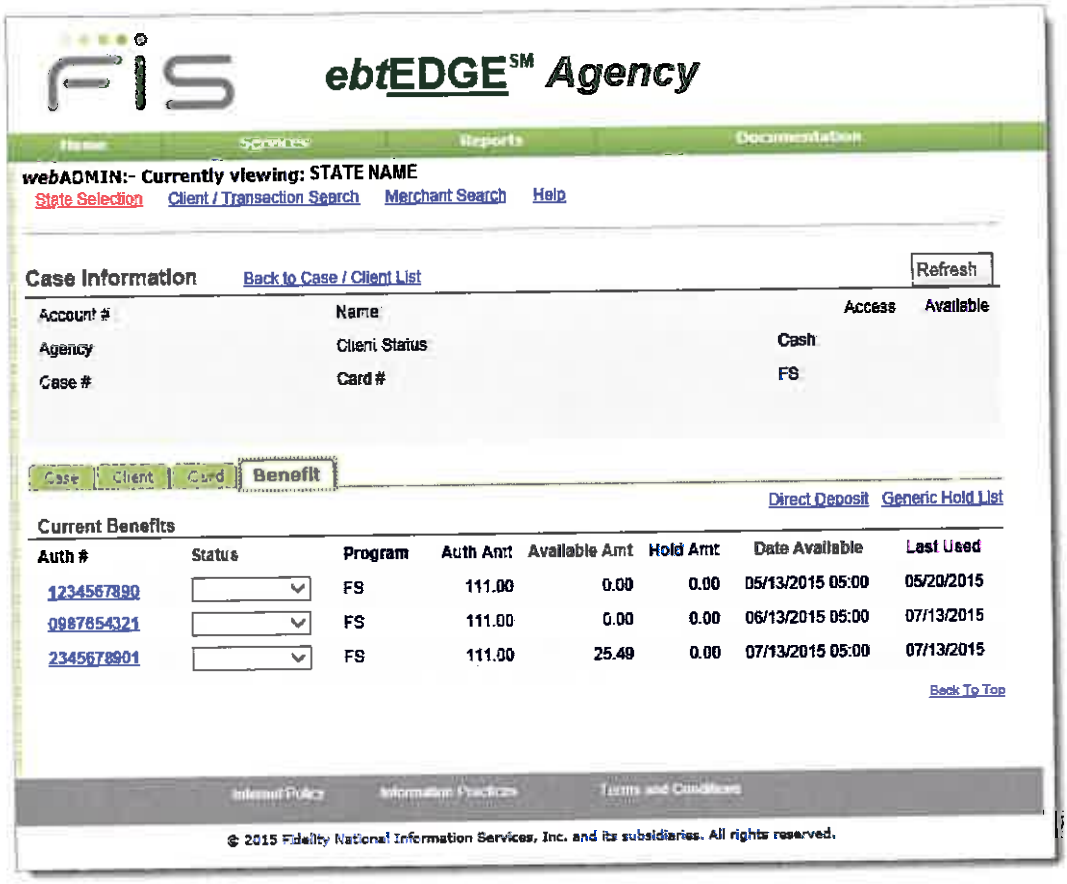


Figure 4.2-35 Benefit Page

With the proper authorization, DHHR staff can use the Benefit page to cancel benefits.

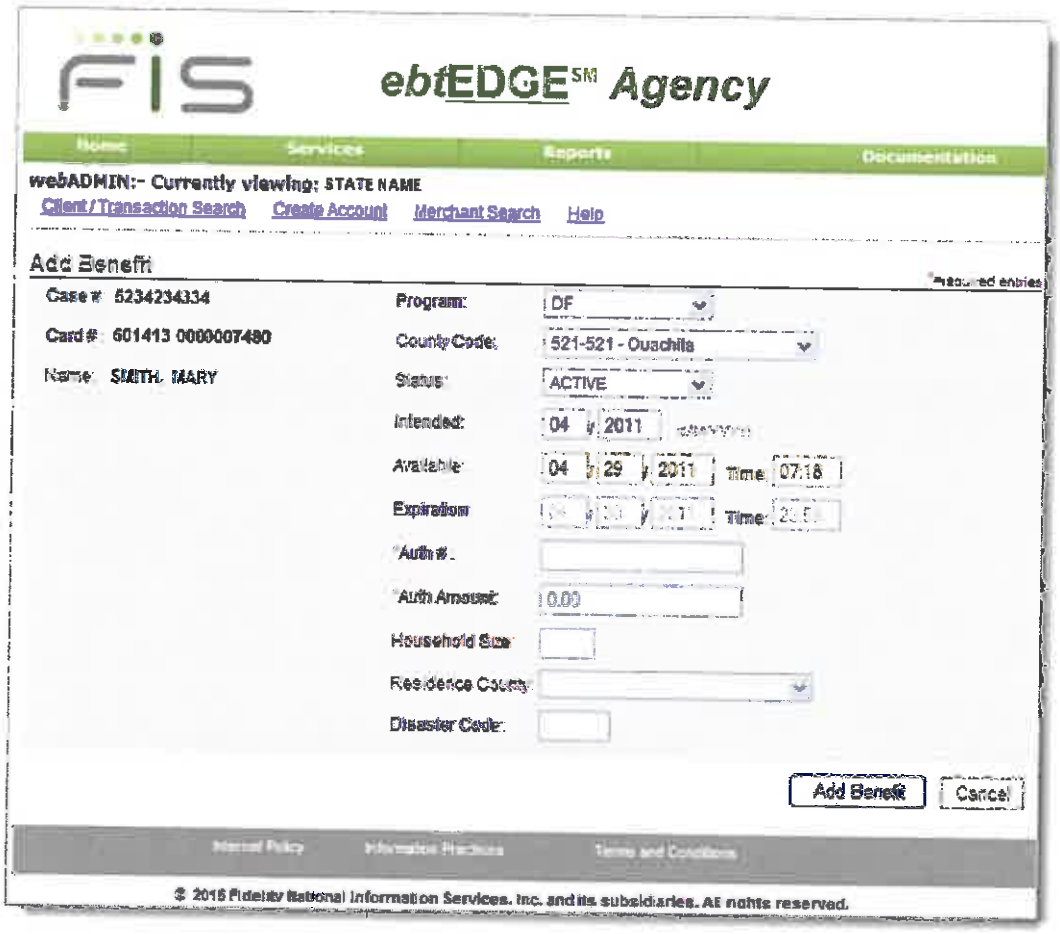


Figure 4.2-36 Add Benefit Page

With the proper authorization, DHHR staff can use the Add Benefit page to manually add benefits to an account online in real-time.

Card Page and Card Status Changes

The Card page provides information about the status of the current card, access to view previous cards (with a reason for replacement), PIN information, and a link to transaction history to search on that particular card. Users who have appropriate security access can perform update functions on the Card page, such as changing the card status, generating a replacement card, deactivating a card, charging card fees, or unfreezing PINs for cardholders.

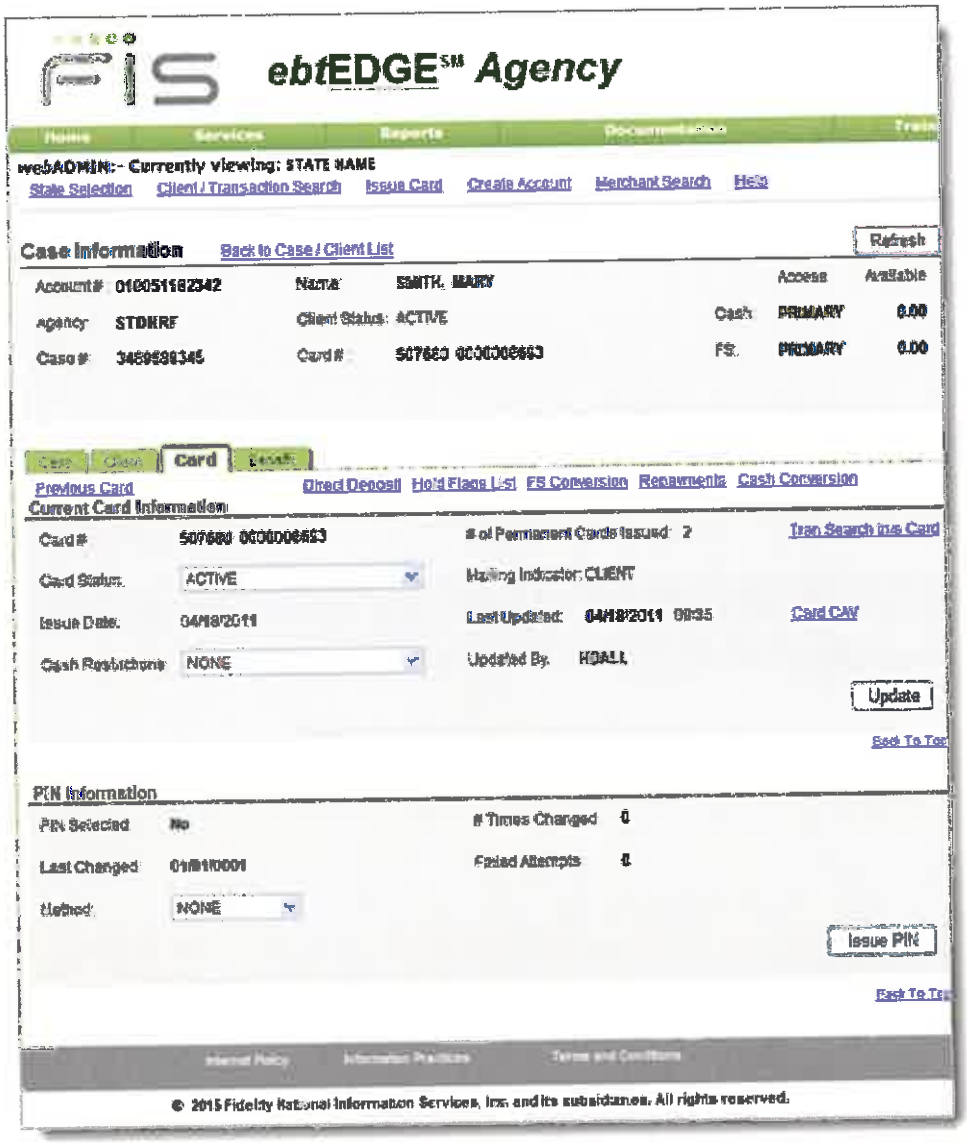


Figure 4.2-37 Card Page

The Current Card page allows the user to view details about the card including date issued and date cancelled. Authorized users may also status and replace cards using this page.

The Previous Card link on this page shows all previous cards on the database, the card number, reason the card was disabled, date the card was disabled, and ID of the user who disabled the card. One click returns the user to the Current Card page.

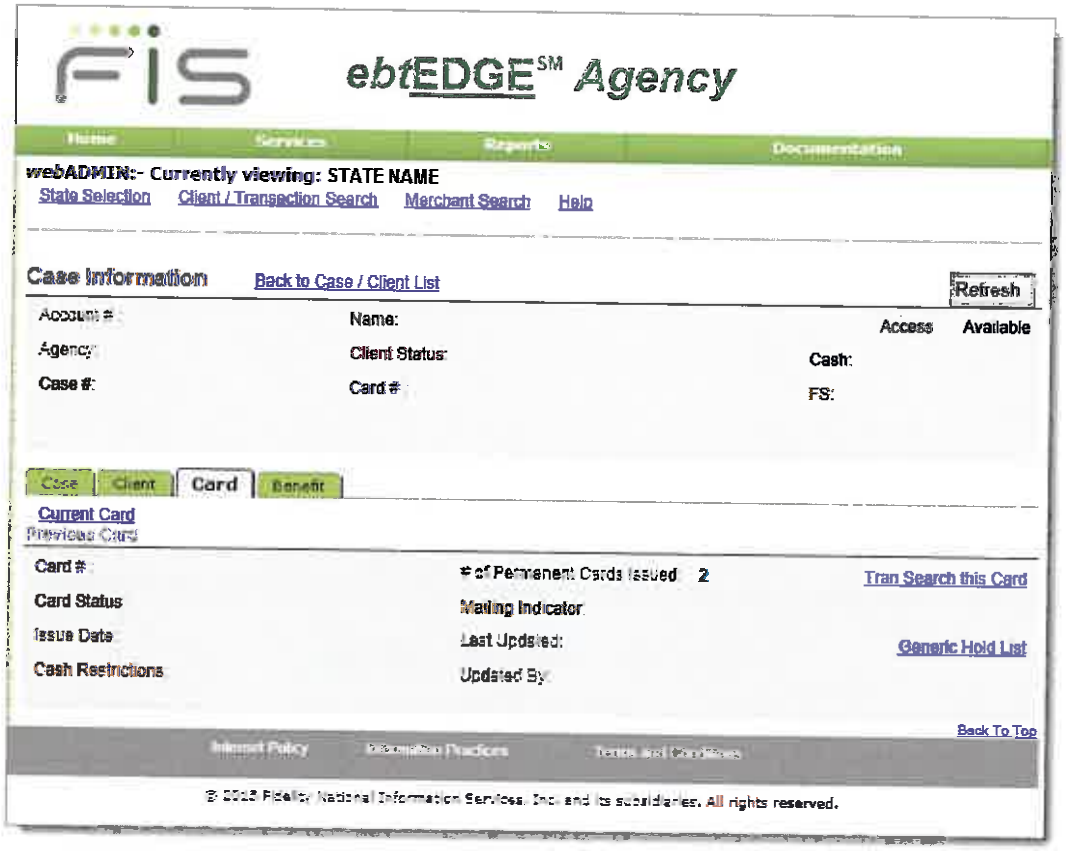


Figure 4.2-38 Previous Card Page

The Previous Card page allows the user to view card information for previous cards for that case. One click returns the user to the Current Card page.

Users who need to look up the address where a cardholder's card was mailed can locate that information using the Data Warehouse.

Retailer Search Page

To search for a retailer, users can click the blue Merchant Search link that displays on any page, and enter the retailer's FNS number, ID number, or name in the respective fields on the Merchant Search page.

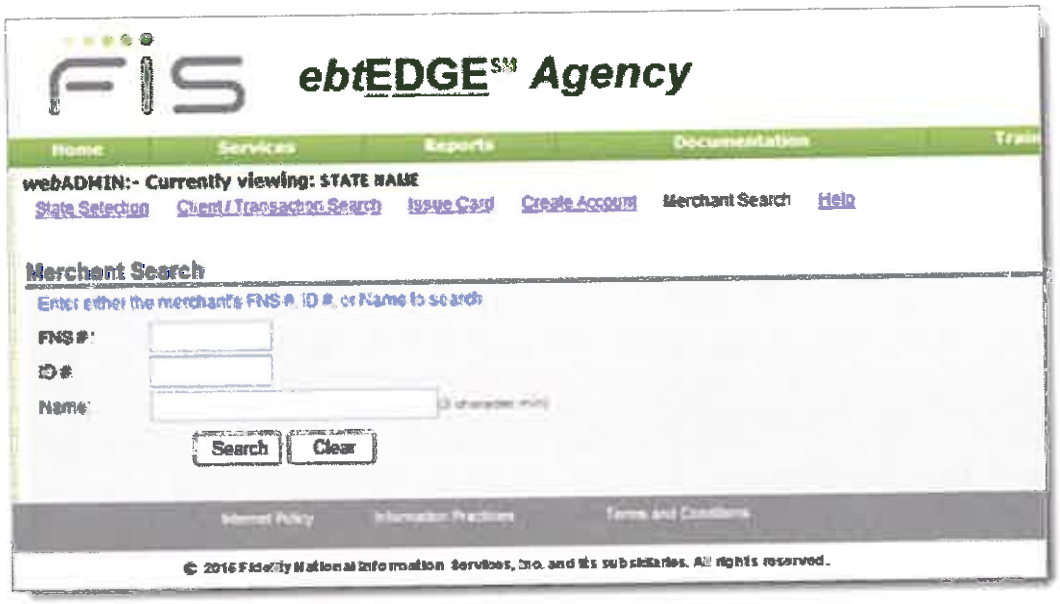


Figure 4.2-39 Merchant Search Page

The Merchant Search page allows the user to search for retailers by name or the FNS Authorization Number.

Transaction History Inquiry Page

Users can search for transactions by the PAN, Case and FNS number. Whether searching for transactions by card, case, FNS, store, or account number, the procedure is the same. The Transaction Search Results page displays in Collapse List view. When in Collapse List view, the Expand List button is at the bottom of the page. Collapse List view shows information for each transaction in a 3-line format.

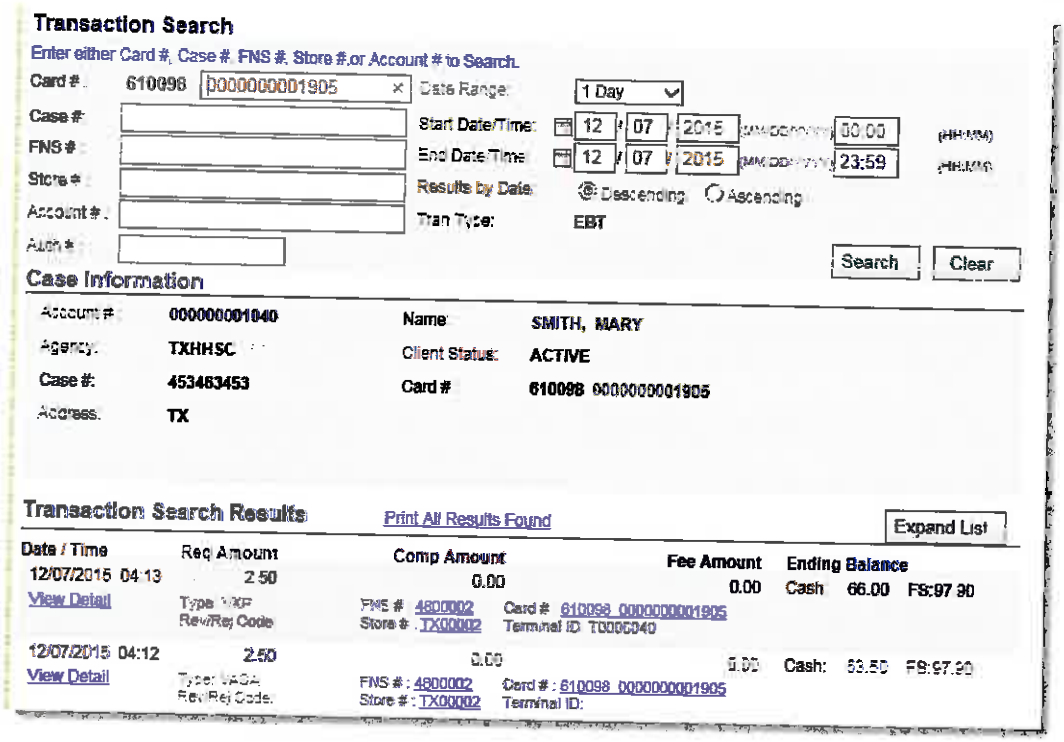


Figure 4.2-40 Transaction History Search Results in Collapse List View

The Collapse List view shows information for each transaction in a 3-line format.

State Issuer (Online Settlement Screen)

Information about settlement is available online in real-time for at least 90 days through the FIS *ebt*EDGE Agency Portal accessed using the Internet, as shown in Figure 4.2-41. Authorized users will have access to various financial and statistical reports via our easy-to-use web reporting interface.

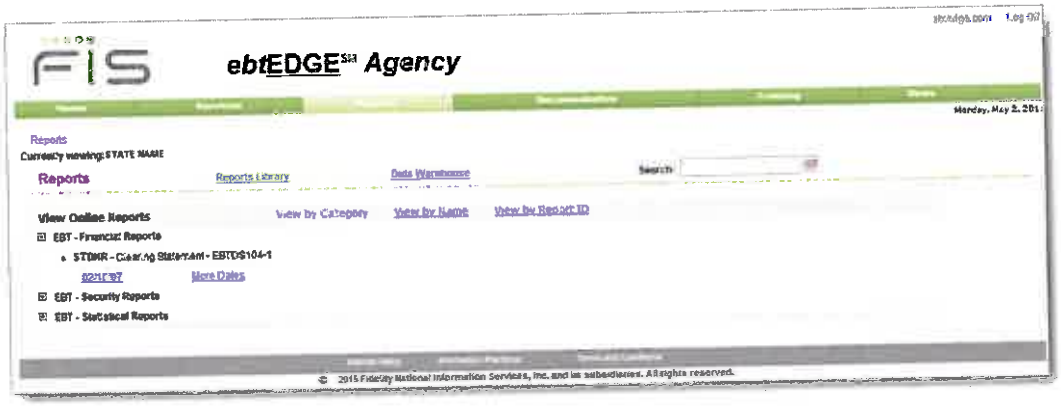


Figure 4.2-41 Settlement Information Using the Agency Portal Reports Screen

Available online settlement information is just a click away and can be printed or downloaded as needed.

Batch Transmission Status

The State can view information about the status of batch transmissions using the *Batch Refresh Total Report* and the *Batch Refresh Error Report* online, in real-time using the FIS *ebt*EDGE Agency Portal accessed via the Internet.

The *Batch Refresh Total Report* is organized by file transmission that provides a confirmation of the processing of the batch file(s). The report provides statistics on each batch FIS receives from the State. The report summarizes the total number of detail records, the count and dollar amount for the add transactions, the number of changes, deletes, and errors detected. The actual results are compared to the information provided by the State on the trailer record. The results of the comparison are reported to ensure the complete and accurate transfer of data during nightly batch processing. If the header or trailer is incorrect, if it is a duplicate batch number, or if the detail does not balance back to the trailer totals, the batch file is rejected.

The *Batch Refresh Error Report* lists all records that were not processed due to an edit error. For those records in error, the report lists case number, record number in the file, record type and action, the field in error, the error data, and error description. The *Batch Refresh Error Report* will report all errors that occur in the batch received from the State, including duplicate case exceptions.

Benefit Repayment Page

FIS gives authorized users access to perform benefit repayments through the Repayment page. Users are able to link to the Repayment page from the Case, Client, Card, or Benefit pages. From those pages, the cardholder-specific data is displayed automatically, eliminating the need to manually enter the information. To complete a repayment transaction, the user inputs the total dollar amount to be repaid and selects the benefit class of the repayment. In the event of an erroneous repayment, a user can void the transaction while still on the Repayment page. Rather than transferring funds, repayments are non-settling transactions that decrease the cardholder's account balance, and decrease the outstanding liability on the database for the amount of the repayment transaction.

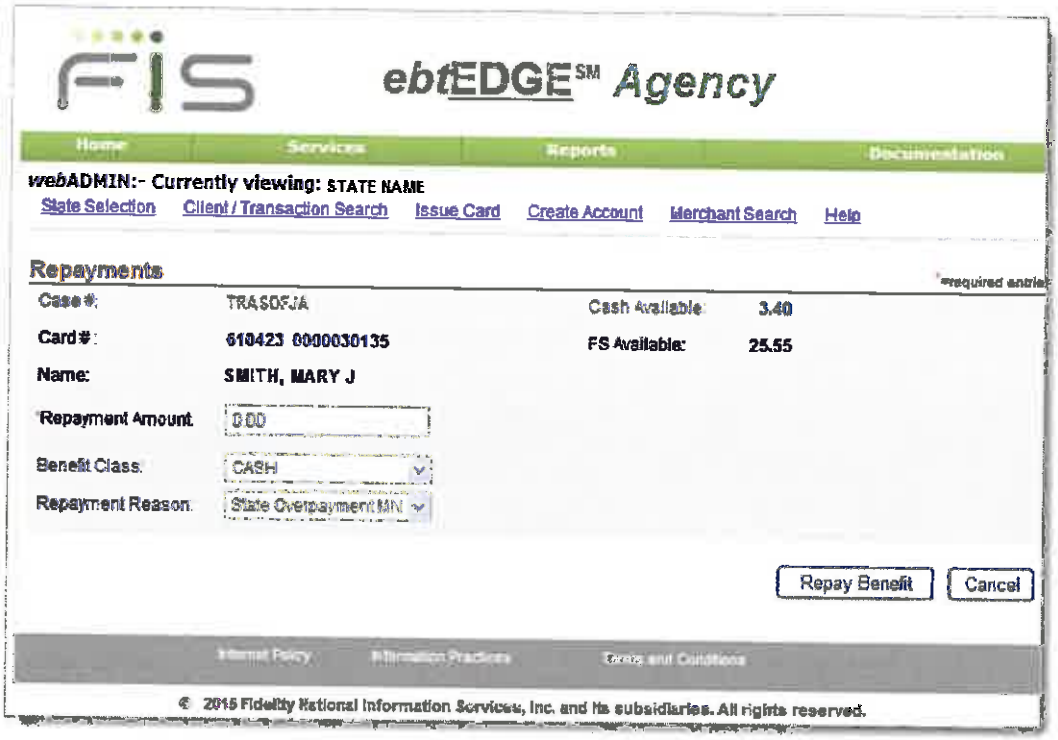


Figure 4.2-42 Benefit Repayment Page

The Benefit Repayments page enables the user to perform benefit repayments actions.

Password Reset

DHHR controls user access to *web*ADMIN functions. DHHR's EBT security personnel will be able to control the password reset function in real time as a part of the *ebt*EDGE *secure*ADMIN feature described previously in this section.

Archived Data Retrieval

The State will have access to individual level raw data for cardholders, retailers, transactions, and EBT administrative system users to use with other data sources, such as the State's eligibility system data, to monitor fraudulent activity. A rolling five years of data will be available via our Data Warehouse. See *Data Warehouse Capabilities* below for more information.

Data Warehouse Capabilities

FIS' Data Warehouse is an information repository containing large amounts of financial and demographic data from multiple sources for extended periods of time. Our Data Warehouse uses prebuilt queries with user controlled parameters, targeted for the casual or novice user. Users can do Searches to obtain data related to:

- Benefit transaction detail, including transaction history by account number
- Member demographics and actions
- Benefit information
- Card status
- Card issuance
- Account actions
- Retailer information to include FNS number, POS, out-of-State usage

Our data feed mechanism gives users current EBT information at their fingertips and our smart query/search interface retrieves the data requested quickly. The data stored in the Data Warehouse is separate from the State's eligibility system, allowing users to search for and retrieve EBT data freely without impacting daily production. Because users may need to access to the most current transaction, client, or retailer information, DHHR's data will be maintained in the repository and will be refreshed on an up-to-the-minute basis. State staff will not have to wait for a scheduled daily data cutoff time to get to the latest information they need.

The Data Warehouse is an information repository containing large amounts of financial and demographic data from multiple sources for extended periods of time. Our Data Warehouse uses prebuilt queries with user controlled parameters, targeted for the casual or novice user. Users can do Searches by cardholder or retailer.

In addition to the data analysis tools described throughout this section, the State will have access to individual level raw data for cardholders, retailers, transactions, and EBT administrative system users to use with other data sources, such as the State's eligibility system data, to monitor fraudulent activity.

FIS will make up to five years of data in the following areas available to the State:

- Benefit transaction detail, including transaction history by account number
- Client demographic and actions
- Benefit information
- Card status
- Card issuance
- Account action
- Retailer information to include FNS number, ATM/POS, out-of-State usage

FIS understands that users do not like to wait around for information they need to do their jobs; consequently, the State needs a Data Warehouse that meets its data access and retrieval expectations. Our data feed mechanism gives users current EBT information at their fingertips and our smart query/search interface retrieves the data requested quickly. The data stored on the Data Warehouse is separate from the State eligibility system, allowing users to search for and retrieve EBT data freely without impacting daily production. Because users may need to access to the most current transaction, client, or retailer information, DHHR's data will be maintained in the repository and will be refreshed on an up-to-the-minute basis. State staff will not have to wait for a scheduled daily data cutoff time to get to the latest information they need.

As described below, Our Data Warehouse provides functionality over and above the daily activity files and standard reports FIS provides.

Functionality Overview

Users with access to our Agency Portal application will be able to directly link to our Data Warehouse application if their roles and permissions allow for this type of access. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to retrieve historical data for analysis, fraud investigation, and research from the reports page. Our Data Warehouse offers users access to client transaction history, financial, statistical, and retailer data to create on-demand and customized ad hoc reports.

Because FIS developed the smart query/search interface from the reports page to our Data Warehouse, users will be able to transition seamlessly between the two applications. This user interface has the same look and feel as our *web*ADMIN. A user's navigation through pages, using menu bars, drop-down boxes, and tabs, is the same on both applications. Imitating the design of *web*ADMIN helps streamline training your users.

Through user input and collaboration, we have been able to simplify and segment the query/search request. The initial search may be for investigation of potential fraud, requiring information specific to a client or retailer. Queries may be conducted using any of several types of client or retailer identifying information, as shown in the following figures.

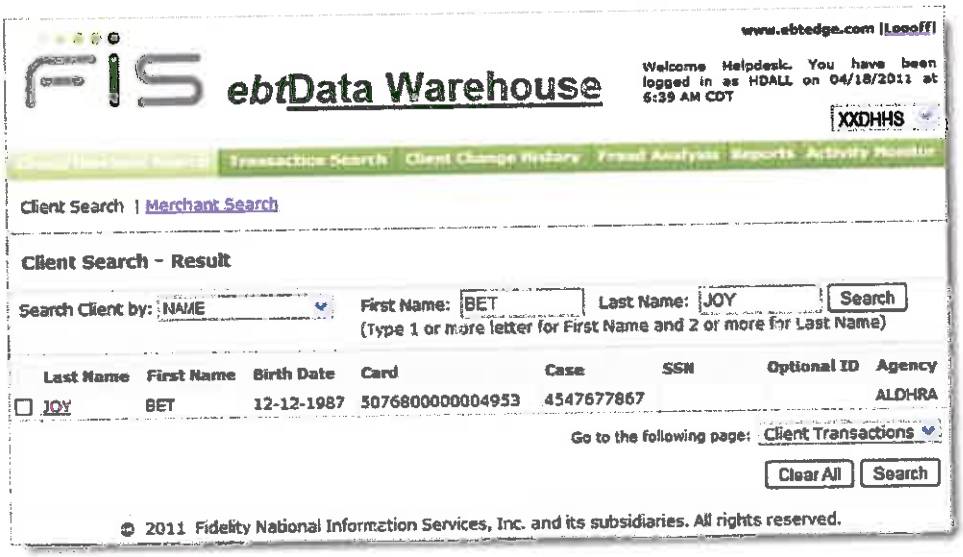


Figure 4.2-43 Data Warehouse Client Search – Result Page (Sample)

The Client results display after selecting specific Search by criteria such as Name, Date of Birth, Card Number, Account Number, Case Number, or SSN. Users then check those names when they want to request further information.

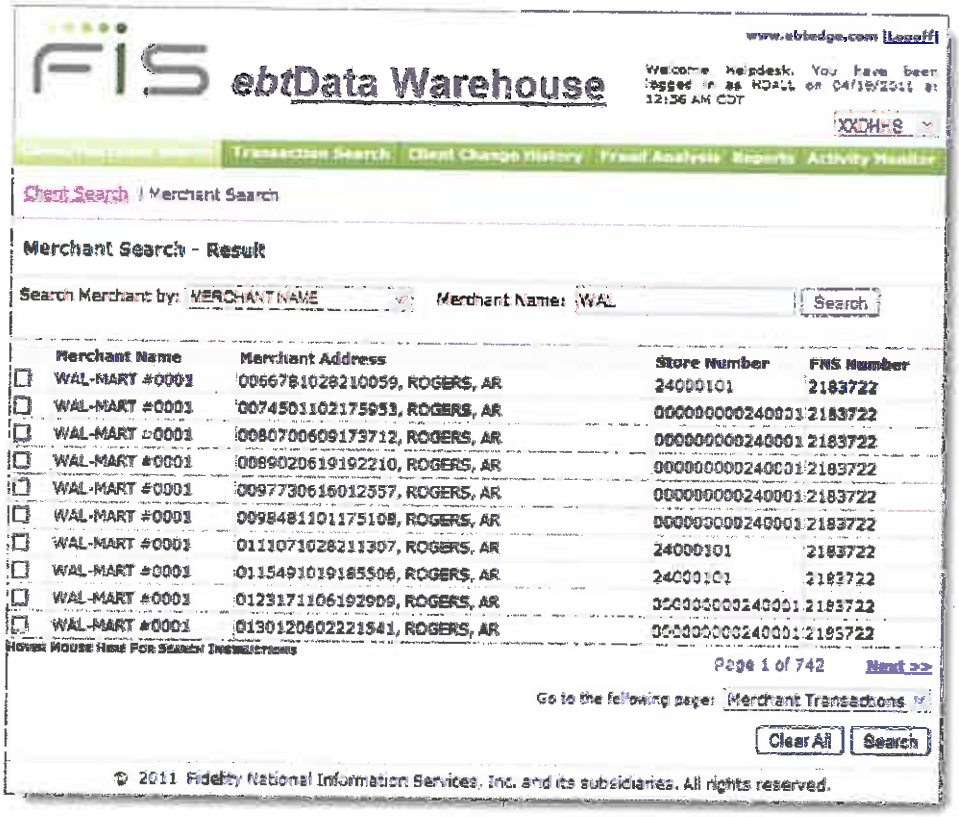


Figure 4.2-44 Data Warehouse Merchant Search – Result Page (Sample)

The Merchant results display after selecting specific Search by criteria such as Merchant Name, EBT-Only Store Number, or FNS Number. Users then check those Merchant's names when they want to request further information.

After compiling the preliminary list of data to query, the search is expanded in three simple steps as shown in the following figure.

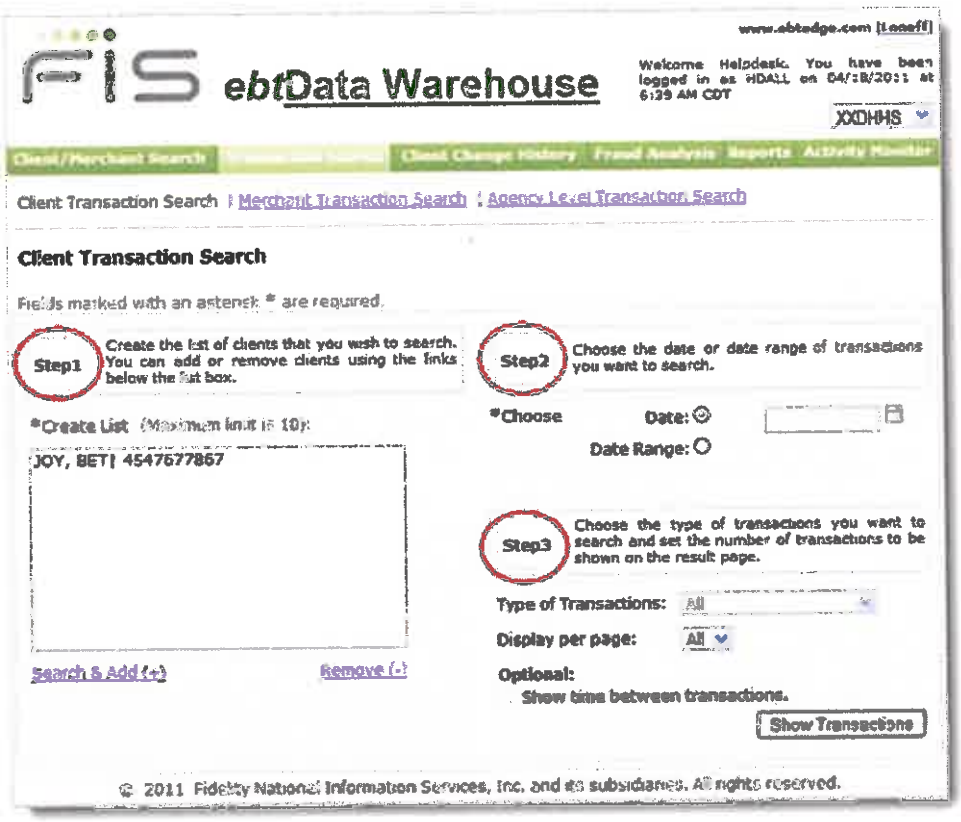


Figure 4.2-45 Data Warehouse Client Transaction Search Page (Sample)

Users can request a list of transactions for the listed clients during a specific time period and transaction type.

Figure 4.2-46 Data Warehouse Client Transaction Search – Result Page (Sample)

Users select a tab to look at the transaction information for a specific client.
By clicking the links for each transaction additional transaction detail or retailer detail can be displayed.

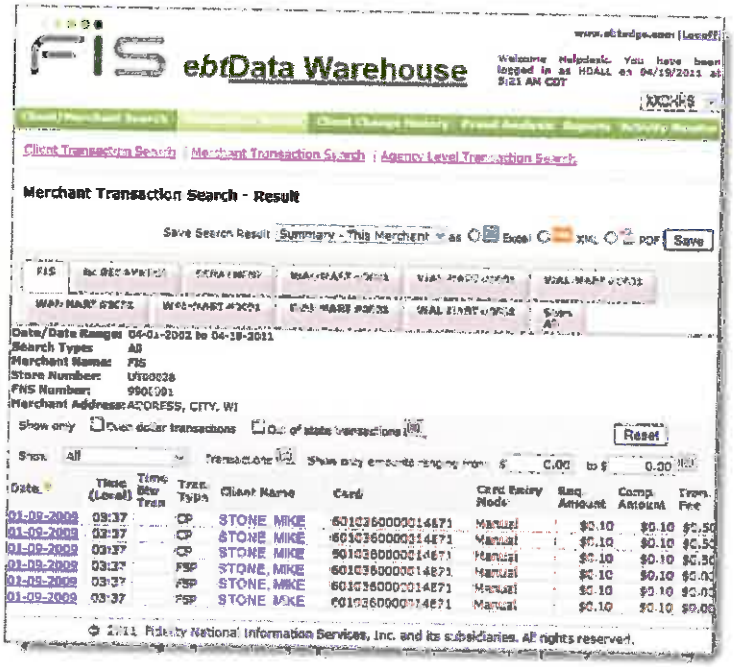


Figure 4.2-47 Data Warehouse Merchant Transaction Search–Result Page (Sample)

Users select a tab to look at the transaction information for a specific retailer.
By clicking on the links for each transaction additional transaction detail or retailer detail can be displayed.

Research during usability studies helped us to understand what data is most needed. Search results are presented to users in a clear and manageable way. Our Data Warehouse provides users a single, consolidated, accurate view of the data that helps agencies improve information-gathering efficiency, reduce fraud, and fine-tune operations.

Users can further analyze the data retrieved by creating their own free-form reports, charts, graphs, and forecasts to more effectively present the information for its desired purpose. This can be achieved by quickly downloading the displayed data to a PDF file, a software package like Microsoft Excel, or an XML format that can be used across many different software packages. Users can then further customize the data into professional-looking reports, charts, and graphs.

FIS' Data Warehouse repository offers users a robust and quick link to EBT data at a desktop workstation. Whether DHHR is collecting EBT data for historical analysis, fraud investigation or research purposes, our Data Warehouse gives its users the flexibility to create ad hoc reports that meet their work and business needs. FIS' Data Warehouse puts current EBT data at users' fingertips so that data can be easily accessed using our smart query/search interface.

*web*ADMIN User Guide

FIS will provide DHHR with written user manuals and quick reference guides (in PDF format posted on the Agency Portal) that describe all functionality contained in *web*ADMIN. Whenever FIS enhances *web*ADMIN functionality, we will provide revisions of the materials to DHHR in a timely manner to allow sufficient time for your review and approval, as we have done previously. Once approved, we will provide the updated documents to DHHR and post the updates to the Agency Portal Documentation Page, which allows staff easy access at any time.

Administrative System Supporting the WIC EBT Program

The administrative system, WIC Direct, will provide authorized users the ability to perform the following activities for the WIC EBT program:

- Create WIC accounts
- Update, activate or deactivate an EBT account
- Authorize or cancel benefits
- Deactivate, issue and replace cards
- Perform PIN selection, change, and unlock
- Search by name, State Household ID, PAN, EBT card number or vendor number
- Access online history for a minimum of three years
- Request archived data
- Purge pending accounts and pending cards
- Adjust payments to WIC vendors via ACH
- View and manage Not-to-Exceed amounts
- View APLs, Categories, and Subcategories
- Access and view system reports
- View EBT household account information

- Search for household details
- Navigate between pages
- Search for account history and account details
- View current and future benefits

Create WIC EBT Accounts

WIC Direct contains functionality that allows a user to set up accounts, issue cards, and issue benefits. This is a very powerful feature that is unique to WIC Direct. Due to audit, reconciliation, and security concerns, the FIS Team does not recommend that these functions be used in a production environment except in the event of an emergency. It is preferable that all such requests for these functions originate from Crossroads using the appropriate Universal Interface functions; however, the functions in the WIC Direct WUI are invaluable for the establishment of test and training data and will greatly facilitate system development activities and retailer certifications.

The State may also use WIC Direct to create compliance accounts. Because compliance transactions are production transactions that settle and require reconciliation, it is recommended that although this feature is available to the State, these accounts be created from Crossroads so that the transactions may be reconciled along with other production activity.

The image below displays the **Account Search** page in WIC Direct where new WIC EBT accounts are created. The search panel at the top of the page has a **New** account button to add new accounts to the system. It also has search filters for Educational and Compliance Buy accounts which are Yes/No drop-down lists. The panel at the bottom of the page displays all accounts in the system ordered numerically in descending order, but can be filtered for search purposes.

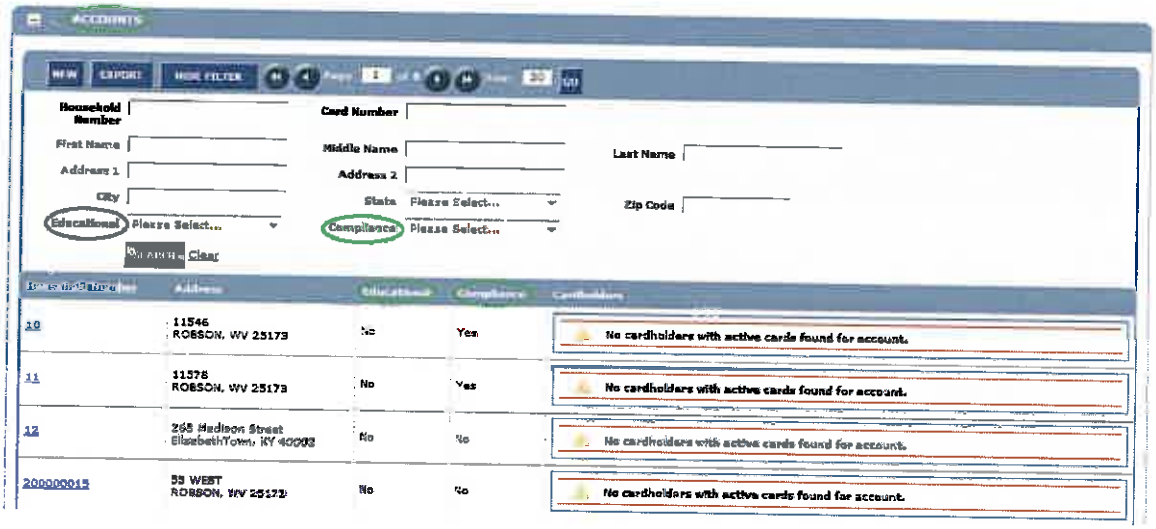


Figure 4.2-48 Account Search Screen

The image below displays the **Add Account** page in WIC Direct. It is from this page that Educational and/or Compliance account status is set. Once a particular account status is set to **Educational** or **Compliance** status, the account can be used by administrators for training, compliance, and educational buy purposes, and for fraud investigation.

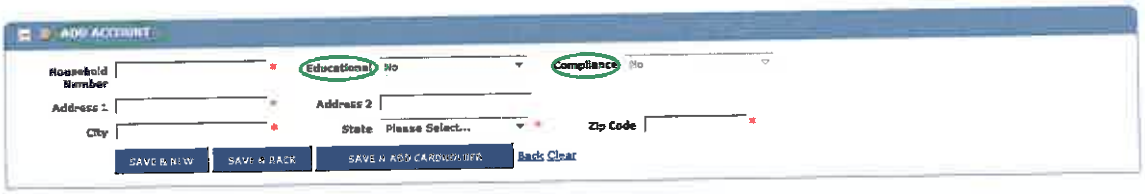


Figure 4.2-49 Add Account Page

Update, Activate or Deactivate an EBT Account

WIC Direct provides a method for updating household information associated with an Electronic Benefit Account (EBA). This method includes the ability to update the household ID associated with the EBA. WIC Direct searches for the existing EBA based on the supplied household ID and validates that the submitted data is formatted correctly and that the ZIP code is valid. If WIC Direct finds the existing record and the submitted data passes validations, then the existing record is updated with the new information.

The image below displays the **Account Details** page in WIC Direct. An account can be updated or deactivated from this page.

Figure 4.2-50 Account Details Page

Authorize or Cancel Benefits

WIC Direct provides a method that is used to issue benefits, and to credit or debit any current or future month's benefits. WIC Direct manages benefit maintenance based on a household account and benefit month. Benefits can be adjusted in the WIC Direct System using the WUI.

The following image displays the **Issue Benefits** page in WIC Direct from which benefits can be adjusted, added, or reduced.

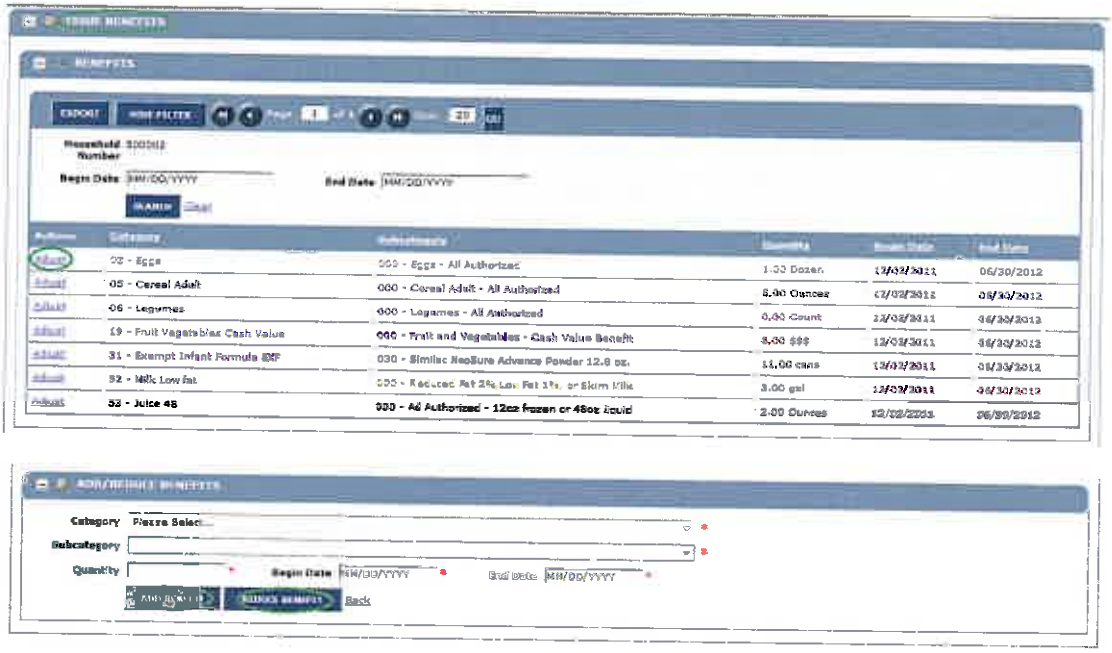


Figure 4.2-51 Issue Benefits Screen

Deactivate, Issue and Replace Cards

WIC Direct provides a method to deactivate, issue, or replace cardholder, proxy, test, training and compliance and educational buy cards. A reason code is required to deactivate a card. Once a card is deactivated, there is no way to reactivate it.

WIC Direct also provides a method for adding additional cardholders to an account. The number of possible active cardholders is controlled by a system setting that is set by the WIC authority. The capability exists in WIC Direct to allow additional cardholders to be associated with an account.

To replace a card in WIC Direct, the household account information for the cardholder must first be located using an Account search on household number, card number, name, address, or other search criteria. When the search results are returned, the user clicks the link for the account and is directed to the **Account Details** page. This page includes information on all cards and cardholders associated with the account. The user then selects the action to replace the card for the current cardholder. The **Replace Card** page opens, where the user completes the action of replacing the card.

The following image displays the **Account Details p**age from which a card can be deactivated, replaced, or a cardholder may be updated.

Figure 4.2-52 Account Details Page

Perform PIN Selection, Change, and Unlock

PINs can be changed using the ARU, but WIC Direct also provides the ability to select/change a PIN directly. To select or change a PIN, the household account information for the cardholder must first be located using an Account search. When the search results are returned, the user clicks the link for the account and is directed to the **Account Details** page. This page includes information on all cards and cardholders that have been associated with the account. The user then selects the action to change the PIN for the current cardholder. The **Change PIN** page opens, where they can complete the action of changing the PIN. An optional secure PINpad is required to complete this operation so that security of the PIN is maintained.

WIC Direct also provides a method to unlock a PIN. The effect of the method is to reset the number of invalid PIN attempts on a card to 0. Access to this operation is controlled by role-based security. Only users assigned to roles that have this capability enabled will be able to unlock PINs. WIC Direct also supports the ability to automatically unlock PINs at midnight.

The **Add Card/Cardholder** page in WIC Direct is the page where a PIN number is entered by a WIC client. This occurs during the card issuance process. The image below displays an example of the **Add Card/Cardholder** and **Change PIN** pages.

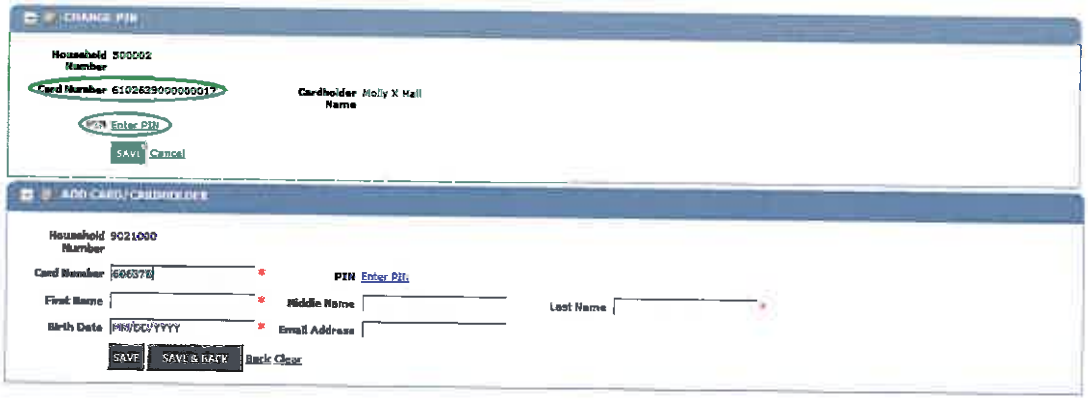


Figure 4.2-53 Add Card/Cardholder and Change PIN Pages

Search by Name, State ID, PAN, EBT Card Number or Vendor Number

WIC Direct provides capabilities to lookup accounts (including benefits issued to the account), vendor information, and transaction history. WIC Direct provides a method to search for a specific account record based on a variety of possible criteria, such as the following:

- Household number (State ID)
- Household address
- Cardholder name
- EBT card number (PAN)

The image below displays the Accounts Search panel on the WIC Direct WUI.

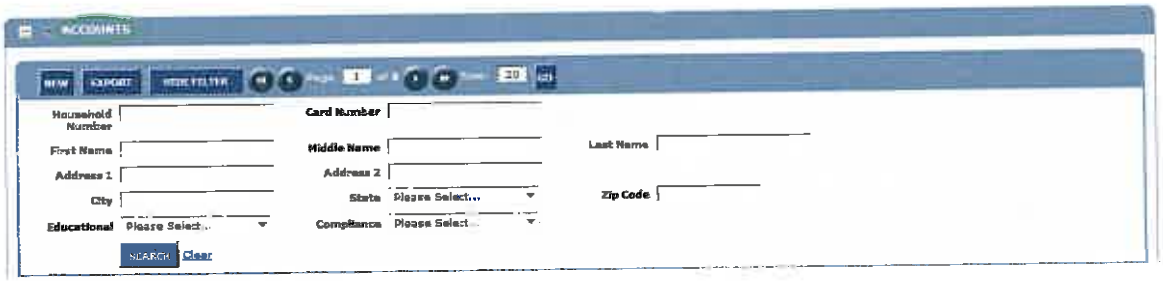


Figure 4.2-54 Accounts Search Panel

In the case where a search is executed using the cardholder name or address (or portion of the address), it is possible that there will be multiple matching household records. This method returns a list of the following information:

- Household number
- Household address
- Account type flags (educational, compliance)
- Cardholders/cards

When this list is presented, the user can select the specific household record to get additional details specific to the household.

The image below displays the list of accounts on the bottom panel of the **Accounts Search** page. To view details about a particular account, a user must click the link for the desired household number as shown below.

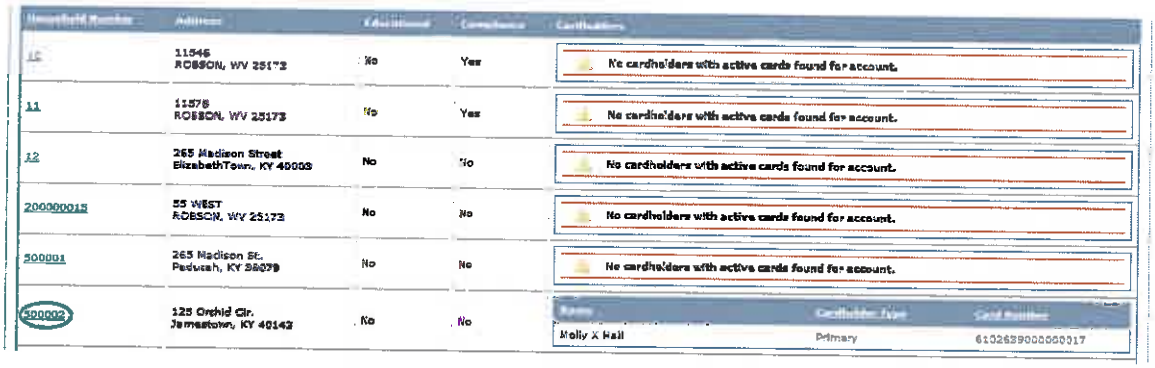


Figure 4.2-55 Bottom Panel on the Accounts Search Page

WIC Direct provides a method to search for vendors by name, MIS number, X9 number, address, peer group, and direct-connect/dial-up status among others. The image below displays the **Vendor Search** page with the search filters on the **Vendor Search** panel.

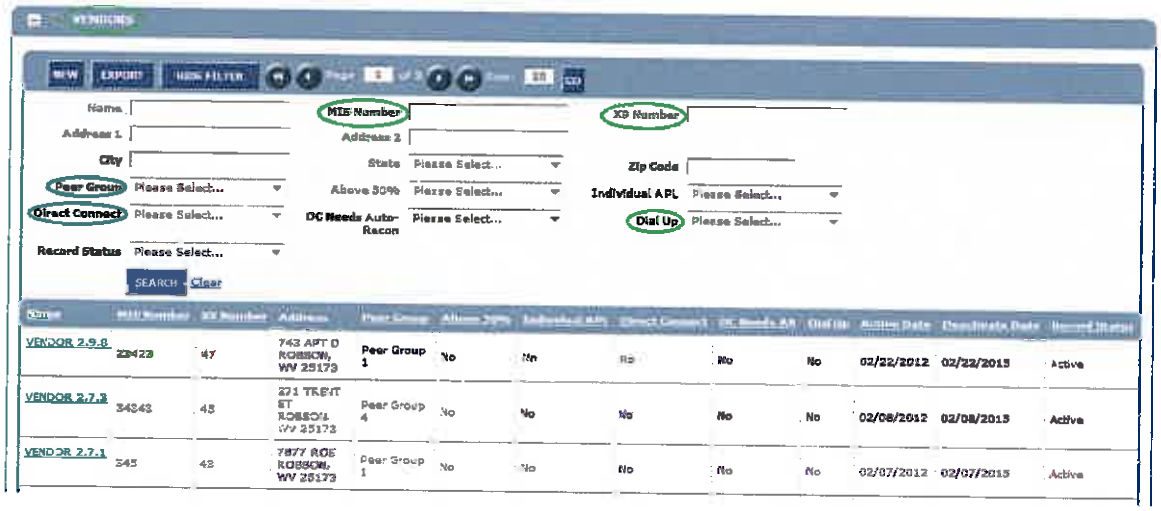


Figure 4.2-56 Vendor Search Page with Search Filters

Access Online History for a Minimum of Three Years

WIC Direct provides the ability to access online history for three years. The **Account**, **Retail** and **Administrative History** search pages in the WUI allow administrative users the ability to search for specific transaction types and action codes and refine searches by date/time begin and date/time end. In the following image, a search has been entered for Add Account transactions with an Approved Action Code between the dates of 3/5/2009 and 3/5/2012.

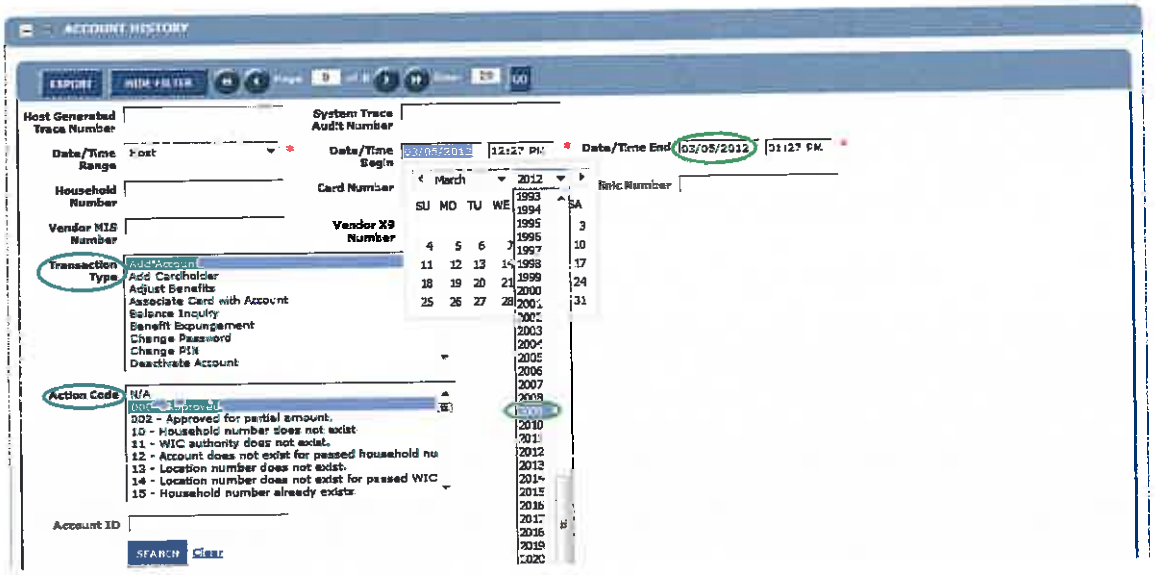


Figure 4.2-57 Account History Page with Search Options

Users can also access transaction history for that account by clicking the **Transaction** link at the bottom of the page, as shown below. This is one of the seamless navigational features of WIC Direct.

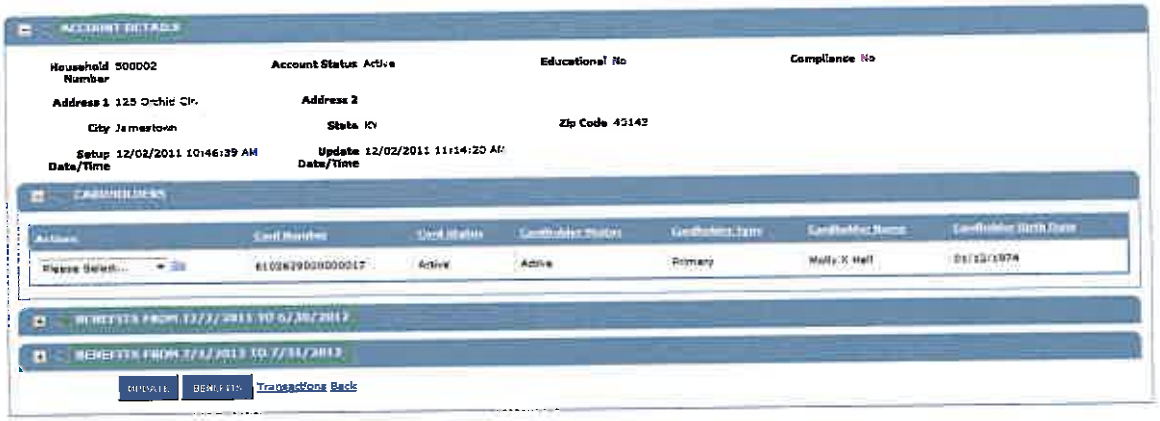


Figure 4.2-58 Account Details Page with Transactions Link

Request Archived Data

West Virginia WIC will be able to access information from the WIC Direct system in a timely manner:

- Three years of data, at a minimum, will be available online.
- Archived data will be recoverable within 48 hours.

Data older than three years is archived and will be accessible to authorized entities, as required, for investigative and auditing purposes. The FIS Team maintains archived data for an additional three years. Requests for archived data should be routed through the account manager.

Purge Pending Accounts and Pending Cards

WIC Direct does not currently manage a "pending" status for EBT accounts and has no functionality for purging accounts for which no benefits have been issued. The intended approach is, stated generally, to "keep everything." The FIS Team does not, for security and audit reasons, remove data from the database once it has been established. The FIS Team can, however, identify accounts for which no benefits have been issued, hide these accounts from view, and create reports identifying them, but the FIS Team does think it is appropriate to delete any record of their existence. The FIS Team will work with West Virginia to determine the best workflow for managing pending accounts.

Adjust Payments to WIC Vendors via ACH

WIC Direct provides the ability to adjust payments to vendors. An adjustment transaction that may be used to make direct payments to a vendor at the request of the State is being added to the core WIC Direct functionality. The following is a list of some of the information that will be captured on this type of transaction:

- Trace number of original transaction (if the adjustment is being made in relation to a previously approved transaction)
- Comments field
- Amount
- Vendor banking information (if the vendor does not directly connect to WIC Direct for normal transaction processing and settlement)
- Vendor ID
- Adjustment reason code (in addition to the Comments field which is a free-form field, it may be useful to have a numeric reason code for categorizing adjustments)

The FIS Team recognizes the importance of considering the adjustment transaction type in reconciliation reports and processes. Therefore, the FIS Team is making appropriate modifications to existing reports and processes to consider adjustment transactions.

WIC Direct will process the adjustment transactions, along with all regular retail transactions, during the daily ACH creation process. Instead of attempting to aggregate the adjustment transaction with other transactions in a single payment to the store (which would only be possible for direct-connect vendors), WIC Direct will create a separate ACH entry, by store, for each adjustment. The FIS Team anticipates that such adjustments will not be common and that any added operations cost from this approach is negligible.

View and Manage Not-to-Exceed Amounts

WIC Direct stores an NTE price for all UPC and peer group combinations. This data is available for viewing and management in the system. WIC Direct maintains a full history of NTE prices along with the date that the new NTE price was added. The WIC Direct system provides the ability to view the history of NTE prices for the previous 365 days.

NTE values are either calculated by WIC Direct or are supplied by Crossroads in a Universal Interface file. In either case, WIC Direct provides capabilities to override a specific NTE amount directly when needed.

The following image displays the **Product Details** page in WIC Direct which includes Peer Groups, NTE Prices, and an Override feature.

Figure 4.2-59 Product Details Page

The FIS Team understands that there may be times that regularly calculated NTE causes problems due to a sudden spike in prices (for example, if there is a salmonella outbreak in eggs). The NTEs may be updated individually using the page shown above. Alternatively, WIC Direct can accept an updated UPC/PLU and NTE Batch File at any time. If either of two prior options are not practical when an NTE updated is needed, the FIS Team can work with the State to develop a script to update the WIC Direct database directly.

View APLs, Categories, and Subcategories

The FIS Team recognizes that the APL is a cornerstone of a WIC EBT system. WIC Direct provides the ability to view the APL, as shown below. Note the **Active** and **Deactivate Date** columns for each UPC/PLU. Specific food items may be viewed directly by supplying the UPC of may be found through a search list of Category and Subcategory.

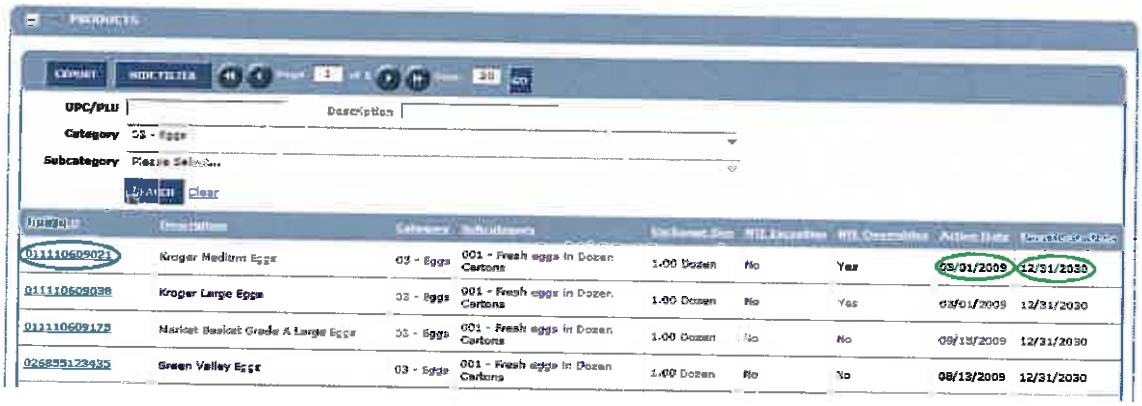


Figure 4.2-60 Product Page with APL

WIC Direct provides the ability to view Categories as displayed below.

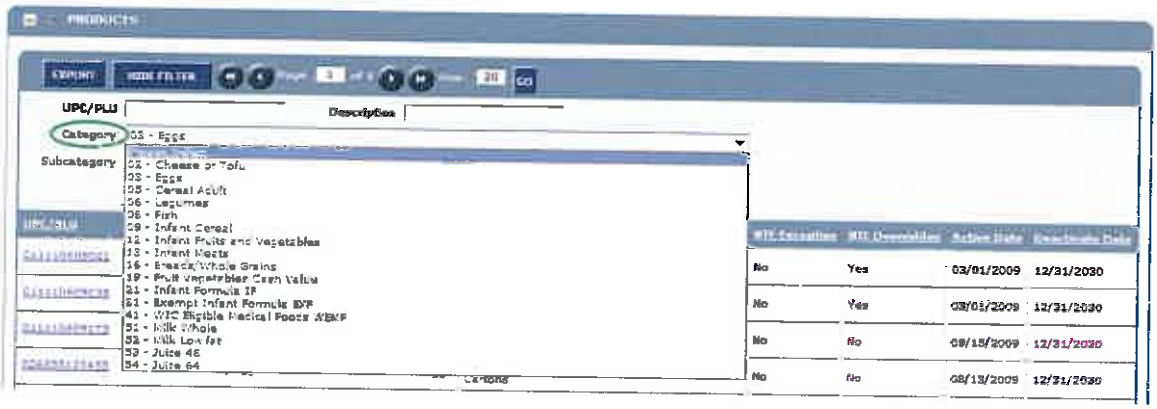


Figure 4.2-61 Product Screen with Categories List

Subcategories can also be viewed, as displayed below.

Figure 4.2-62 Product Page with Subcategories List

Note that WIC Direct additionally requires that any unit of measure set for a subcategory is already recognized by WIC Direct (to prevent issues where the same unit of measure has varying descriptions such as dz, doz, Doz, etc., representing a dozen). WIC Direct has an additional page to view those units of measure loaded in the system.

The following image displays the Subcategories screen in WIC Direct.

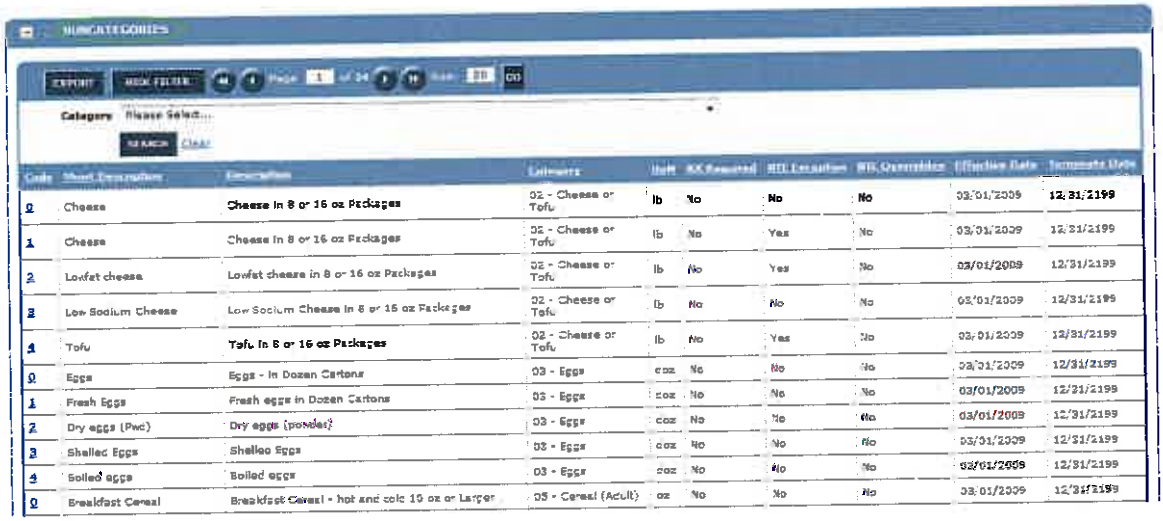


Figure 4.2-63 Subcategories Page

Any updates to the UPC/PLU tables in the WIC Direct database are immediately available the next time an APL is created.

WIC Direct provides users with a view of UPCs/PLUs that are stored in WIC Direct. The list can be searched and filtered by UPC/PLU, item description, category, and subcategory. The list can also be sorted on a number of fields, including UPC/PLU, item description, category, subcategory, active date, and deactivation date. The following image displays the **Products** page with the UPC/PLU list.

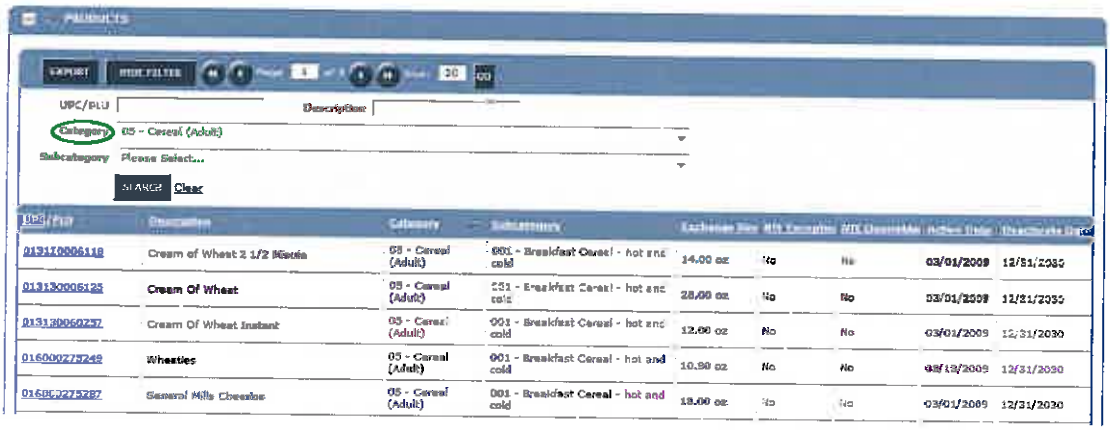


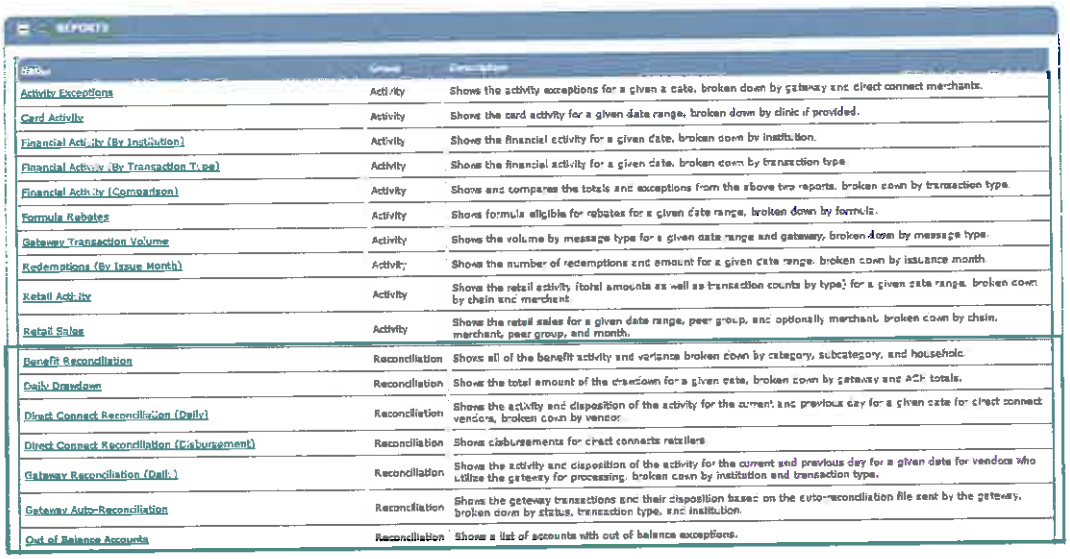
Figure 4.2-64 Product Page with UPC/PLU List

Categories, Subcategories, and UPCs are generally managed using a specific software tool and standalone database. This database is the "master" of the information used to create the APL. Whenever it is changed, a Universal Interface file is used to inform WIC Direct of the change to this information base. WIC Direct has its own UPC management solution, WDUPC which is used by some customers. However, many of the FIS Team's customers have UPC management functionality incorporated into their WIC MIS and choose to use that as the basis for creating APL data. WIC Direct works with either solution.

However, it is because of this widely-accepted architecture that the FIS Team has resisted incorporating category, subcategory, and UPC maintenance functionality into the WUI. For example, the FIS Team does not currently have functionality to change expiration dates on products, categories, or subcategories. Instead, the FIS Team believes that this type of information should be maintained in the Master database and provided to WIC Direct using the defined interface files. If the FIS Team supported updating APL data using WIC Direct functionality, the updates would be lost the next time a new file from the Master UPC management solution was received. Since this happens almost daily, and it takes up to 48 hours to get a new APL distributed to stores, there is almost no time value to making the updates directly in WIC Direct. WIC Direct does, of course, use this information provided by the Master database in building the APL and managing purchase validations.

Access and View System Reports

WIC Direct will provide the functionality to allow users to view EBT household account information. From Reports, a user can run different reconciliation reports provided in WIC Direct.



Name	Group	Description
Activity Exceptions	Activity	Shows the activity exceptions for a given a date, broken down by gateway and direct connect merchants.
Card Activity	Activity	Shows the card activity for a given date range, broken down by clinic if provided.
Financial Activity (By Institution)	Activity	Shows the financial activity for a given date, broken down by institution.
Financial Activity (By Transaction Type)	Activity	Shows the financial activity for a given date, broken down by transaction type.
Financial Activity (Comparison)	Activity	Shows and compares the totals and exceptions from the above two reports, broken down by transaction type.
Formula Rebates	Activity	Shows formula eligible for rebates for a given date range, broken down by formula.
Gateway Transaction Volume	Activity	Shows the volume by message type for a given date range and gateway, broken down by message type.
Redemptions (By Issue Month)	Activity	Shows the number of redemptions and amount for a given date range, broken down by issuance month.
Retail Activity	Activity	Shows the retail activity (total amounts as well as transaction counts by type) for a given date range, broken down by chain and merchant.
Retail Sales	Activity	Shows the retail sales for a given date range, peer group, and optionally merchant, broken down by chain, merchant, peer group, and month.
Benefit Reconciliation	Reconciliation	Shows all of the benefit activity and variance broken down by category, subcategory, and household.
Daily Drawdown	Reconciliation	Shows the total amount of the drawdown for a given date, broken down by gateway and ACH totals.
Direct Connect Reconciliation (Daily)	Reconciliation	Shows the activity and disposition of the activity for the current and previous day for a given date for direct connect vendors, broken down by vendor.
Direct Connect Reconciliation (Disbursement)	Reconciliation	Shows disbursements for direct connects retailers
Gateway Reconciliation (Daily)	Reconciliation	Shows the activity and disposition of the activity for the current and previous day for a given date for vendors who utilize the gateway for processing, broken down by institution and transaction type.
Gateway Auto-Reconciliation	Reconciliation	Shows the gateway transactions and their disposition based on the auto-reconciliation file sent by the gateway, broken down by status, transaction type, and institution.
Out of Balance Accounts	Reconciliation	Shows a list of accounts with out of balance exceptions.

Figure 4.2-65 Reports Tab Page

Note that WIC Direct contains a limited number of system reports. The FIS Team will provide our industry-leading, dynamic ad hoc reporting tool, Data Direct, which is a companion product to WIC Direct. Data Direct provides a user-friendly interface that allows users to analyze data in a visual manner. Data Direct contains a much richer and more robust interface that allows state agencies to meet their reporting needs.

Search for EBT Household Account Information

WIC Direct will provide the functionality to allow users to view EBT household account information. Additional details are provided below.

Household Search and Details

WIC Direct provides the ability to search for a specific account record based on a variety of criteria. The criteria used to locate a household record are as follows:

- Household number (State ID)
- Household address
- Cardholder name
- Head of household name
- EBT card number (PAN)

Note that WIC Direct will accept whatever value is sent by the WIC MIS and used for the Cardholder name or Head of Household of name. The WIC MIS may send the name of Parent/Guardian 1, Parent/Guardian 2, Caretaker, or name of any family member for either of these fields. In this way, the WUI may support searches on these names.

WIC Direct also provides the ability to search for specific households. The default page, as shown below, is found under **Accounts**. The **Accounts** area shows a list of all active households and can be filtered using the same criteria listed above under the description of the previous method. In addition to the household number and household address, the list of accounts also shows the cardholders and cards associated to the account. The list of households can be sorted by the household number. From the list of accounts, the user can select a specific account to be taken to a page that shows the details on the account as described in the following figure.

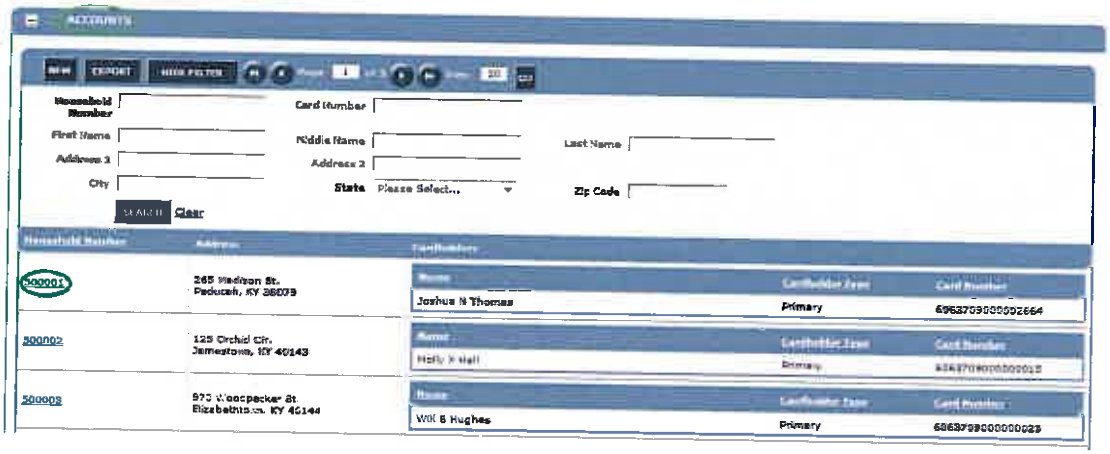


Figure 4.2-66 Default Page Under the Accounts Section of the WUI

After selecting a specific account, the **Account Details** page is displayed as show in the following image.

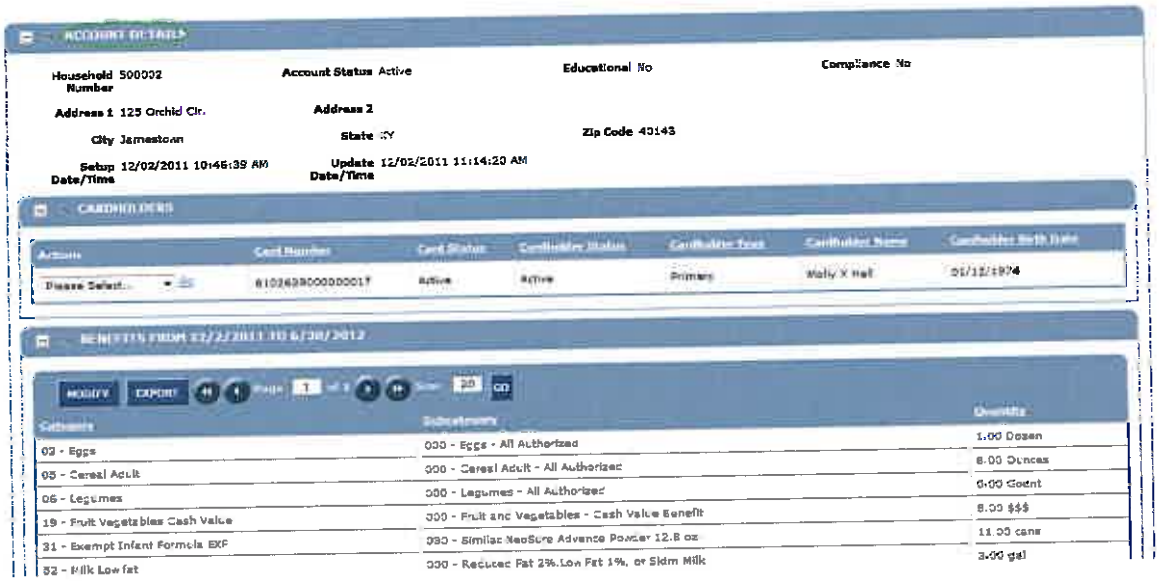


Figure 4.2-67 Account Details Page

The **Account Details** page has three sections:

- **Account Demographics**: Shows the household number and household address.
- **Cardholders**: Shows a complete list of cards and cardholders associated with the account.
- **Benefits**: This is further subdivided into sections that show the current balance according to the benefit period. At the top, this section shows the current balance available. The subsequent sections show future month benefits.

This page includes a link that takes the user to a page showing the transaction history of the account. The history on the account includes information on any credits, debits (including retail redemptions), card changes (issuance, replacement, and card status changes), PIN unlocks, and PIN changes.

Navigate Between Pages

WIC Direct provides easy navigation between pages using top level links on every page. **Back** buttons are located at the bottom of most pages. Additionally, links to various functions are located at the bottom of many pages. For instance, if a user is viewing the **Account Details** page for a particular account and wants to see the transactions associated with that account, the user only has to click the **Transactions** link at the bottom of the page. The Account Details page, showing the Transaction and Back links is shown in the following image.

Figure 4.2-68 Account Details Page with Transactions Link

The card history can be viewed from the **Cardholders** panel on the **Account Details** page. Note the **Actions** drop-down list, where selections include Change PIN, Deactivate Card, Replace Card, and Update Cardholder. Additional information available on this panel includes Card Number, Card Status, Cardholder Status, Cardholder Type, Cardholder Name, and Cardholder Birth Date.

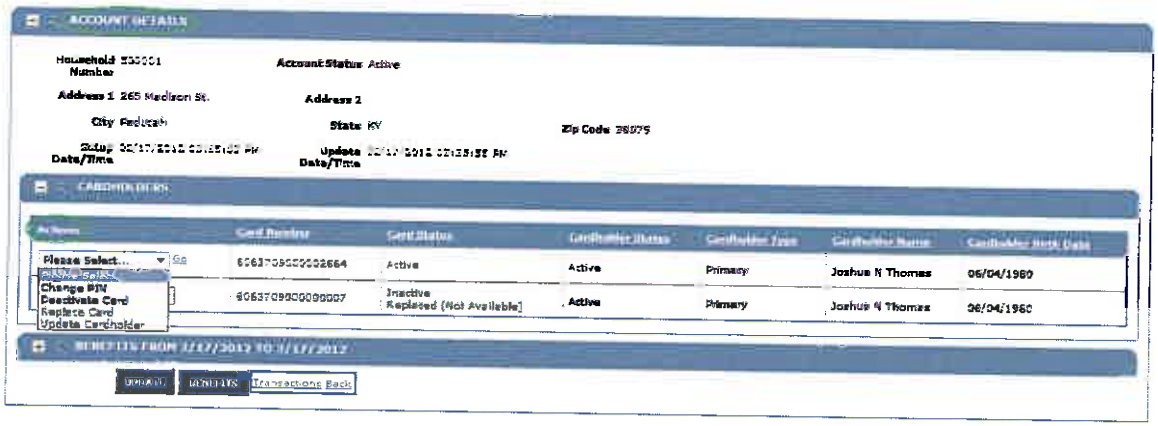


Figure 4.2-69 Account Details Page with Cardholders Panel

View Account History and Account Details

WIC Direct supports queries of WIC EBT data using its administrative pages. Users can navigate to this page view from the **Account Details** page or users may go directly to the **Account History** and enter a variety of search criteria in order to view a specific set of transactions. A user may search by a particular transaction type or may search for all transactions matching other criteria, regardless of type. Transaction types tracked by WIC Direct include credits, debits, card setup, card replacement, PIN changes, and PIN unlocks. The following image displays the **Account History** page where a search has been entered for Approved Purchase Request transactions for Household #500002 for a date range of 02/01/2012 to 02/29/2012.

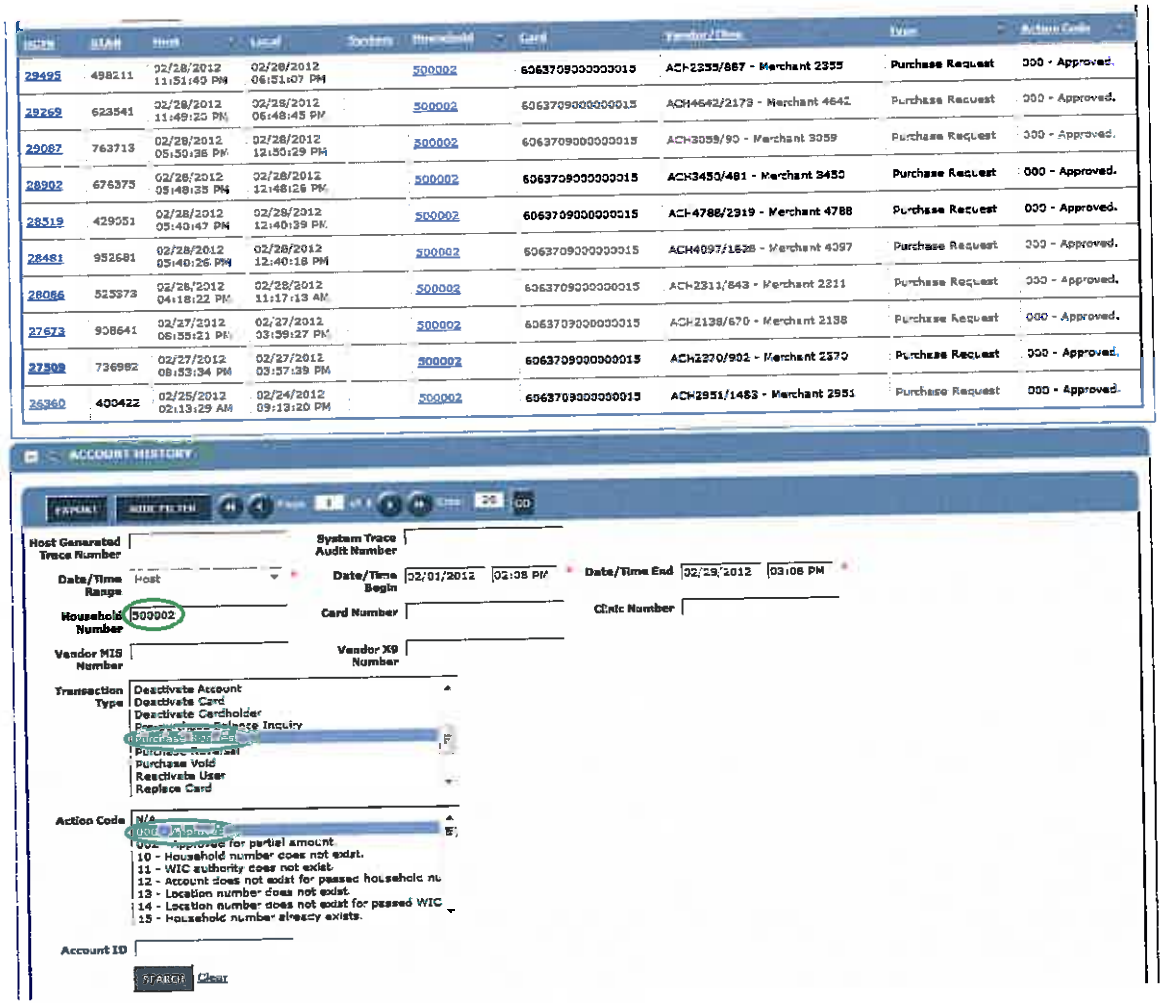


Figure 4.2-70 Account History Page with Search Criteria

View Current and Future Benefits

WIC Direct will receive, store, and manage all food benefits issued to clients in a WIC household. The WIC Direct System will provide the ability to display current benefit balances and future (pending) benefit issuances.

The following image displays the **Account Details** page, with the current benefits and future benefits panels on the bottom of the page (note that the dates are in the future in this example).

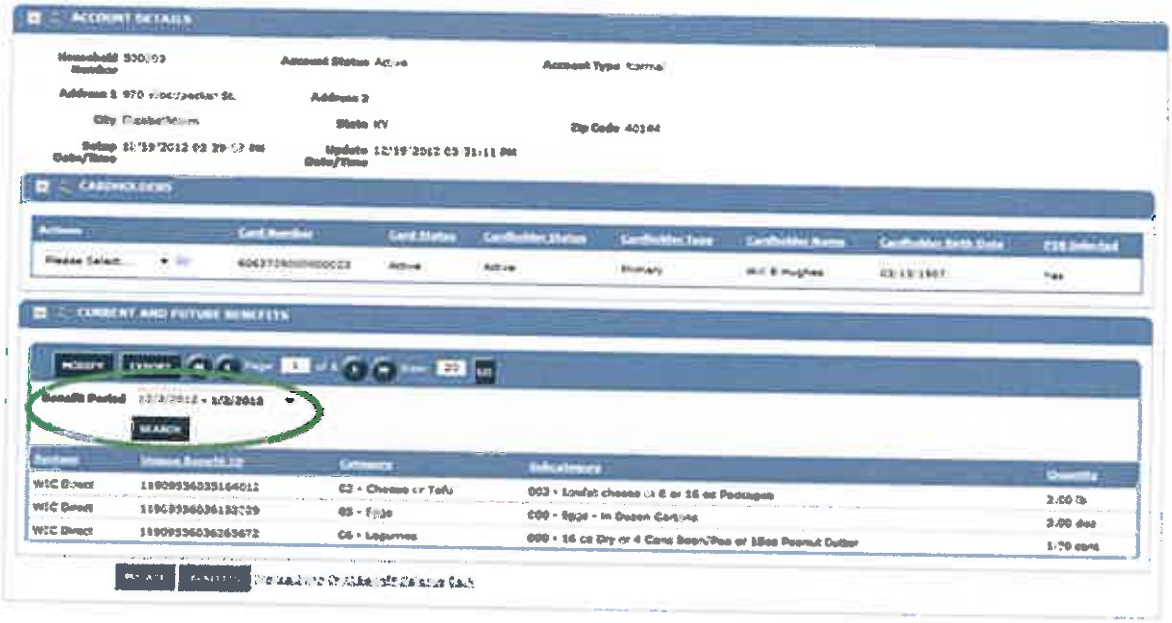


Figure 4.2-71 Account Details Page with Current and Future Benefits

Redemption History Queries

WIC Direct provides powerful methods that allow for retrieval of lists of transactions matching a set of criteria and for retrieving detailed information on particular redemptions. Transactions can be exported using **Export** buttons on various list pages. Transactions may be searched according to a combination of the following:

- Retrieval Reference Number (RRN)
- System Trace Audit Number (STAN)
- WIC Vendor number (Vendor ID)
- List of specific transactions types
- Action Code (can search by specific Action Code or search for all failed transactions)
- Card number
- Date range for host transaction time
- Date range for local transaction time
- Host Generated Trace Number (HGTN)

- Acquiring institution ID
- Clinic number (for Clinic-based transactions)
- Reversal status (whether or not the transaction has been reversed)
- Household ID
- Settlement date
- Reconciliation status
- Cutoff date (the date the transaction was processed for reconciliation)

The following figure shows a **Retail History** page with search criteria specified that displays all retail transactions between the dates of 12/7/2010 and 12/14/2010.

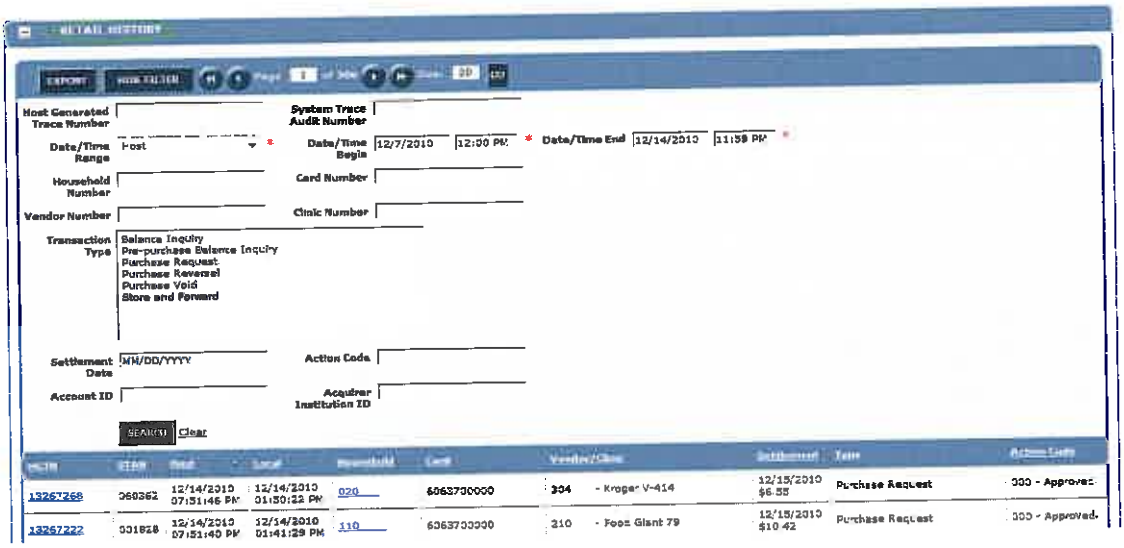


Figure 4.2-72 Retail History Page with Search Criteria

The information returned in the search displayed above can be exported into a Comma Separated Value (CSV) format from the **Export** button at the top of the **Retail History/Transactions** page, just as it can be from the Accounts, Cards, Users, Products, Vendors, Transactions, and Reconciliation functions. The CSV format can be opened from programs, such as Microsoft Excel for further analysis.

Additional Navigation Features

WIC Direct offers several additional navigation features described below.

From Account Status

WIC Direct provides navigation from the **Account Details** page for a particular account to the Transactions function using a link at the bottom of the page. The **Transactions Search** page is returned. From this page, a user can search for specific types of transactions, and then see the **Vendor/Clinic** details for that transaction. The following image displays the **Account Details** page for Household Number 500002. The **Transactions** link is at the bottom of the page.

Figure 4.2-73 Account Details Page with Transactions Link

The image below displays the **Account History** page where a search has been entered for Balance Inquiry transactions between specific dates. The bottom panel of the page displays Balance Inquiry transactions that occurred during the time period entered and displays the Clinic and vendor associated with that account/transaction.

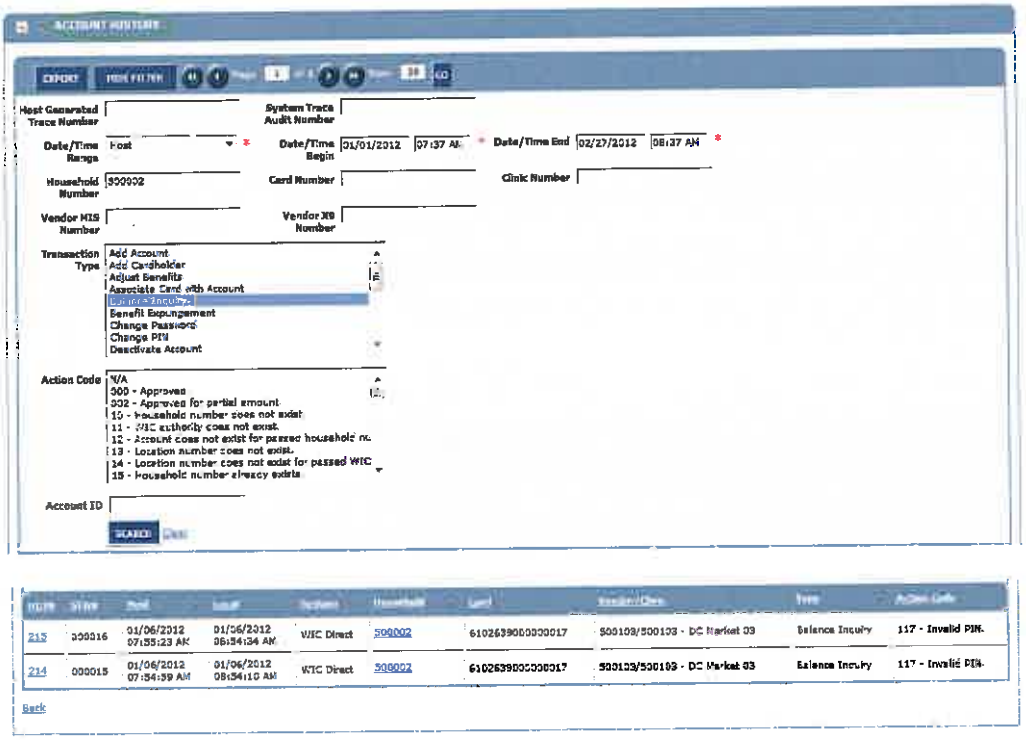


Figure 4.2-74 Account History Search Page

WIC Direct provides navigation between a vendor and a particular household using the **Vendor Details** page. Clicking the **Transactions** link at the bottom of the page returns the **Retail History** page, where a user can type a Household Number and specify Transaction Types and Action Codes to locate transactions associated with the specific household and the vendor.

Figure 4.2-75 Vendor Details Page with Transaction Search Link

In WIC Direct, clicking the **Transactions** link at the bottom of the **Vendor Details** page returns the retail history for that Vendor. Searches can then be executed for a specific Household's transactions. The search can be refined by filters such as Transaction Type and Action Code.

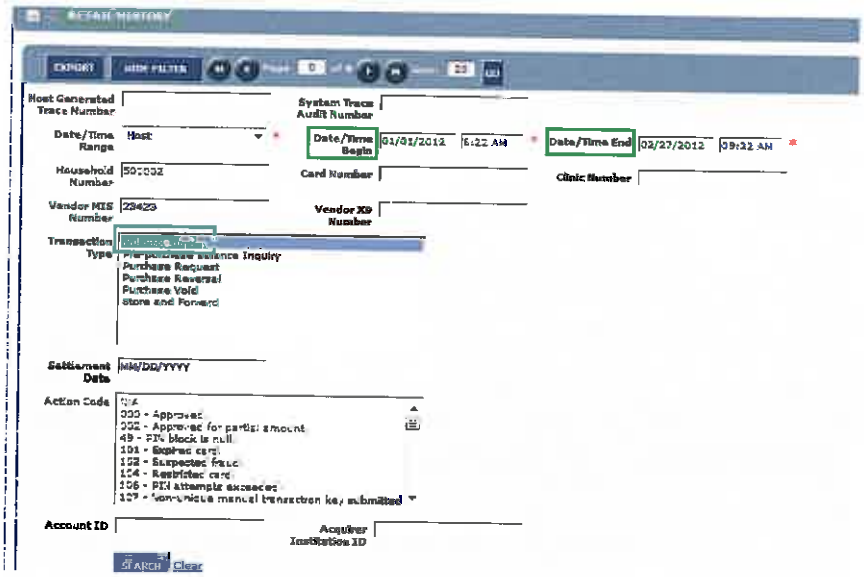


Figure 4.2-76 Vendor Details Search Page

From Summary to Detail and Detail to Summary

WIC Direct provides links on items such as purchases which return pages that contain purchase details and a vendor list that contains links to detailed information on that vendor. Details for the "DC Market 01" vendor listed below can be viewed by clicking the Vendor Name.

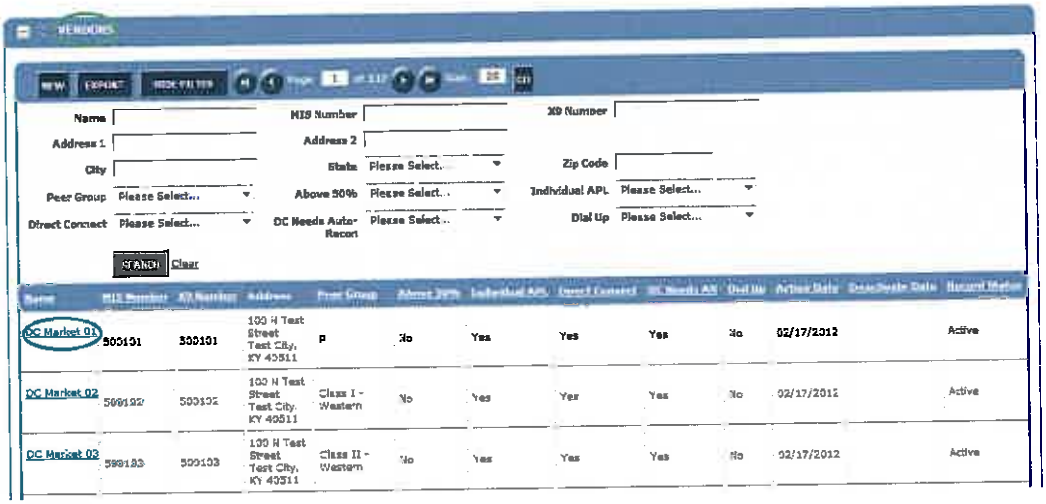


Figure 4.2-77 Vendor Summary Page

The **Vendor Details** page has a link to go back to the **Vendors Search** page.

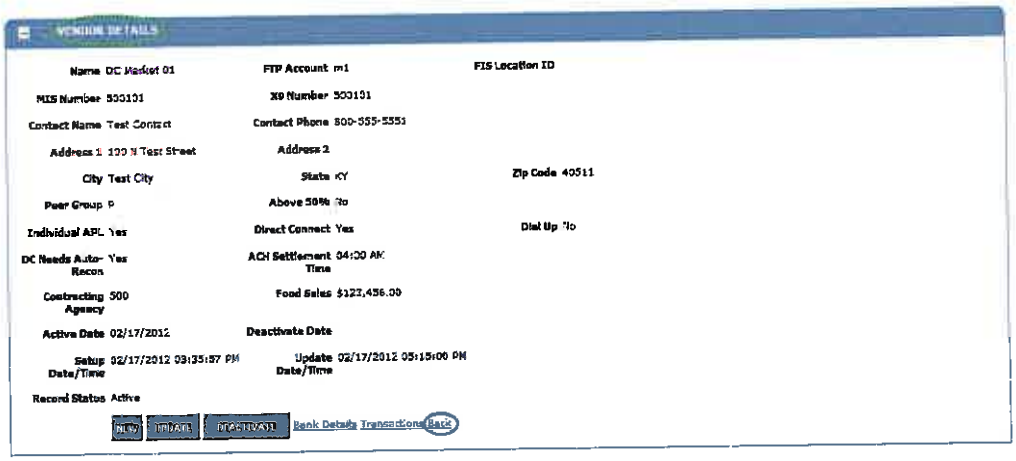


Figure 4.2-78 Vendor Details Page

Reconciliation to Exception Reports

The Reconciliation function in WIC Direct provides an ACH History for Vendors with details viewable from the ACH History page. Administrative users can view transactions associated with a particular vendor by clicking the **Transactions** link which displays the **Retail History** page. If necessary, they can click the **Back** link to return to the **ACH History** page. This is another seamless navigation feature of WIC Direct.

The following example displays the ACH History page where a user can view details for a specific vendor by clicking the **Institution Name** link.

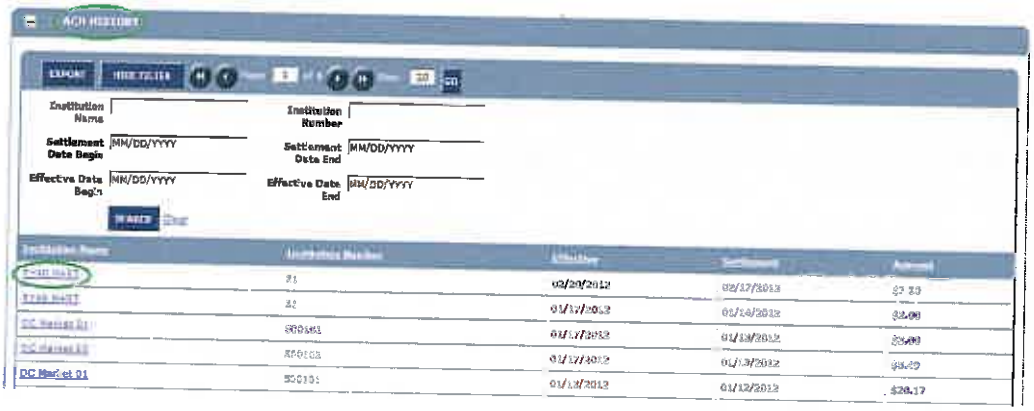


Figure 4.2-79 ACH History Summary Page

The following image displays the **ACH History Details** for the vendor "Ryan Mart." To view specific transactions, an administrative user simply clicks the Transactions link which displays the **Retail History Search** page.

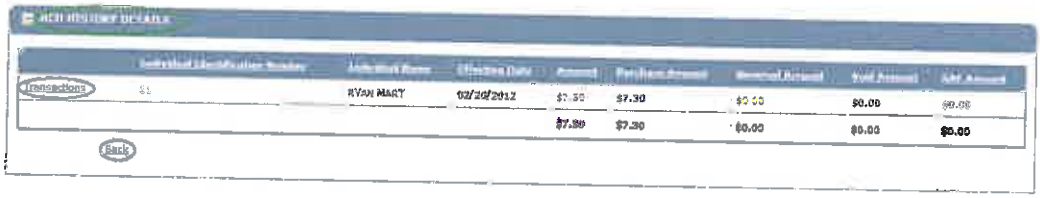


Figure 4.2-80 ACH History Details Page

4.2.2.2 System Design

The Vendor should describe its design plan. The design plan should include diagrams that show all communication links between the Vendor's host system and the state MIS. The design plan should also include the interface to be established with USDA/FNS for transmission of current authorized retailer data for each program. The Vendor should provide an example of its Disaster Contingency and Security Plans.

The FIS Team provides a wealth of proven telecommunication, applications, and systems integration experience. This proven experience positions us to deliver, support, and enhance all of the State's technical environment requirements including data circuit design, installation, and ongoing monitoring and management. The telecommunications infrastructure we have in place will support both batch transmissions and online, real-time transmissions as required by the State, including host-to-host,

cardholder-to-host, file transfer, and browser technology. We are well equipped and prepared to create and maintain the interfaces necessary for the SNAP, TANF/Cash, Child Care and WIC programs.

In the following sections, we provide an overview of the *ebt*EDGE and WIC Direct Systems we propose for the State of West Virginia's EBT System, including the design plan that shows all communication links between the FIS Team's host systems and the State MIS. Additionally, we discuss the interface that has already been established with the USDA/FNS for transmission of current authorized retailer data for each program. We have submitted as Appendix B, a sample of our *Disaster Contingency Plan*, and an example of our *Security Plan* as Appendix C.

*ebt*EDGE System Overview

The *ebt*EDGE System, which has provided EBT processing to states since 1992, is an industry standard application. *ebt*EDGE uses the commercial infrastructure and operates in conformance with federal regulations, applicable national standards, and DHHR's performance expectations.

FIS' *ebt*EDGE is a processing system that manages, supports, and controls the electronic payment of government benefits. It is used for the purchase of goods and services in retail and provider environments, and controls the distribution of cash in bank networks and retail environments.

*ebt*EDGE is designed to seamlessly interface with existing commercial networks and POS terminals. It is a fully tested, Federal and State-approved EBT system. *ebt*EDGE delivers:

- Cash assistance benefits through ATMs
- Cash and food benefits through POS devices
- Payment to Child Care providers through POS devices

As described throughout our proposal, the *ebt*EDGE System meets or exceeds your requirements.

*ebt*EDGE System Functions

The *ebt*EDGE System employs a single-source, functional processing flow to provide full payment and distribution services (Figure 4.2-81). This functional processing flow is built on four closely integrated functions (described in the following sections): **Acquiring, Authorization, Support Services, and Administrative**.

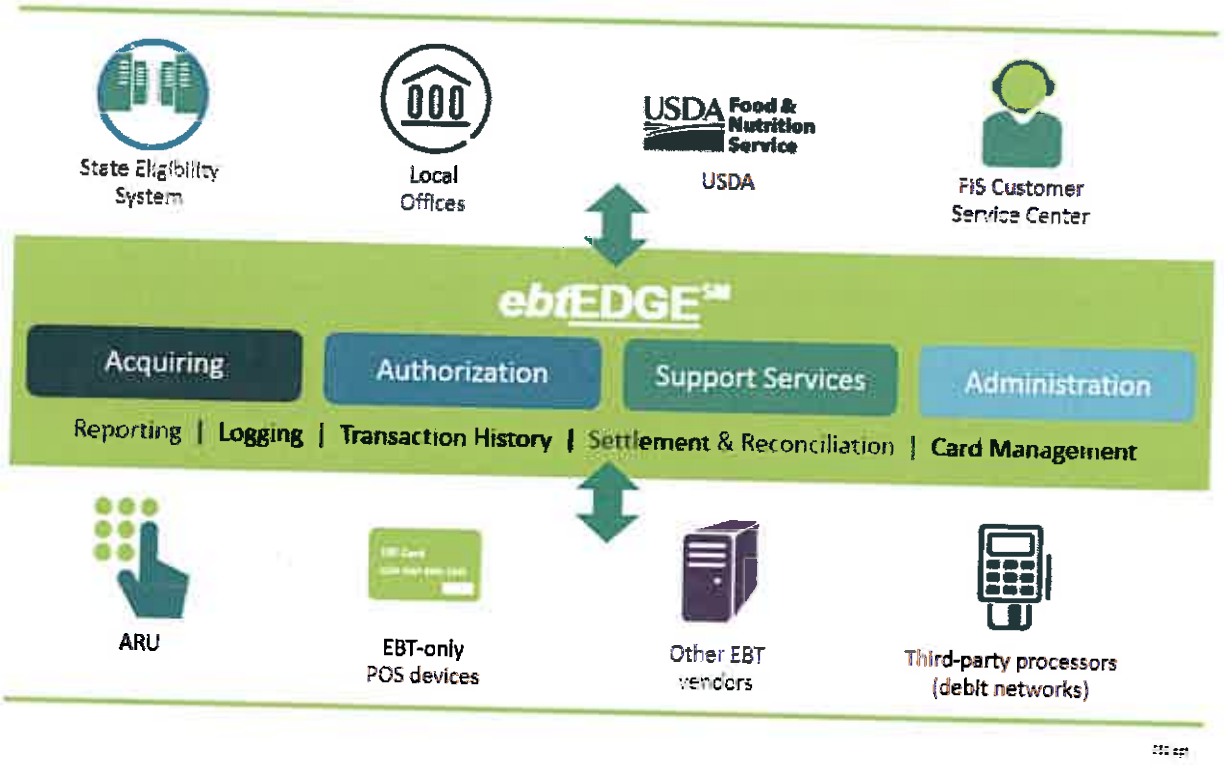


Figure 4.2-81 FIS EBT System Components Flow

The Acquiring, Authorization, Support Services, and Administrative functions are the core of the ebtEDGE System.

Acquiring Function

The Acquiring function (Figure 4.2-82) is the front end of the FIS *ebt*EDGE System. This function consists of the equipment, communications, and software that allow recipients to access their benefits.

The components of the Acquiring function include:

- Acquire transactions on DHHR's EBT-only POS devices and route them based on BIN
- Acquire transactions from FIS states, via the EBT Gateway and from other EBT vendors that are transmitted based on BIN
- ATM network and TPP links that acquire ATM or POS terminal transactions
- Communications hardware and software
- FIS acquiring system hardware and software
- Hardware and software placed in the retailer and cash dispensing locations

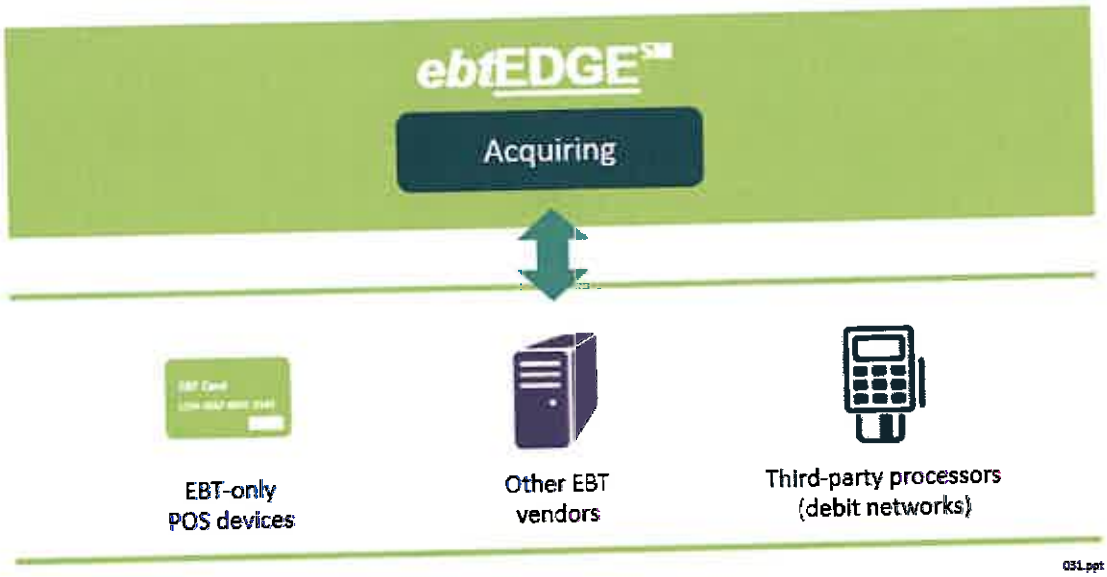


Figure 4.2-82 ebtEDGE Acquiring Function

The Acquiring Function is the front end of the ebtEDGE System consisting of equipment, communications, and software.

The FIS EBT Gateway provides a means for retailers, TPPs, and ATM networks to connect to EBT processors. It uses the FNS REDE file to validate that SNAP transactions are coming from FNS-approved retailers. The FIS EBT Gateway is configured to allow recipients to perform in-state and out-of-state transactions.

The system software for the Acquiring function is the control point for all EBT transactions. It processes transactions from system-linked POS or ATM terminals, and manages the security of communication, data, and POS access links.

EBT-only retailer activity passes to the Acquiring function through POS transactions. Recipients create these transactions when making food purchases, cash withdrawals, or balance inquiries via a POS device at a participating retailer. The acquiring software recognizes food benefit purchases or refunds, cash benefit withdrawals, and balance inquiry requests. All transactions require the recipient's PIN. The acquiring software formats the appropriate transaction message, routes it to the host, and creates a receipt upon completion of the transaction. If a transaction denial message is returned back due to insufficient funds, the message receipt will advise the recipient of the balance. The receipts printed after each transaction meet FNS regulations and ANSI EBT ISO 8583 EBT standards.

Authorization Function

The Authorization function (Figure 4.2-83) consists of the hardware and software used to approve or deny a financial transaction. The main component of this function is the FIS Authorization Engine (AE), a state-of-the-art database software. The AE stores authorized benefit and recipient information.

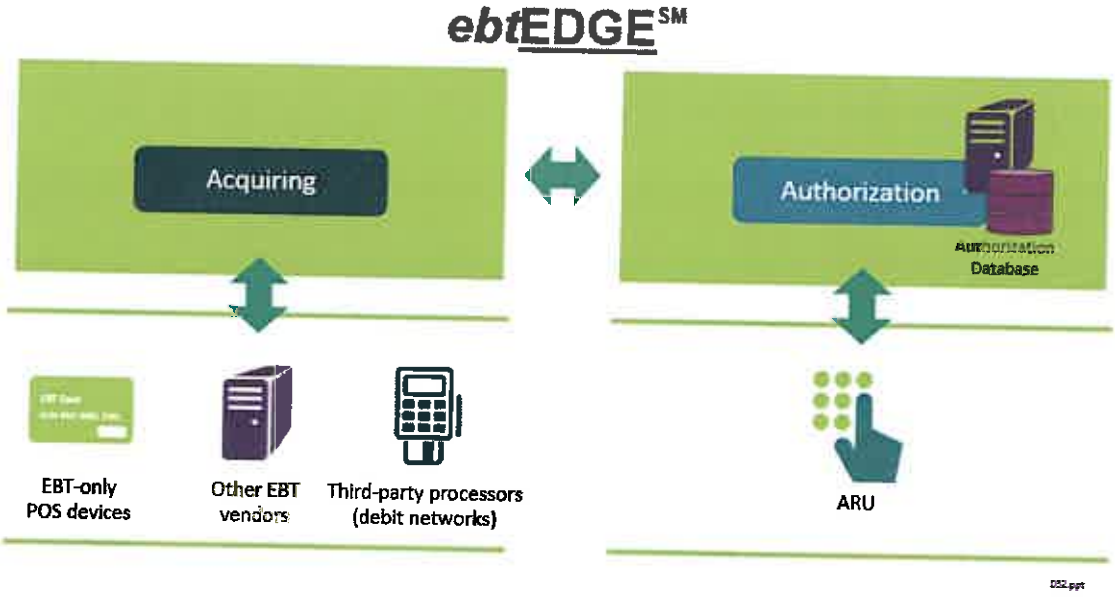


Figure 4.2-83 ebtEDGE Authorization Function

The Authorization Function of the ebtEDGE System consists of the hardware and software used to approve or deny an EBT transaction.

Along with maintaining the EBT Authorization Database/Authorization Engine, the Authorization function provides real-time approval of financial requests and balance inquiries via POS devices, ATMs, and the Customer Service ARU. After receiving a financial request from the Acquiring function, the Authorization Engine is accessed to validate the transaction request and determines if the transaction can be accepted through various database checks including:

- **Can the terminal accept EBT transactions?** Verifies whether the requesting POS device is located at a valid FNS-approved retailer (for SNAP transactions) using the REDE file.
- **Is the EBT Card active?** Verifies the status of the EBT card and identifies the recipient associated with the card.
- **Did the recipient enter a valid PIN?** Verifies the encrypted PIN to the encrypted PIN block on the database.
- **Does the recipient have sufficient funds?** Verifies whether the account balance is sufficient to fulfill the amount requested.
- **What is the benefit dispense priority?** Verifies benefits are dispensed first-in/first-out and then in the sequence desired by DHHR.

The recipient's account balance is updated immediately for all approved financial requests.

Support Service Function

The Support Service function (Figure 4.2-84) provides all of the support and management information for the FIS *ebt*EDGE System. Components of this function include:

- Transaction logging and history
- Settlement and reconciliation
- Reporting
- Card management
- State benefit and card maintenance files

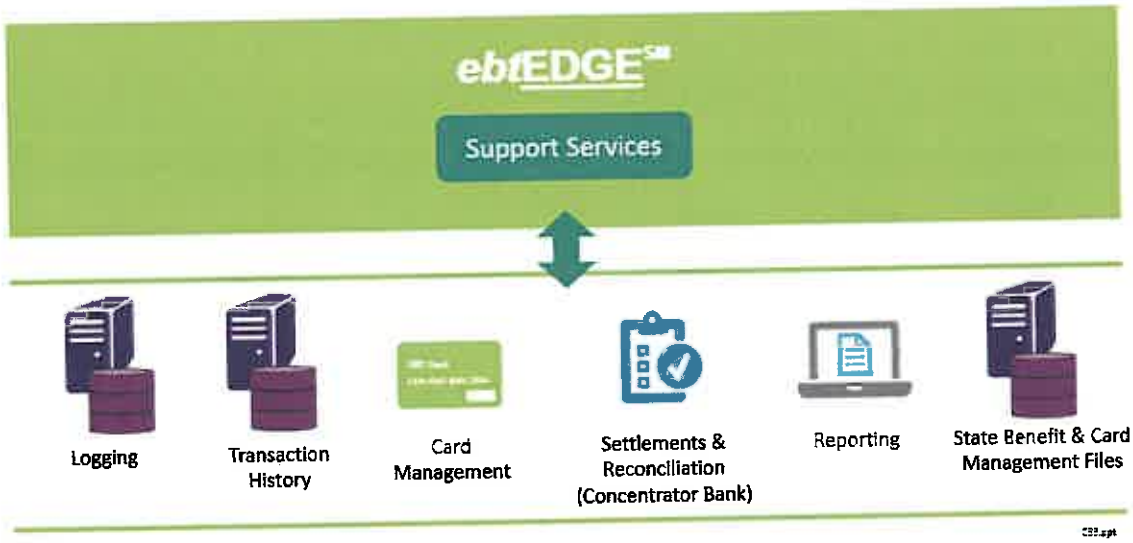


Figure 4.2-84 ebtEDGE Support Services

The Support Services Function provides all of the support and management of ebtEDGE System.

The Support Services function is responsible for all of the processes surrounding electronic payments business services, such as daily settlement, reporting, and money movement. These processes include:

- Logging all benefit authorization database adds, updates, and financial requests on a real-time basis, including expungement of stale accounts.
- Generating, controlling, and distributing all financial and management reports. EBT funds are moved and settled nightly for each benefit type and terminal access (POS/ATM) available for that benefit type.
- Acquiring daily, monthly, and other transmissions of benefit authorizations and card maintenance batches from our states.
- Transmitting benefit aging and daily transaction extract files of financial activity to FIS' EBT customers.
- Storing transaction data used to create FIS' *ebt*EDGE System reports.

Administrative Function

The Administrative function (Figure 4.2-85) consists of the hardware and software that allow DHHR, county, Federal, and FIS' Customer Service Center (CSC) staff to access the FIS *ebt*EDGE System database files. Components of this function include web-based administrative terminal hardware and software, and communications network hardware and software.

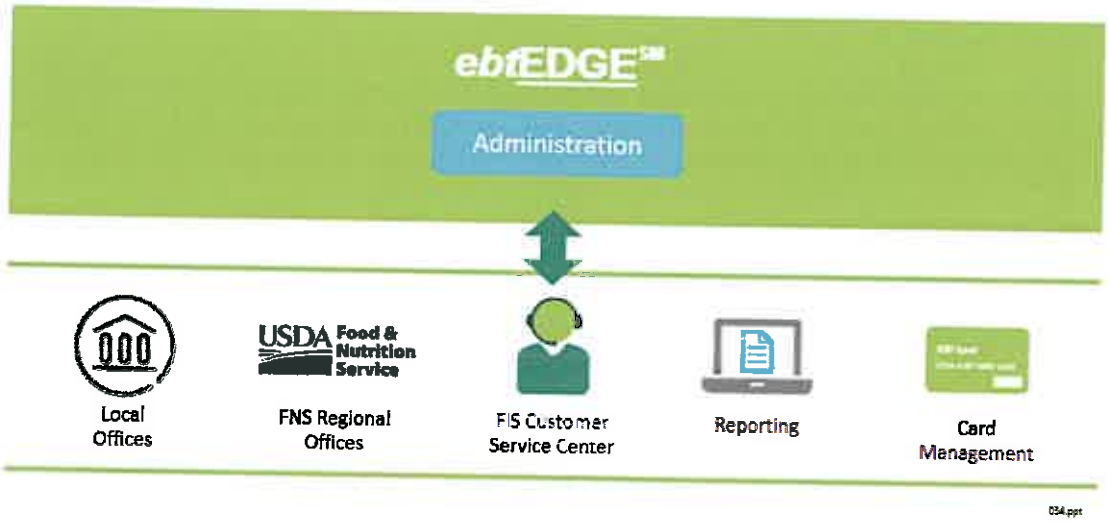


Figure 4.2-85 ebtEDGE Administrative Function

The Administrative Function consists of the hardware and software that allow DHHR, county, Federal, and FIS' Customer Service Center (CSC) staff to access the FIS ebtEDGE System database files.

The Administrative function provides update and inquiry access to the FIS *ebt*EDGE System database through various administrative transaction methods, including the *web*ADMIN application, batch interface, and ARU.

The FIS *ebt*EDGE System offers the most comprehensive and innovative administrative terminal options in the industry. Currently, the *ebt*EDGE System offers our customers the following administrative solutions to connect to the EBT database:

- *web*ADMIN, a browser-based administrative terminal
- Host-to-host interface
- Web services Simple Object Access Protocol (SOAP)

The FIS recipient Customer Service Center also uses the Administrative function to support recipient and retailer inquiries, as well as to process manual SNAP voice authorizations and change the status for lost, stolen, or damaged EBT cards. Online access or file transmissions of EBT transaction and settlement reports are included in the Administrative function.

Other EBT services include:

- Call centers with 24/7 toll-free customer service for recipients, retailers, and DHHR staff
- Project management activities, including overall performance and contract compliance
- Retailer management, including retailer marketing, POS installation and maintenance, and training
- Recipient, DHHR, and county office training materials

*ebt*EDGE Hardware

For our *ebt*EDGE System, FIS takes advantage of the latest and best technology available for the right purposes. Because we tailor the hardware to the purpose, our technology delivers stability, reliability, exceptional performance, and is flexible and expandable to meet your current and future needs.

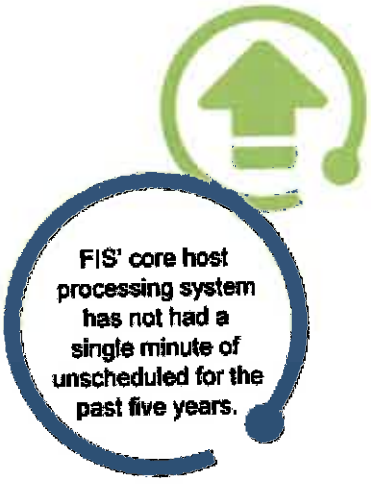
- The HP NonStop™ System is the **premier processor** for online transaction processing, providing the most accurate and reliable system available.
- The IBM platform is the **best technology** for batch processing, settlement, and generating reports.
- **Open systems technology is the best technology** for our supporting systems, such as the ARU, merchant management, and web-based solutions (*web*ADMIN; Agency, Recipient, and Merchant Portals).

FIS provides all of the system hardware, operating software, application software, security systems, telecommunications equipment, and other products necessary to maintain the statewide EBT processing environment. We will use our data centers, support personnel, and automated tools to staff and service the *ebt*EDGE System 24/7.

Performance and Availability

Our products are capable of processing high transaction volumes and driving large ATM and POS processors. They are implemented in active/active configurations for continuous availability. We provide continuous processing implementations, across dispersed sites, with continuous service through planned and unplanned outages. Our availability architectures are targeted on 99.999 percent availability and better. This level of processing is accomplished through planning, monitoring, and management.

FIS will provide the State of West Virginia with the best technology and service the industry has to offer.



*ebt*EDGE Software

Our HP NonStop servers use CONNEX® software which is the premier EFT solution used by financial institutions, networks, retailers, and third-party processors of all sizes, worldwide. CONNEX's flexible, modular architecture allows us to configure a solution that is right for the State by ensuring that each Project has all the components that it needs today, and adding functionality in the future when it is needed. FIS' capacity models and planning activities ensure that current and projected future volumes can easily be accommodated within our processing systems. CONNEX employs a configuration database

for quick and easy changes. Best of all, configuration changes are implemented dynamically, eliminating the need for system downtime.

Unparalleled Performance

Built for truly high-speed processing, CONNEX has been timed at more than 1,500 transactions per second. The key to this success is CONNEX's decentralized architecture, which divides processing tasks into independent processes. These processes are replicated for the highest possible throughput across available system resources. The result to DHHR: reliable, high-volume EBT processing, free of bottlenecks.

Always Available

In EBT, availability is critical. With up to 99.999 percent availability, CONNEX continues to be the industry leader in processing availability. CONNEX software is optimized with continuous processing for the highest possible throughput. It is the only EBT software to offer continuous processing to increase availability beyond the 99.999 percent level. With continuous processing, we can run CONNEX software on multiple nodes so we can handle system outages with no downtime, and volume spikes with world-class customer service.

Because our own data center is one of our largest customers, we have developed efficiencies through hands-on experience. For example, our health-monitoring capabilities allow CONNEX to see potential problems and notify us before a failure occurs.

FIS Data Center Locations

FIS' primary EBT processing site is located within our primary data center located in Wisconsin. In the event of a major service disruption caused by hardware failure, FIS operates a secondary hot site located within our Arizona data center. For security reasons and to protect the confidentiality of our customers' data, the specific addresses of our data centers are not disclosed in any public document. Administrative procedures and controls are in place to enable FIS to transfer to our secondary system, at any time, in a short and efficient timeframe in the event of a disaster. The hot site is in a geographically separate location from the primary system – over 200 miles away – and is fully capable of supporting processing and related support for the State's EBT transactions. The inherent capabilities of the central system we propose for DHHR provides for failover to a secondary central system that is kept up-to-date in real-time.

FIS Communication Network

FIS owns and maintains the hardware and software and utilizes necessary vendor services to provide the State with a high-functioning communication network to support the State's EBT program. The components of our Wide Area Network (WAN) are located in our geographically diverse data centers: one in Wisconsin, and the other in Arizona. FIS maintains two separate Digital Signal 3 (DS3) telecommunications circuits—one AT&T and one Verizon—between our data centers and the carriers' MPLS networks. These circuits are used to transmit batch files between FIS and DHHR. The figure below represents FIS' communication and host processing network.

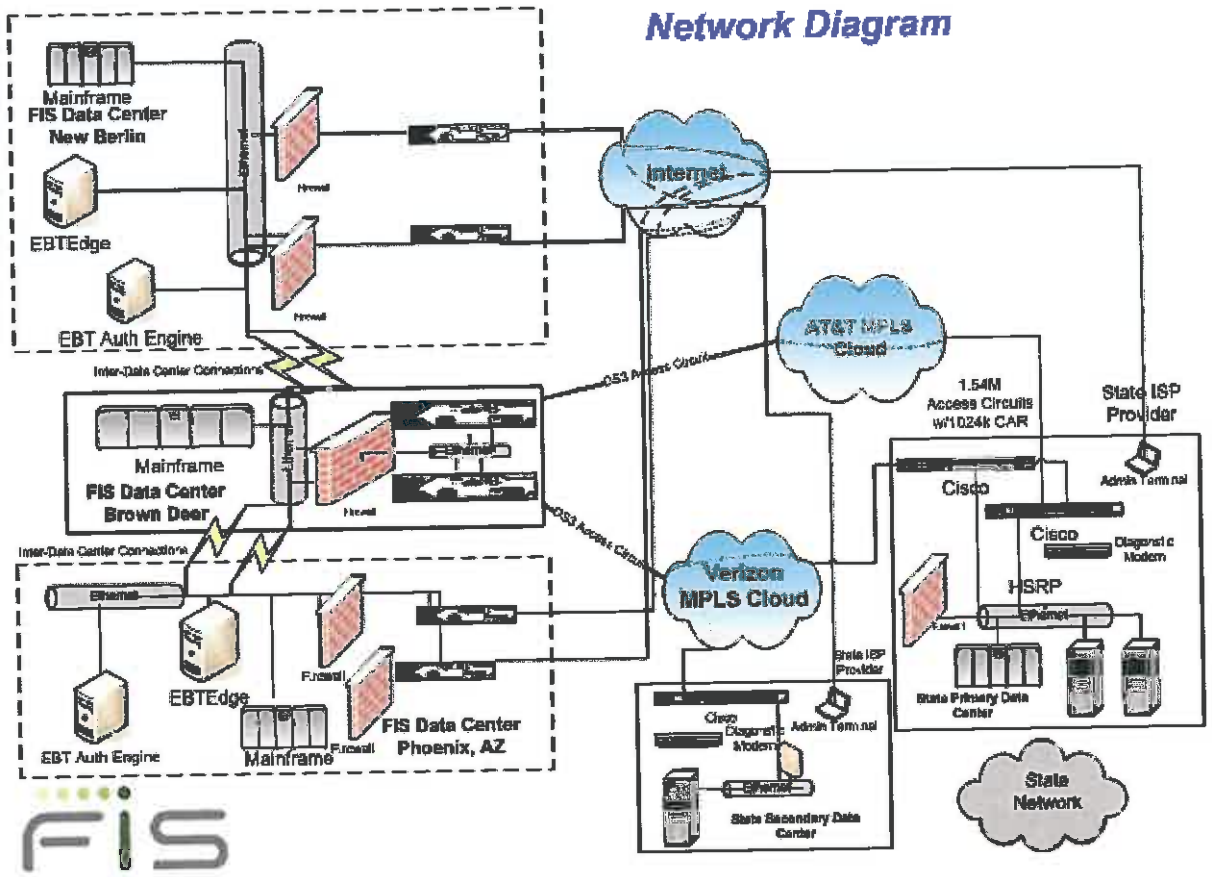


Figure 4.2-86 The DHHR – FIS Host Processing Network Environment Diagram

FIS' secondary site is synchronized in real-time. Both sites are capable of running 100 percent of the FIS functionality on duplicate hardware.

The Network Diagram identifies the following components:

- FIS' primary EBT data center in Wisconsin, which houses an FIS mainframe and servers that run instances of *ebt*EDGE and FIS' EBT Authorization Engine. This data center uses internal Ethernet connections behind FIS firewalls that allow VPN access to the Internet.
- FIS' secondary EBT data center in Arizona, which houses parallel systems and hardware, including a mainframe and servers that run instances of *ebt*EDGE and FIS' EBT Authorization Engine. This data center also uses internal Ethernet connections behind FIS firewalls that allow VPN access to the Internet.
- FIS' central batch processing mainframe housed in the Wisconsin data center. This data center also uses internal Ethernet connections behind an FIS firewall to connect with the primary and secondary EBT data centers via dedicated inter-data center connections. This firewall allows access to the State's primary and secondary data centers via the AT&T and Verizon MPLS networks.
- Administrative online communications crossing the Internet between the FIS data centers and the State's data centers.
- The AT&T and Verizon MPLS networks connect to the State's primary data center over a 1.54M access circuit and 1024k port.
- The AT&T MPLS network also connects to the State's secondary data center over a 1.54M access circuit and 1024k port.
- The State's primary and backup data centers house the State's routers and other hardware and systems behind the State's firewall.

Our telecommunications design for the State administrative network includes back-up connections between the State primary and back-up data centers and FIS' primary and secondary data centers, which will support the transmission of data files and reports between these endpoints and FIS in the event a disaster impacts one or all of the primary data centers. The design includes the installation of VPN or an MPLS circuit, or optionally ISDN dial backup, for extended dedicated connectivity. FIS recommends the use of VPN for the redundant connections because it is just as secure, offers more flexibility, and allows for faster data transmission, using the full bandwidth available over the internet.

Additionally, following the declaration of a disaster by DHHR, FIS will work with and support DHHR technical staff to help ensure that DHHR users are able to use our administrative terminal.

The design for administrative online access will include leveraging DHHR's Internet Service Provider (ISP) at DHHR's backup site for administrative online connectivity. Because the FIS administrative terminal (*web*ADMIN) is an Internet-based application, there is no need for any backup telecommunications to be set up at DHHR's backup site. *web*ADMIN can be accessed from anywhere there is an Internet connection by those with credentials for access.

In the event that electronic file transmissions cannot occur, FIS will support sharing encrypted data on a CD, or an alternate media between FIS and DHHR for processing. FIS will provide the required technical support to ensure that benefits can be provided to recipients through the EBT system without interruption during the recovery of DHHR's data processing systems.

FIS' Secondary Data Center ensures the same functionality as the primary site. We will demonstrate the ability to switch from the primary site to the secondary site and utilize all written procedures for that switch.

We will provide the required technical support to ensure that benefits can be provided to recipients through the EBT system without interruption during the recovery of DHHR's data processing systems. Additionally, following the declaration of a disaster by DHHR, FIS will work with the technical staff to provide required support to help ensure that DHHR users are able to use *web*ADMIN. As stated, since the FIS *web*ADMIN application is an Internet-based application, there is no need for any backup telecommunications to be set -up at DHHR's backup site.

Interfaces with the State of West Virginia

The interface between the *ebt*EDGE primary and secondary central processing systems, DHHR's primary eligibility system, and all required Federal systems have been designed by our network engineering team with stability and reliability in mind. *ebt*EDGE is designed to seamlessly interface with traditional SNAP and Cash programs, as well as Child Care agencies, to deliver benefits to cardholders and Child Care providers.

DHHR Systems Interface

The physical interface between the *ebt*EDGE primary and backup central processing systems and DHHR's primary eligibility system utilizes multiple DS3 circuits with ISDN Dial Backup circuits to DHHR's backup site.

Additionally, the communication networks and software needed to support processing, both real-time and batch, between the FIS Data Centers and DHHR's backup eligibility systems will utilize this same configuration for a seamless process for both FIS and DHHR.

SNAP and TANF/Cash Programs Interface

FIS has reviewed the RAPIDS and DHHR mainframe hardware, software and file layouts provided in Appendix A. We understand that RAPIDS generates both daily overnight SNAP and TANF/Cash issuance and demographic files for newly approved cases as well as supplemental and auxiliary issuances, and a monthly issuance file for ongoing SNAP and TANF/Cash cases. FIS has a wealth of experience in building interfaces and using pre-existing message and file formats. We have previously converted state EBT programs from the J.P. Morgan EBT system, including most recently the States of Washington, Kentucky and Nevada in 2016 and the State of New Mexico in 2015, and are very familiar with the J.P. Morgan file layouts and processing requirements.

Batch File Transmissions

The FIS *ebt*EDGE System has the flexibility to accommodate all specific timeframes for receiving daily and monthly batch files and is available 24/7 to accept and process files. Timely batch processing is critical in order to meet DHHR's benefit availability requirements. To ensure that the State's batches are received and processed on time, FIS' uses a proven batch monitoring solution that combines automatic system notification and 24/7 production control analyst monitoring.

All account set-up and benefit authorization transactions sent and received in batch mode will be processed. These benefits will then be posted for access on the availability date specified by DHHR, by the time agreed upon by DHHR and FIS. All batch files will be identified by the respective header and trailer records to ensure that account set-up records are processed before benefit authorization records.

Once the account set-up record is processed, the account is maintained on the database with the case number and each benefit type received for the client.

To verify a successful transmission and prevent duplication of each batch file, the *ebt*EDGE System performs an initial validation of all batch files upon receipt. DHHR will be notified of the validation results (whether the file was successfully transmitted or not and if rejected, for what reason) within one hour of file receipt. The initial validation will be performed each time a file is retransmitted. DHHR will be notified of the retransmission validation results within thirty minutes of file receipt. This retransmission process will continue until the file is successfully transmitted.

FIS will be available to accept file and record transmissions within 60 minutes after notification by DHHR that our system was not available to accept a file or record transmission. An added safeguard for successful batch file transmission is a FIS Production Control Analyst (PCA). PCAs monitor incoming and outgoing batch files and batch jobs 24/7. The receipt and processing of batch files is built into the daily checklist followed by PCAs and FIS State Support Service. PCAs will either correct or escalate any batch related issues.

Batch File Validation and Reports

Upon receipt, FIS will perform an initial validation of the electronic files to be posted to the EBT System by reviewing the header for duplicate batches and reviewing the file record count to ensure that the file is complete. If a duplicate batch or incomplete batch is received, the batch is rejected immediately and reported on the Batch Refresh Error Report as duplicate or incomplete. After passing the initial validation, files are processed in the order in which they are received and updates of the database are applied accordingly. As a result of this processing, the *Batch Refresh Error Report* and *Batch Refresh Totals Report* are generated to display the type of batch transmission received, any edit errors in the batch, and the disposition of the batch (i.e., accepted or rejected). The Batch Refresh Error Report also lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:24:51 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031950FSDA	FS-DAILY							
	DETAIL RECORDS	106		106				
	ADDS	106	$15,590.08	106	$15,590.08	106	$15,590.08	APPLIED
	ERRORS			0				

EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 12:34:13 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031050CSDA	CASH-DAILY							
	DETAIL RECORDS	330		330				
	ADDS	330	$55,652.26	330	$55,652.26	327	$55,165.26	APPLIED
	ERRORS			3	$487.00			

EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703030450CARD	RECIPIENT/CASE							
	DETAIL RECORDS	752		752				
	ADDS	119		119		119		APPLIED
	CHANGES	619		619		615		APPLIED
	DELETES	14		14		14		APPLIED
	ERRORS			1				

Figure 4.2-87 Batch Refresh Total Report

EBTRS002-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH ID: 9703031050CSDA - CASH-DAILY BATCH REFRESH ERROR REPORT RUNDATE: 08/03/XX

BATCH 1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:09:08 CST

CASE NUMBER	RECORD NUMBER	REFRESH TYPE	REFRESH ACTION	ERROR FIELD	ERROR DATA	ERROR DESCRIPTION
01294337	399	BENEFIT	ADD	CASE NUMBER	01294337	CASE NUMBER NOT FOUND
01474784	717	BENEFIT	ADD	CASE NUMBER	01474784	CASE NUMBER NOT FOUND
01474784	718	BENEFIT	ADD	CASE NUMBER	01474784	CASE NUMBER NOT FOUND

EBTRS002-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH ID: 9703030450CARD - CASE/RECIPIENT BATCH REFRESH ERROR REPORT RUNDATE: 08/03/XX

BATCH 1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST

CASE NUMBER	RECORD NUMBER	REFRESH TYPE	REFRESH ACTION	ERROR FIELD	ERROR DATA	ERROR DESCRIPTION
01000402	3	CASE/RECIPIENT	CHANGE	RECIPIENT TYPE	1F	ACTIVE RECIPIENT NOT FOUND

Figure 4.2-88 Batch Refresh Error Report

Account Number Validation in Batch Files

As noted above, FIS performs a validation of electronic files to be posted to the EBT System. Each record detail line is validated against the FIS *ebt*EDGE System database before the database is updated with the file information. FIS will use the unique account identifier, benefit type, benefit availability date, and unique authorization number generated by the State to process the credit records and post the benefit amounts appropriately.

FIS attaches the case record to the account with links that tie the card record to the case record. Other links are created that attach such data elements as the case and client record, and benefit and card records. The client case number is validated within the FIS batch processing for all case additions, deletions, and updates based on the refresh action and the required information supplied for each batch record. There are two high-level processing rules for batch maintenance files that are currently followed:

- On an "Add" request, if the case does not currently exist on the EBT database, an EBT account is assigned and the case is added to the EBT System.
- If an "Add" request is received for a client that currently exists on the EBT database, the "Add" request is rejected. A match will be performed on the case number and client type to determine if the record has been previously added to the EBT database.

These processing rules provide FIS and the State with a mechanism to validate batch maintenance information and ensure the proper application of client data to the EBT database.

Child Care Program Interface

FIS has carefully reviewed the Child Care MIS details provided in Appendix C, and can support the Child Care functions for the State in a web environment. The FIS *ebt*EDGE System utilizes a full range of data exchange methods to seamlessly interface with Child Care agencies to deliver benefits to cardholders and child care providers. FIS can receive and process batch files (daily, weekly, monthly) and real-time updates via *web*ADMIN or Web services. Batch file transmissions can be performed multiple times during the day or whatever timeframe fits DHHR's needs. Once received, files are processed and reflected on the database. FIS supports batch file transfers via most secure encrypted methods, such as SFTP, FTP/S and Connect Direct:Secure Plus. Connect Direct is our preferred method of batch transmissions, but the other methods can be supported as well. Please see *Batch File Transmissions* above for details about the FIS batch file process details.

Child Care payments are traditionally performed using one of our two cardholder-facing channels: the *ebt*EDGE Cardholder Portal or our cardholder ARU platform. Enabling the standard Child Care functionality is simple using the FIS Configuration Management System. The ability to "turn on" functionality in both the Cardholder Portal and ARU/IVR is a key feature of the FIS system.

WIC EBT Program Interface

The FIS Team has reviewed and understands the *Crossroads Interface* document in Appendix B describing the implementation of the *Universal Interface* between the West Virginia WIC Management Information System and the WIC Direct System. WIC Direct, our proposed WIC EBT solution, currently supports the State of West Virginia's statewide operational WIC EBT project that uses Crossroads to deliver clinic services. Our team successfully integrated Crossroads with our WIC Direct solution in 2013. The FIS Team worked closely with the Crossroads implementation contractor on the development of an interface specification that implemented the version of the *Universal Interface* that was current when the Crossroads project was initiated. It is important to note that at each step of the way, we met the implementation deadlines for implementation of the interface.

The interface between West Virginia's WIC MIS and WIC Direct is described further in Section 4.5, *WIC Specific Goals*.

Federal Systems Interface

FIS interfaces with the AMA, ASAP, ALERT, STARS, and REDE Systems. Our vast EBT experience which spans over two decades has provided FIS with a high level of familiarity with and understanding of Federal reporting and system interface specifications. We will continue to meet the FNS data and timeframe requirements by providing FNS with the required files, as well as an updated authorized retailer/merchant database for DHHR in the required formats. FIS will work with DHHR and FNS to accommodate any future changes to these files or formats.

FNS and the Federal Reserve Bank (FRB) of Richmond, Virginia has already certified FIS on the automated batch issuance process, as well as the online backup method of entering AMA issuance. FIS will update the AMA System maintained by the FRB automatically each business day using the issuance information provided by DHHR.

FIS will, as we have for the past 24 years, gather the required data elements for all EBT-only retailers (both SNAP and cash) and maintain them in our proprietary Merchant Management System (MMS). FIS' MMS meets all functional requirements defined in this RFP, as well as in all relevant federal regulations, for a retailer database management system.

FIS sends an Anti-Fraud Locator of EBT Retailer Transactions (ALERT) file to FNS daily, for each of our EBT processing states, detailing each state's activity for the day. As required by FNS, we currently provide the ALERT file to FNS through the ALERT Subsystem in the required file layout. FIS will provide this same service for the State of West Virginia, when selected as your EBT contractor.

FIS' MMS maintains a daily interface with the FNS Retailer EBT Data Exchange (REDE) System and accommodates all FNS REDE file formats. As retailers are added, changed, re-instated, or deleted within the REDE System, both during regularly scheduled and ad hoc updates, it passes this information to FIS through our REDE interface to ensure the MMS database is in sync with the federal database. Additionally, FIS receives the monthly refresh of the REDE file and processes it within 48 hours to ensure that our MMS retail database is fully in sync with the REDE retail database. Once we have received and imported the daily and monthly REDE files, we perform a series of events, including the propagation of changes to our transaction-processing environment to ensure only FNS- authorized retailers can process SNAP transactions.

FIS will be responsible for ensuring that only authorized SNAP retailers redeem SNAP benefits. As part of our transaction authorization function, FIS validates the retailer and store location. If the transaction is a SNAP benefit authorization request, the FNS retailer number is validated against the REDE file. If the retailer is not an FNS-authorized retailer, the transaction is denied.

FIS will submit detailed daily SNAP redemption data to the Store Tracking and Redemption Subsystem (STARS) and the FNS Food Stamp Redemption Database through the Benefit Systems Redemption Branch (BRSB). The transmission file, in the FNS required format, includes the retailer identification number (FNS authorization number), transaction day, total amount of transactions for each retailer and the consolidated total of transactions that occurred for each day. If the State allows card fees to be deducted from SNAP benefits, FIS will ensure these funds are appropriately reported on the STARS File using our FNS-provided Processor ID in place of a retailer FNS number.

FIS will cooperate with the State and federal personnel conducting investigations or audits and will provide information as requested, within a mutually agreed upon period of time not to exceed 30 days. In addition, we will provide State personnel access to pertinent retailer data in order to evaluate contract compliance.

Security

Over the last few years, FIS has transformed how we approach, invest in, and monitor security and risk management protocols for the protection of our customers and their recipients. Drawing from the U.S. Department of Homeland Security and U.S. Secret Service, we assembled a security team with over 1,800 combined years of experience. We have continuously invested in infrastructure improvements in a way no other financial technology firm in the world has done, earning FIS the number one position on the FinTech Forward 100 for four different years. As cyber threats continue to escalate, we considered our corporate culture and infused it with a hyper-vigilance so extensive that senior security employees are embedded within every business unit, daily security updates are delivered to executives at the highest levels, and a centralized team spearheads employee education on security, risk management, and compliance. And by providing monthly communications that update our customers on security developments at FIS, we are committed to a level of transparency around information once considered confidential.

Each of these initiatives, which are part of FIS' Secure by Design infrastructure, continues in full flight today. Their impact is reflected in recent developments, such as FIS' partnership with Microsoft® to combat cybercrime. The two companies will focus on improving the security of financial institutions worldwide, in real time. Under the agreement, FIS representatives will work hand-in-hand with forensic analysts, software developers, and researchers at the new Microsoft Cybercrime Center.

This marks the second major cybersecurity partnership for us. FIS now staffs a full-time employee at the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC), dedicated to live monitoring of cyber events. Together, the Federal agency and FIS will address and respond to cyber threats aimed at the global financial industry and critical infrastructure. No other FinTech 100 provider has a team member at NCCIC.

FIS understands that security has no end state, so our efforts are only expanding. We prioritize and address threats with even greater speed by expanding accountability and incentivizing rapid resolution. In full recognition of the new normal, we will continue to innovate by identifying, classifying, and remediating vulnerabilities, so our partners' greatest protection continues to be our everyday practice. The bottom line is FIS strives for a world-class level of excellence in information security.

EBT Gateway

FIS is the only EBT processor with a fully interoperable EBT transaction Gateway. FIS created, owns, and operates the most successful EBT Gateway in the country. Even our EBT competitors use our Gateway. As the pioneers in offering an EBT Gateway, we have unmatched expertise and reliability in meeting interoperability requirements and demands. Today the FIS EBT Gateway directly connects to all EBT project processors. In turn, our relationship with these processors provides them the means to meet their interoperability obligations.

The FIS EBT Gateway currently switches EBT transactions, both EBT-only and TPP transactions, through established telecommunications links, transaction switching facilities, and other arrangements with issuers. FIS' EBT Gateway offers the premier interoperability solution as it has links to all current EBT projects.

Our system, built on FIS' CONNEX software, offers ATM and POS electronic funds transfer driving, switching, authorization, and settlement services to banks and financial networks. The CONNEX software used in the EBT Gateway is the same commercial software used by many of the regional switches within the United States, such as STAR and NYCE®.

Because FIS developed this commercial software and we use it at our own data center, we have a comprehensive understanding of the detailed coding of the software, as well as how it optimally operates. This unique perspective gives FIS a distinct advantage in offering a low-risk, low-cost solution for switching services, including interoperability.

The FIS EBT Gateway switch processes over 99 million transactions a month with unmatched accuracy and efficiency. The technology for this switch was based on the proven functionality in place for the routing and settlement of commercial debit and credit transactions. To support interoperability between states, FIS has EBT interoperability agreements with all EBT processors to route transactions acquired between processor systems, including: Xerox, Fiserv (J.P. Morgan), Evertec, and Northrop Grumman, to name a few.

When FIS holds the Authorization Engine for a state, no transactions are sent to other data centers or EBT processors. This solution eliminates the possibilities of outages in telecommunications or at other processing sites. The FIS solution minimizes the number of failure points, allowing us to offer 99.999 percent availability. FIS recommends that DHHR consider and weigh the number of system components that are outside the immediate control of the contractor when evaluating contractors' proposed solutions.

FIS implements interoperability for all EBT-only retailers when they are set up on the system. Interoperability for EBT-only retailers connected to the EBT System has been available since the FNS regulation first became effective. We have updated our Processor Agreement to include interoperability requirements. TPPs and networks load and update the state BINs into their systems. They have the opportunity to accept transactions from all existing EBT projects with a single connection to the FIS EBT Gateway.

Settlement

FIS maintains a clear audit trail of all transactions to ensure the system is balanced and reconciled on a daily basis. The FIS *ebt*EDGE System logs each financial transaction and records an offsetting debit to the client's account and credit to the retailer, TPP, or ATM network. The system continually maintains the current balance in the recipient's account and the amount to be settled with the retailer, TPP, or network. The FIS *ebt*EDGE System will never allow the recipient's account to reflect a negative balance. The FIS *ebt*EDGE System also maintains the original benefit authorization amount so the recipient's balance can never exceed this amount.

The State determines program groups and types to coincide with their general ledger accounts. Authorizations added to the system by the State will specify the program group and type for which they apply. All activity affecting the balance of a recipient's account is reported on the *Daily Activity–Authorization* and *Daily Activity–Terminal* reports. All financial transactions, including expungements and repayments, will be reported based on the program group and type for which the authorization applies. Each day, FIS will provide the State with the *Database Value Report,* which lists the activity (net change to the value of the database) for each program group and type, and summarizes it by program group.

The FIS *ebt*EDGE System maintains accounts at the recipient, program, agency, and local office levels. Subsequent to cutoff, and before the ACH file is created, the system validates recipient and retailer totals to verify that they are balanced. This system computes the end-of-day net position for each account. The end-of-day net position equals:

Opening Balance + Credits - Debits = End-of-Day Balance

To further verify all transactions logged on the *ebt*EDGE System, we use an internal settlement tool called Automatic Reconciliation. This tool compares the logged transactions that are processed by the FIS *ebt*EDGE Authorization platform to the transactions processed by TPPs and networks. This process allows FIS staff to identify out-of-balance conditions quickly and make necessary corrections to ensure that the *ebt*EDGE System is in balance every day.

FIS logs all financial transactions as they are processed throughout the business day. Each day, at cutoff time, FIS collects the day's financial transaction data along with the retailer bank information, which is maintained in our database, and places it into a standard NACHA format to create the ACH file that will be transmitted to the concentrator bank for processing. We then run our system balancing processes and produce the *Balance Verification Report*, which reports totals on all financial activity entering and exiting the system.

FIS performs these checks to ensure system reconciliation each day:

- On a daily basis, the authorization host system keeps track of the retailer position based on the approved transactions logged during the business day. As part of the ACH processing, the system compares and balances the retailer settlement file used to create the ACH file with the log from the authorization host. FIS performs the settlement and reconciliation process seven days per week and provides the ACH files to Wells Fargo on every banking business day in accordance with State and Federal regulations. Transactions that take place on Friday, Saturday or Sunday are settled on Monday. Transactions that occur on Federal holidays are settled on the next business day.
- FIS creates a STARS file each day and matches the amount in this file with the Letter of Credit amount on the *Clearing Statement*. The daily STARS files are stored on the system and sent to FNS once a week. FNS uses this file to verify the Automated Standard Application for Payment (ASAP) drawdown.

Our settlement processes ensure accurate reporting. We compare the value of the current activity reported on the database with the totals reported on the *Balance Verification Report*. The *Balance Verification Report* (shown below), displays totals for all financial activity entering and exiting the system. It summarizes various business function totals and indicates that the FIS *ebt*EDGE System as a whole is balanced.

EBTDS405-1 STATE NAME SETDATE: 05/07/XX PAGE: 1
BALANCE VERIFICATION REPORT RUNDATE: 05/07/XX

ADMINISTRATIVE AUTHORIZATIONS:					
EBTDS101:					
AUTH ADM	66.54-	EBTDS201:			
		ADMIN AUTH	66.54-		
CARDHOLDER DAILY ACTIVITY:					
EBTDS101:		EBTDS404:			
AUTH TOT	69,995.80	DAILY ACTIVITY	315,097.39-		
+EBTDS101:					
TERM TOT	385,093.19-				
	315,097.39-		315,097.39-		
DIRECT DEPOSITS:				EBTDS105:	
EBTDS904:		EBTDS103:		DIRECT DEPOSITS	0.00
DIRECT DEPOSITS	0.00	DIRECT DEPOSITS	0.00		
MERCHANT DEPOSITS:				EBTDS105:	
EBTDS904:		EBTDS103:		MERCHANT DEPOSITS	177,683.12
MERCHANT DEPOSITS	177,683.12	MERCHANT DEPOSITS	177,683.12		
TOTAL ACH ACTIVITY:				EBTDS105:	
EBTDS904:		EBTDS103:		DIRECT DEPOSITS	0.00
ACH DEPOSITS FOR SET	177,683.12	TOTAL ACH DEPOSITS	177,683.12	+EBTDS105:	
				MERCHANT DEPOSITS	177,683.12
MERCHANT DAILY ACTIVITY:				EBTDS106:	
EBTDS101:		EBTDS102:		DAILY ACTIVITY	385,093.19-
TERM TOT	385,093.19-	DAILY ACTIVITY	385,093.19-	-EBTDS103:	
-EBTDS101:				DIRECT DEPOSITS	0.00
TERM FSC	0.00				
	385,093.19-		385,093.19-		385,093.19-
MERCHANT SETTLEMENT:				EBTDS105:	
EBTDS102:		EBTDS104:		MERCHANT DEPOSITS	177,683.12
SETTLEMENT	483,873.27	TOTAL SETTLED	483,873.27	+EBTDS105:	
		-EBTDS103:		EBTG	306,190.15
		DIRECT DEPOSITS	0.00		
	483,873.27		483,873.27		483,873.27

Figure 4.2-89 Balance Verification Report

Should the system not balance as a whole, the settlement process will abend (stop) and the system will automatically send a notification to FIS' Production Control group. The Production Control group provides 24/7 monitoring of batch files and preliminary problem identification and resolution of job abends. Upon notification of an abend, the Production Control group opens a problem tracking ticket using the Case Management System (CMS). CMS provides a shared tool that details all of the information needed to resolve issues quickly. The CMS database includes customer-specific data, unique customer requirements, and all active processes associated with that customer's system.

The problem-tracking component of CMS assigns a severity code to each problem that enables the system to escalate requests for additional technical and management resources that may be needed to ensure timely resolution. The severity ranking and the parallel escalation processes are used to prioritize issues and determine the timeframe needed to resolve them. FIS uses established guidelines to determine the appropriate severity level of an issue and enters it in the case tracking tool. A severity level of 1 would be assigned to a settlement system out-of-balance issue. Although the resolution timeframe for severity 1 issues is up to 24 hours, FIS' goal is to resolve any out-of-balance situation in time to make the midnight settlement window.

Customer Service

FIS has successfully provided a full array of call center services for EBT recipients and retailers since 1992. We know how to cost-effectively provision and manage this critical function for EBT projects. Our design for customer service provides recipients, retailers and DHHR staff easy, 24/7 access to obtain assistance when needed.

Recipient and retailer calls to the toll-free Customer Service Centers (CSCs) will be greeted initially by our well-designed, bilingual (English and Spanish) ARUs. Callers requiring additional, personalized

assistance will be routed to live Customer Service Representatives (CSRs) for help. Highly trained and efficient CSRs are available 24/7 to meet recipient and retailer account information and service needs.

The CSCs are operated and staffed in an industry-standard manner and employ both English- and Spanish-speaking CSRs. Should a caller require assistance in a language other than English or Spanish, CSRs will use TransPerfect Services for translation assistance. This service is used in several of our EBT states today; it is a successful method of communication, enabling non-English speaking callers to obtain the assistance they need in a timely manner. The services provided by TransPerfect enable translations in over 200 different languages, and will successfully meet the needs of the State of Oregon's diverse populations.

In addition to the services provided through the ARU and CSC, FIS will continue to provide Oregon recipients and EBT-only retailers with access to their account information via the Internet at www.ebtEDGE.com. This safe, secure, encrypted, and easy-to-use web site provides additional self-service opportunities for many of our end-point users.

FIS continually improves the user experience using our systems. Oregon recipients will benefit from our latest Cardholder Portal improvements which include an ATM locator, the ability to download and print their transactions in a statement format, and a resized format that enables accurate viewing on a mobile phone. If DHHR chooses to enable this option, cardholders using mobile phones may choose to receive text alerts when their benefits are available.

Because the use of mobile device applications in government programs is growing, FIS is currently developing the functionality that will allow mobile device users to search for and locate: cash access and surcharge-free cash access locations, FNS-authorized retailers, WIC-authorized retailers, and FNS-authorized restaurants and farmers' market locations.

We are confident we will continue to meet or exceed all customer service functional requirements as outlined in the RFP, and reduce to a minimum any customer service related activities or functions at DHHR. Full details regarding customer service functions, including our dedicated State Support Service for DHHR staff, are provided in Section 6.2.6, *Customer Service*.

*ebt*EDGE Reporting

Any organization, small or large, is structured around the usability of information generated for many reasons. Not having reliable reports and files in place to meet State and Federal requirements creates extra work for all parties. Our time tested report delivery system ensures efficiency and satisfaction to meet all of your reporting needs.

The FIS *ebt*EDGE System is specifically designed to meet the needs of EBT. Our database structure supports the needs and requirements of states in their operation and management of their EBT programs. Our extensive reporting package provides accurate and timely information on system reconciliation, operation, and management. We will provide DHHR with a time-tested combination of electronic data files, and standard and customized reports. DHHR will be provided with files and reports via transmission, Agency Portal, Reports Library, Data Warehouse, and Research Central.

FIS' comprehensive reporting package will enable DHHR to monitor system performance, perform internal reconciliation activities, and provide information to Federal agencies. FIS has developed a robust set of standard financial and management EBT reports that is currently used in all of our EBT projects. Our comprehensive reports package meets Federal reporting requirements.

The FIS EBT reporting system was designed to report on information at various levels within a state's EBT program. FIS reports information at the program, county/local office, and state summary levels. Our reporting system also provides settlement and reconciliation reports consolidated at the state level by program.

FIS will provide DHHR and FNS with the necessary reports via electronic file transfer. Transmitted reports will be sent to DHHR via Connect:Direct.

Online Report Availability

FIS will also provide access to most reports online and in real time via the FIS *ebt*EDGE Agency Portal accessed via the Internet (Figure 4.2-90). Authorized users will have access to various financial, security, support, and statistical reports via our easy-to-use web reporting interface.

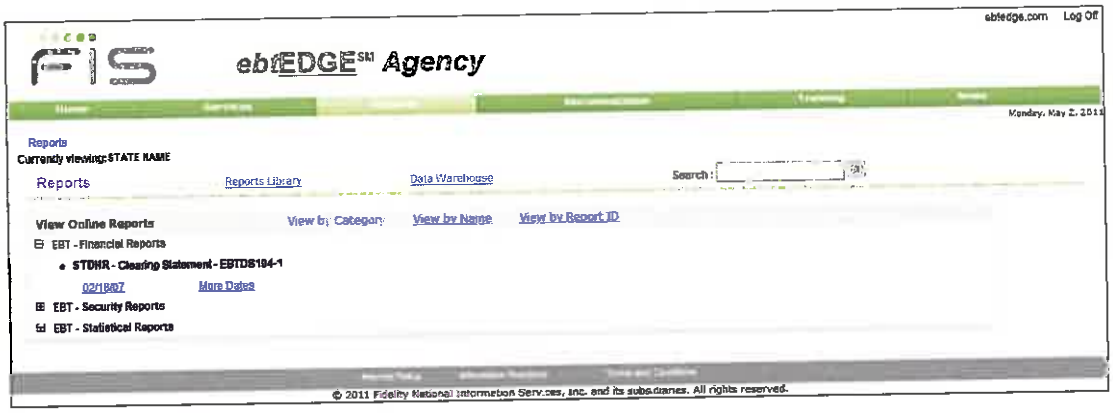


Figure 4.2-90 Portal Reports Screen

Available online reports online and in real time are just a click away and can be printed or downloaded as needed.

WIC EBT System Overview

As is done today, the FIS Team offers the WIC Direct System for the continued operation of the West Virginia's WIC EBT program. Because WIC Direct currently interfaces with Crossroads in West Virginia, the WIC EBT program will not require any conversion.

The WIC Direct System was conceived, designed, and built in a tight collaboration with USDA-FNS, the Kentucky WIC Program, and representatives of the grocer community. Together, this team crafted and verified the system to reflect the best thinking of not only system and payment processing professionals, but also the WIC state agency, the WIC national office, and a multitude of industry stakeholders, many of whom were from the WIC retailer community.

It is not coincidental that the national initiatives to develop operating, implementation, and testing/certification standards for WIC EBT happened concurrently with the construction of the WIC Direct System. Much of this work was the result of needs identified during the process, and often, WIC Direct was the test bed to validate the solutions. The WIC Direct system reflects the most up-to-date WIC EBT technology consistent with current USDA-FNS policies and expectations regarding rules, standards, and technologies.

Solution Specific

WIC Direct was built for WIC EBT. Its inception proved to be a leading-edge laboratory for how WIC EBT should work. WIC Direct is not an add-on or an enhancement to an existing EBT or payments solution. Instead, it was designed and architected as a stand-alone product solely to meet the needs of WIC benefit distribution. Consequently, it is compliant with the standards for WIC EBT and supports program policy and regulation specific to WIC EBT and benefit redemption. Further, because it was intended to be a transferrable platform from the beginning, it was built using industry-standard and readily available technology. It is server-based, uses a Windows operating environment, SQL database infrastructure, .NET development platforms, and C# programming.

Interfacing with WIC MIS

FIS understands the demands for software development. To that end, FIS has implemented a development version of WIC Direct that is "always-on" throughout the life cycle of the project. This allows the State and their WIC MIS development team to test their interface functions during the development cycle against a real version of WIC Direct on their schedule. The feedback is instantaneous, thus greatly simplifying the development and testing process. And of course, throughout this period, the FIS Team's technical staff is available to help in the event any technical issues are uncovered.

Working with Third Parties

WIC Direct has been built with an underlying set of function calls using Service Oriented Architecture (SOA) that easily enables functions and services to be invoked from remote platforms. The FIS Team is quickly able to tailor the solution to meet the demands of its customers and has the technical expertise to provide sound guidance as to the best approach. CDP has made external interfaces with WIC Direct easy and simple to build and, consequently, is able to increase functionality rapidly through the use of third-party innovation. Examples include call answering systems, help desks, third-party iPhone apps to check account balances, and even third-party WIC EBT payment platforms.

Information Management

A feature of WIC Direct that makes it truly unique in the industry is its approach to information management. With each implementation of WIC Direct, a data warehouse, hosted by CDP, is included. This tool, wdICE, is a repository for all of the data generated by the agency's EBT solution. It provides views into benefit issuance, benefit redemption, and food utilization that heretofore have never been available. This is an invaluable resource for many of the WIC management processes such as program management, food management, retailer management, fraud analysis, financial management and trend forecasting.

The WIC Direct WIC EBT solution's data mart repository was originally developed to hold all of the valuable detailed information that is generated by WIC EBT Operations. Our goal in developing this feature was to empower WIC State Agencies to use EBT Data as a tool for active Program monitoring, management and evaluation.

EBT Data will be collected, collated and integrated into a cohesive information resource where it can be dissected and analyzed across any number of dimensions and measures. The output is user driven and user actuated. It is intended to answer real life questions about EBT operations. For instance, it can give you a summary and trend of payments to retailers/vendors over a multi-month time period. It can provide

you a detailed reconciliation of a household's benefit account. For WIC EBT, it can tell you the ten most expensive cheese products that are authorized by the Agency. The ways to use the information and the value it provides seem endless. The data warehouse is provided with a business intelligence front end that empowers WIC customers with easy-to-use query and analysis tools. It provides customers with on-demand access to data and the capability to turn that data into real and useful information. West Virginia's authorized users will get current information when they want it, how they want it, and where they want it.

Robust Functionality

Most EBT solutions provide a native "Administrative" interface that is useful for querying and managing EBT information. WIC Direct provides a web user interface (WUI) that can be accessed from any computer with an Internet connection and modern browser functionality. Role-based security inherent in the WUI limits user access to specific features and functions as controlled by the security administrator.

The WUI is the most powerful EBT administrative interface found in an WIC EBT application. It has extremely robust query functions that allow for viewing transaction data based on a number of filters such as date and time, household or card, or even WIC vendor ID. It provides for export of transaction data to a spreadsheet for further analysis. It provides complete access to household account balances and demographic information with access being facilitated by a number of search criteria and filters. It allows users to view and modify approved products and to set up or modify vendor information.

A separate and distinct data environment has been installed and is currently operated for West Virginia. The State's data resides within distinct database environments. This system has been successfully implemented in several states and has been continually enhanced to meet the changing technology environment and to stay current with regulatory requirements. When building WIC Direct, CDP incorporated several overall design goals:

- **High Availability** – Building a system that is available 24/7, requires fully-redundant componentry, including telecommunications, incorporated into the design. Therefore, CDP has seamlessly integrated disaster recovery services as well as automated system monitoring and system health analysis into the solution. Fault tolerance with transparent failover in the event of a component failure has also been incorporated.
- **High Throughput** – Transaction processing demands rapid, sub-second, responses. Database structures used for approving WIC redemptions were isolated from query and reporting applications and tuned for this type of throughput.
- **Expandable** – The WIC Direct design incorporates loosely coupled application components, using well-defined interfaces, in order to easily accommodate product expansion.
- **Ease of Use** – Customers need to be able to access WIC Direct from anywhere, and at any time. To make this possible, the design uses standard security protocols, browser-based functionality, and IP-based message routing. It does not require the use of tightly bound telecommunications paths that create inflexible access protocols and barriers to system availability.
- **Portable** – The system was designed to be used for or by government agencies. Consequently, the underlying technology (operating system, database, etc.) had to be mainstream and commonly available. WIC Direct can stand alone as a solution for WIC EBT processing.

WIC Direct is responsible for certain software services that relate specifically to the enablement of electronic WIC redemption processing and payments to retailers, while the MIS is primarily concerned with the certification of WIC participants and the determination of appropriate food benefits to be issued.

In many ways, it does not matter to either system "who is on the other side," provided that each system adheres to a well-defined interface that allows communication between the two systems.

While there is an effort by the USDA FNS to standardize the interface between WIC MIS and WIC EBT systems with the WUMEI, there are numerous ways that WIC MIS and WIC EBT systems successfully connect with each other to allow each system to provide the services necessary to achieve its primary function. This philosophy of connected, standardized services is also behind the enterprise architecture that links a federation of different systems that work together to provide a total electronic payment solution for State WIC agencies.

A high-level architecture of WIC Direct and the associated components is shown in the figure below.

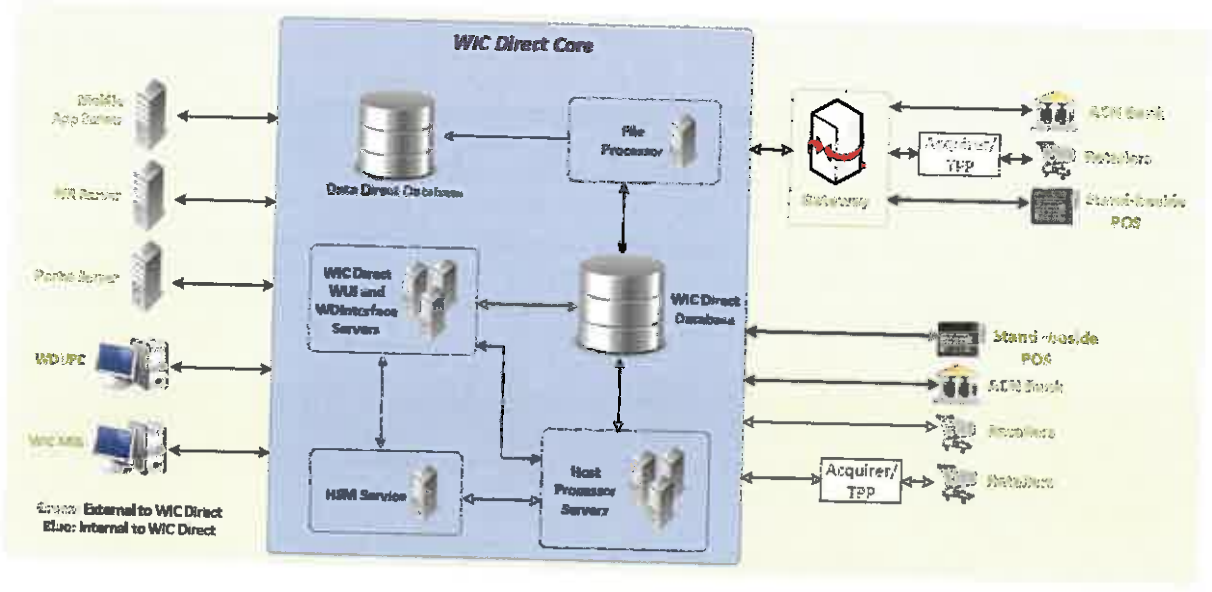


Figure 4.2-91 Application and Database Architecture

The WIC Direct core system consists of the following high-level system components:

- **Host Processor** – The WIC Direct Host Processor application processes all real-time retail transaction requests. The Host Processor also handles connections directly from vendors providing a "free path" for vendors not choosing to use the services of a third-party processor. The Host Processor handles the standard retail transaction set, including balance inquiries, purchase requests, and reversals.
- **WDInterface** – The WIC Direct Interface (WDInterface) provides the mechanism by which an external system (such as an MIS) communicates with WIC Direct in real time to perform certain activities in WIC Direct or to receive information from WIC Direct. For example, WIC Direct provides a mechanism that allows the issuance of benefits to an account housed in WIC Direct. WDInterface supports multiple interfaces, including the Universal Interface for an MIS to WIC EBT integration. The underlying architecture and tools supporting the WDInterface allows CDP to rapidly customize the interface to meet the unique requirements of customers.

- **HSM Service** – The HSM Service interfaces with supported hardware security modules (HSM). The HSM Service handles all integration with supported HSM APIs and provides an abstraction to other components to easily integrate with the devices.
- **WIC Direct Database** – The WIC Direct Database is the core database running in SQL Server that stores all of the information necessary to process transactions. This database is designed and tuned specifically to support the sub-second response times that are appropriate for real-time transaction processing.
- **WIC Direct WUI** – The WUI is a web-based administrative application that can be used by authorized users to perform certain activities directly within WIC Direct. The WUI is implemented on top of the WDInterface. Any data presented on a page and any updates from a page flow through the WDInterface.
- **Data Direct** – **Data Direct** is a data warehouse database that is primarily used for reporting. This database connects with the WIC Direct core system to seamlessly provide the maximum potential for information analysis and reporting. All issuance and redemption transaction detail is loaded into this data repository on a daily basis. **Data Direct** supports real-time generation of pre-defined reports, as well as self-service access, reporting, and analysis using native data analysis and reporting tools. The **Data Direct** data warehouse empowers customers to make the most of EBT data to improve the efficiency of WIC program management and enhance the integrity of program delivery.
- **File Processor** – The WIC Direct File Processor is responsible for all batch processing and for processing any file-based interfaces. For example, the File Processor not only processes data that feeds reconciliation reports, but it also creates various files, such as the Food Category/ Subcategory file, whenever necessary.

WIC Direct core applications are built using various Microsoft technologies. WIC Direct server applications run on Windows Server 2008 R2. The server database applications use SQL Server 2012. These platforms are proven and continue to improve with each new release. They provide a cost-effective and robust platform for running WIC Direct.

The WIC Direct Database operates on the Enterprise version of Microsoft's SQL Server database platform and utilizes the AlwaysOn availability groups feature as a way to both increase processing speed and provide robust high availability for the database components. Increased processing speed comes about as a result of the AlwaysOn group's ability to distribute different operations to different servers.

For example, AlwaysOn allows the application to send all read operations to a replica database running on a server designed to quickly process read operations, allowing the primary database to focus on transaction processing. Beyond the enhanced performance AlwaysOn provides, it allows us to create full replica databases at both the primary and backup data centers. The system can easily operate on any of the replica databases if the primary database encounters any issues. Furthermore, CDP utilizes a high performance Storage Area Network (SAN) for storage of the database files.

Additionally, the component-based construction of a WIC Direct environment gives the network operations team the ability to quickly, securely, and safely set up and support production environments for multiple clients.

4.2.2.3 Interface Testing

End-to-end connectivity and interface testing should be conducted between the Vendor's system, its sub-Vendors, the State, local offices, clinics, FNS, retailers, and Third Party Processor (TPPs). The Vendor should plan to begin testing the interface at least two months before the functional demonstration. The testing should include the following:

- *Rejection of duplicate files and records;*
- *Detection and correction of transmission errors;*
- *Rejection of incorrect header or footers;*
- *Confirmation files, adequate return files.*

The FIS Team will conduct all of the necessary end-to-end connectivity and interface testing between our systems, the State, local offices, clinics, FNS, retailers and TPPs. The required system interface testing will include the following:

- Rejection of duplicate files
- Rejection of duplicate records
- Detection and correction of transmission errors
- Rejection of incorrect headers or footers
- Confirmation files/adequate return files

Please refer to Section 4.1.6.2, *Support for the State's Testing Requirements*, for a detailed description of the FIS Team's test plans, including interface testing. How we certify direct-connect retailers and TPPs is discussed in Section 4.2.1.1, *Hardware and Software Requirements/Installations*.

It should be noted that because FIS is the State's current WIC contractor, no WIC interface testing will be required under the new contract. FIS also currently interfaces with the AMA, ASAP, ALERT, STARS, and REDE systems, so no interface testing is required between FIS and the FNS.

4.2.2.4 POS Deployment

The Vendor should provide details for POS deployment in the event of any equipment changes and/upgrades to existing equipment or new POS equipment is deployed. All State authorized WIC retailers, if they have not opted for a provider of their choice, should be equipped and provided supplies to be capable of processing WIC transactions. Currently there are 94 WIC retailers in the State. The Vendor should describe any cost saving measure concerning POS equipment and deployment.

In the event of any equipment changes and/or upgrades to existing equipment, or when new POS equipment is deployed, FIS will follow the notification process described in Section 4.1.5.3.1, *EBT Only POS Terminals*, and the installation process described in Section 4.2.1.1, *Hardware and Software Requirements/Installations*. The basic procedure is summarized below.

Because FIS is the State's current WIC contractor, state-authorized WIC retailers that have not opted for a provider of their choice have already been equipped and provided supplies that are capable of processing WIC transactions.

FIS understands the State currently pays for POS devices deployed to WIC retailers. If under the new contract the combined WIC and SNAP POS terminal is continued to be used, the State could require the retailer to pay for the device, reducing the cost to the State. This is allowed by the Healthy, Hunger-Free Kids Act of 2010, which included provisions related to EBT for the WIC Program. According to the WIC

EBT Final Rule, published on March 1, 2016, with a projected implementation of March 1, 2018 (or FNS approved date), the provisions found at 7 CFR 246.12(h)(3)(xxx) and 7 CFR 246.12(aa)(4)(1) prohibit a State agency from paying ongoing maintenance, processing fees or operational costs for multi-function vendor systems and equipment after statewide implementation.

Process for Equipment Changes/Upgrades

In the event of an equipment change or upgrade after the conversion to FIS, we will send an advance notification to the affected retailer/s to inform them about the change, and include:

- The timeframe for equipment/software changes
- A toll-free phone number for questions/problems

FIS' Deployment Center will be responsible for deploying EBT equipment. The Deployment Center operates Monday through Friday. Two days after the new equipment is shipped to the location, one of our installation specialists will call the retailer to make sure the equipment has arrived and to walk the retailer through the set-up and training process. We have discovered that most retailers prefer to be trained remotely, over the telephone, instead of scheduling an on-site visit. In fact, we find that many retailers will have already set up the new equipment before we call them. When this occurs, we have the retailer run a test transaction to confirm that there is end-to-end connectivity and that the terminal and PIN pad are set up correctly. We walk the retailer through the functionality and answer any questions they may have concerning the equipment. We also make sure they have the 24-hour Customer Service number, which can be found in or on their manual, quick reference guides, and the terminal itself.

After the equipment is operational, the technician trains the retailer on these functions:

- Technical operation of the equipment
- Manual SNAP voice authorization
- Reconciliation and settlement
- Retailer customer service practices
- POS maintenance information

Software Changes

The POS equipment we deploy in our EBT projects is capable of accepting remote terminal downloads. The devices are able to download and install software updates during non-peak periods, or as scheduled by the retailer.

4.2.3 Goal: Transaction Processing System

The Vendor should have a transaction processing system that receives and processes cardholder EBT transactions and IVR transactions for all approved retailers and providers.

Objectives:

The FIS *ebt*EDGE System and WIC Direct have been built to industry and national standards, and will meet the transaction processing requirements of the State of West Virginia and FNS. Our system is the leading EBT system in the country and will receive and process cardholder EBT transactions and IVR transactions for all approved retailers and providers. As a leader in EBT and EFT, we actively participated and were instrumental in developing the orginal ANSI ISO Standards for EBT used nationwide and we are still defining enhancements to those standards today.

Under the new Contract, the FIS Team will be responsible for the authorization of recipient-initiated SNAP, TANF/Cash and WIC transactions. Our *ebt*EDGE System and WIC Direct are designed to interface seamlessly with existing commercial networks, ATMs, and POS devices. Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers. In fact, FIS owns the NYCE network that processes transactions nationwide.

Our experience as an EBT processor strengthens our ability to provide the State of West Virginia's EBT cardholders with continuous and comprehensive access to their EBT accounts through ATMs and POS devices. FIS' approach to transaction acquiring uses our award-winning CONNEX software running on HP NonStop servers. HP NonStop technology is used to run systems for 911 emergency service providers, the airline industry, the New York Stock Exchange, as well as major EFT networks nationwide, including NYCE, Pulse, and STAR. In addition, these three EFT networks all utilize FIS' CONNEX system on HP technology to operate their businesses.

The *ebt*EDGE System receives, authorizes, and processes cardholder-initiated EBT transactions, and provides cardholders access to their SNAP accounts only at FNS-approved retailer locations using POS devices. WIC Direct receives, authorizes, and processes cardholder-initiated EBT transactions, and provides cardholders access to their SNAP accounts only at Federal & State-approved retailer locations using POS devices. Cardholders can access their TANF/Cash benefits through participating ATMs, third-party processor (TPP) POS devices and EBT-only POS devices. All SNAP, TANF/Cash, and WIC EBT transactions include a unique POS device identification number as part of the transaction detail information.

As an added benefit to the State, FIS currently owns the POS equipment and supports all of the non-exempt EBT-only merchants in the State of West Virginia, making the conversion to FIS the least risky option for this critically important set of EBT stakeholders. In 2014, FIS purchased all non-exempt EBT-only POS devices from JPMorgan, and we now own and drive the devices deployed in the State.

FIS is committed to processing transactions reliably and accurately for all EBT stakeholders and program participants. We will use the proven controls and protocols described below to ensure that all valid and only valid transactions are approved, and that all invalid and only invalid transactions are denied based on the State's criteria. We also commit to applying the security measures we outline to safeguard recipients' account information through all parts of the transaction process.

4.2.3.1 Transaction Routing

The Vendor should describe its method for routing transactions securely through a commercial network switch, a direct connection, or via proprietary routing to the Vendor. Additionally, the Vendor should describe its controls for assuring that cardholders have access to their designated benefit accounts at SNAP, TANF/Cash, WIC or Child Care authorized POS terminals.

Figure 4.2-92 diagrams FIS' system architecture that will securely route transactions and support SNAP, TANF/Cash, WIC, and Child Care EBT transaction processing for the State of West Virginia. WIC EBT transactions will be authorized by our WIC partner, CDP (Custom Data Processing, Inc.).

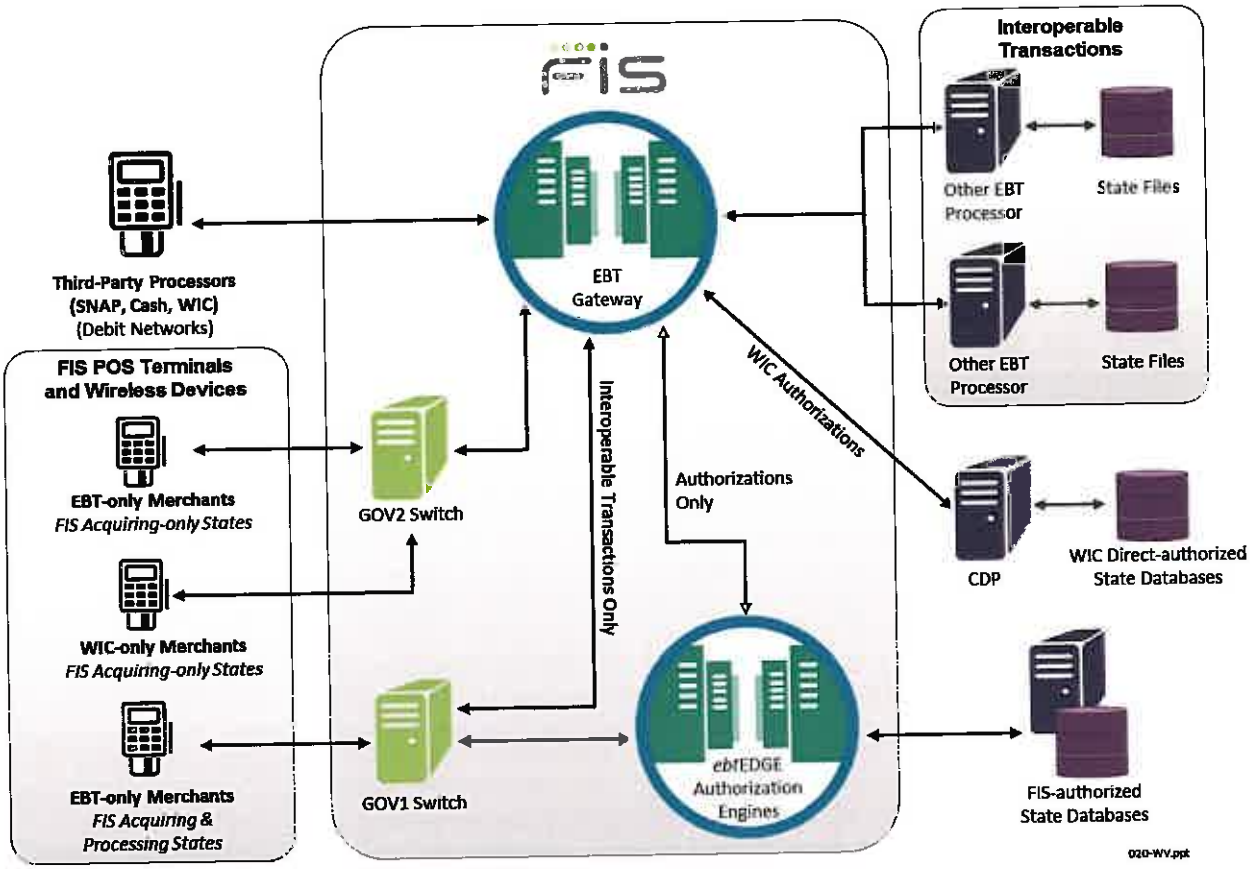


Figure 4.2-92 EBT Transaction Flow

EBT transactions are acquired from POS terminals and TPPs and flow through acquiring and transaction switches (EBT Gateway, GOV1, or GOV2), which send them to the ebtEDGE authorization engine, CDP, or to interoperable EBT projects.

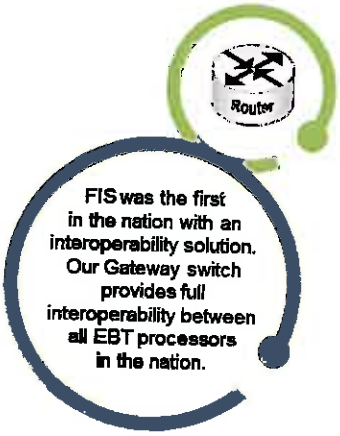
The diagram shows:

- Three pathways for transactions to flow to the EBT Host Systems, shown as the *ebt*EDGE Authorization Engines:

  - SNAP, TANF/Cash, and Child Care EBT transactions from EBT-only POS devices flow through the GOV1 Switch to the authorization engine.
  - WIC EBT transactions from WIC-only Merchants flow through the GOV2 Switch to the EBT Gateway and then to the authorization engine.
  - Transactions from TPPs flow through the EBT Gateway to the authorization engine.
- FIS' GOV1 Switch as the transaction acquirer for West Virginia's EBT-only and wireless POS devices. (Note: West Virginia will be an "FIS Acquiring and Processing State," as represented in the diagram.)
- FIS' GOV2 Switch as the WIC EBT transaction acquirer for West Virginia's EBT-only POS devices.
- Third-Party Processors (TPPs) connecting directly to the EBT Gateway, which switches transactions as follows:
  - West Virginia SNAP, TANF/Cash, and Child Care EBT transactions are sent to *ebt*EDGE for authorization.
  - West Virginia WIC EBT transactions are sent to CDP for authorization.
  - Interoperable SNAP and TANF/Cash EBT transactions are sent to other State processors.
- FIS' EBT Gateway as the EBT switch service provider for all SNAP, TANF/Cash, WIC, and Child Care EBT transactions acquired by TPPs, as well as interoperable SNAP and TANF/Cash EBT transactions acquired by FIS-operated EBT-only and wireless POS devices.
- Interoperable transactions routed to other States' EBT processors from the EBT Gateway. (Note: FIS is currently the EBT processor for 22 states and by the end of 2017 FIS will be the processor for 30 States. Therefore, interoperable transactions routed between these states are internal, system-to-system transactions at FIS. The transaction routing all occurs within our data center, which increases processing speed and reduces the risk of processing delay or degradation.)
- No separate pathway for interoperable WIC transactions, since WIC benefits can only be used at State-authorized vendors. (Note: If the State authorizes an out-of-state WIC vendor to redeem West Virginia benefits, and the vendor is properly connected to FIS either as a WIC-only merchant or a TPP, then FIS can acquire and process WIC EBT transactions for West Virginia cardholders at the vendor.)
- No separate pathway for interoperable Child Care transactions, since Child Care benefits can only be used at State-authorized vendors.

Interoperability Solution

FIS is the only EBT processor with a fully interoperable EBT transaction switch, the EBT Gateway. FIS created, owns, and operates the most successful EBT Gateway in the country. Even our EBT competitors use our Gateway. As the pioneers in offering an EBT Gateway, we have unmatched expertise and reliability in meeting interoperability requirements and demands. Today the FIS EBT Gateway directly connects to all EBT project processors. In turn, our relationship with these processors provides them the means to meet their interoperability obligations.



The FIS EBT Gateway currently switches EBT transactions—both EBT-only and TPP transactions—through established telecommunications links,

transaction switching facilities, and other arrangements with issuers. FIS' EBT Gateway offers the premier interoperability solution as it has links to all current EBT projects.

Our System is built on FIS' CONNEX software, which offers ATM and POS electronic funds transfer driving, switching, authorization, and settlement services to banks and financial networks. The CONNEX software used in the EBT Gateway is the same commercial software being used by most of the regional switches in the United States, such as STAR and NYCE. Because FIS developed this commercial software and we use it at our own data center, we have a comprehensive understanding of the software's design and functions, as well as how it optimally operates. This unique perspective gives FIS a distinct advantage in offering a low-risk, low-cost solution for switching services, including interoperability.

The FIS EBT Gateway switch processes over 120 million transactions a month with unmatched accuracy and efficiency. The technology for this switch was based on the proven functionality in place for the routing and settlement of commercial debit and credit transactions. To support interoperability between states, FIS has EBT interoperability agreements with other EBT processors to route transactions acquired between processor systems, including Xerox, Fiserv (J.P. Morgan), Evertec, and Northrop Grumman and Solutran. Figure 4.2-93 shows FIS' relationship to these EBT processors and our connection to all operating EBT projects. It provides an overview of the FIS EBT Gateway connections and illustrates the use and importance of the FIS EBT Gateway to the industry.

FIS is the Gateway with Direct Relationships to All EBT Issuers

Figure 4.2-93 FIS' EBT Gateway

The FIS EBT Gateway is the only switch that provides full interoperability among all EBT processors.

When FIS holds the Authorization Engine for a state, no transactions are sent to other data centers or EBT processors. This solution eliminates the possibility of outages in telecommunications or at other

processing sites. The FIS solution minimizes the number of failure points, allowing us to offer 99.999 percent availability. FIS recommends that the State consider and weigh the number of system components that are outside the immediate control of the contractor when evaluating contractors' proposed solutions.

FIS implements interoperability for all EBT-only retailers when they are set up on the system, and we have updated our Processor Agreement to include interoperability requirements. The FIS EBT Gateway has provided interoperability for EBT-only retailers since the FNS regulation became effective. Connected TPPs load and update the state BINs into their systems, which gives them the opportunity to accept transactions from all existing EBT projects with a single connection to the FIS EBT Gateway.

Figure 4.2-94 shows a more detailed diagram of the connections between EBT transaction acquirers, including TPPs and EBT-only merchants, and the FIS System, which includes our transaction switches (GOV1 and GOV2), the EBT Gateway and the *ebt*EDGE Host System (for authorizations). This diagram also represents the flow of interoperable transactions that have been switched to other EBT processors by the Gateway.

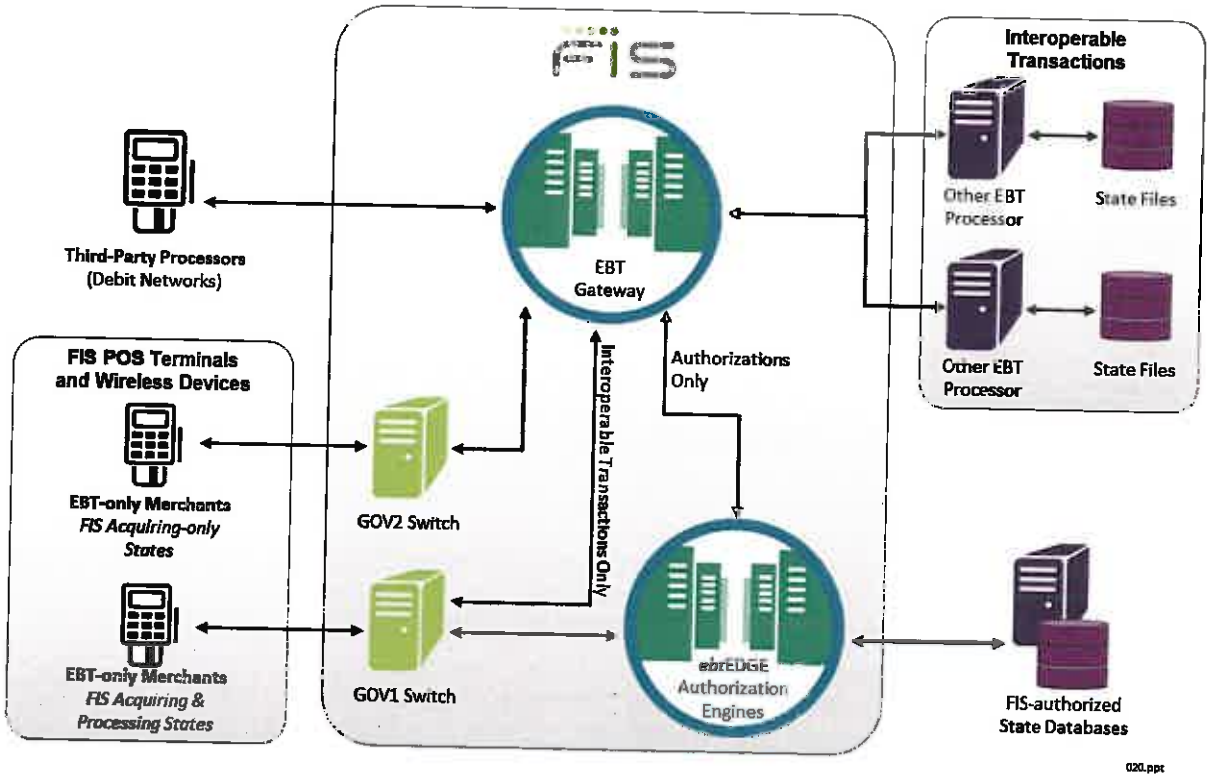


Figure 4.2-94 FIS EBT Host System with Transaction Switching Flow

EBT transactions flow to FIS' EBT switch, the EBT Gateway, and are sent to the appropriate processor for authorization.

Availability and Reliability

The most important part of any EBT program is the availability of designated benefit accounts at SNAP, TANF/Cash, WIC, or Child Care authorized POS terminals. Therefore, system availability and reliability is extremely important to the State of West Virginia.

FIS consistently maintains an availability rate of 99.999 percent for the EBT transaction processing platforms, and our core host processing system, which includes our transaction authorization engines and the EBT switch (EBT Gateway), has not had a single minute of unscheduled downtime since August 2011.

A significant factor in our ability to maintain such unparalleled system availability is that we own and operate the systems that acquire, switch, and authorize West Virginia's EBT transactions; therefore, we manage all three significant and connected core processes. FIS understands the importance of these core systems and components, and therefore we manage the technology that enables us to provide superior service.

Because efficient and reliable benefit delivery requires performance by all independent processors linked to the EBT network, all participating TPPs must also agree to comply with West Virginia's processing speeds and availability standards by signing a Processor Agreement.

Transaction Security

FIS provides for controls to ensure that transaction communications are safeguarded and that transactions are processed only if properly executed from authorized terminals. Our control, authentication and validation procedures are described in this section.

All transaction activity is logged on disk as it passes through the switch. The activity logs become input for the Settlement System. Daily activity reports are produced as part of the batch process. FIS and the State use the reports to settle the amounts that are due to merchants and ATM owners for client transactions.

The owners of the terminals are responsible for all aspects of terminal security. Each terminal on a network is connected to the switch by leased telephone lines or dial-up lines for certain POS terminals. Each terminal is assigned a unique terminal identification number that is sent to the switch as part of each transaction request. FIS uses front-end processors to identify the terminal a message came from and to ensure that the message came from an authorized terminal. Terminals are added to or deleted from the system in a two-step process. Data center change administration staff provides the configuration to initiate the change. Data center operations staff performs the physical installation of the changes.

Data Encryption

Data encryption must be used to protect the Personal Identification Number (PIN) portion of a transmitted message. PINs are encrypted at all times while in the switch. In addition, data encryption can optionally be used to protect the entire message.

PIN Encryption

The *ebt*EDGE solution is fully compliant with the FNS EBT Operating Rules and ISO standards for PIN management. The cardholder selects a private (known only to the cardholder) personal identification

number (PIN). This may be done using a secure PIN pad in the local office or clinic setting, by using a telephone-based IVR application, or through a participant web portal application. During the selection process, the PIN is encrypted at the point of entry and remains encrypted as it is transmitted to the host and stored in the host database where it is linked to the cardholder. Within the EBT System, PIN confidentiality is maintained through a comprehensive encryption technique. At no point is the actual PIN transmitted in the clear and the clear PIN is never stored on the database. In FIS' network all data is encrypted in motion and at rest.

The VeriFone terminals and PIN pads meet ISO and ANSI standards for PIN encryption, key management and Message Authentication Code, including features that provide ease-of-use while guarding against intrusion. The VeriFone PINpad 1000SE is a physically secure device equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key. Battery backup maintains the encryption key in case of power outages. The PIN is fully encrypted using the triple data encryption standard (3DES) algorithm. Even when not mandated, FIS uses 3DES in conjunction with the dynamic unique key per transaction algorithm within the PIN pad before transmission to the terminal to offer even greater protection for all of our customers. This is consistent with the FIS EBT System standard in that the unencrypted PIN never appears anywhere in the system; it is generated, transmitted, and stored in the encrypted format.

To encrypt the client-entered PIN, FIS uses hardware encryption keys. Encryption keys are loaded into all EBT-only PIN pads and PIN select equipment. VeriFone has developed PIN injection software, SecureKit that will inject the encryption keys into the PIN pad via a PC. This process provides for a secure exchange of the encryption keys. Within the FIS EBT System, PIN confidentiality is maintained via a comprehensive encryption technique.

Shared encryption keys are fundamental to PIN security. These keys are managed according to ANSI standards for Key Management. This includes a 2-person process for distributing master keys to our exchange partners and secure key injection facilities for enabling of PIN pads. The 2-person process ensures that no one person know all of the encryption values.

Communication Messages Security

To ensure that EBT transaction communications are valid and secure, the FIS EBT System uses control edits for message completeness, file and field format checks and control and authentication measures. The system successfully incorporates these message validation functions into its design. Control, authentication and validation procedures include message format checks, range checks and message reversals.

Message Format Checks

- Longitudinal redundancy checks and block character checks ensure that the message is complete and not garbled. These are standard hardware-based telecommunications message-checking techniques.
- Complete message validation before processing the message. The FIS EBT System checks the number, size and value of all data fields and looks for the existence of control characters in messages before transmitting.
- Conformance check with message, character and format requirements. If one of these requirements is not met, the transmission is rejected.

Range Checks

- The system checks all fields for appropriate ranges, such as the minimum and maximum transaction amounts for purchases and refunds, date and time and the account numbers. These checks meet the requirements for range checks.

Message Reversals

If a transaction is initiated and never completed, the system will reverse the incomplete transaction. If a transaction is initiated and not properly executed, or the transmitting terminal is not recognized as authorized, the transaction will be denied. Upon receipt of a transmission, the FIS EBT System ensures that the incoming message conforms to the exact message, character and format required for that type of transaction. Failure to meet the strict message format results in an immediate rejection of the message.

Transaction Authorization

FIS has controls in place to assure that cardholders have access to their designated benefit accounts at authorized SNAP, TANF/Cash, WIC or Child Care POS terminals, which is described in detail in the following section.

4.2.3.2 Transaction Processing System

The Vendor should have a transaction processing system which includes:

- *How the Vendor determines and records the transaction type;*
- *How the Vendor determines the transaction fee structure and payee for all transactions. This should include how the Vendor determines if a fee applies to Cash account transactions and if the fee applies to the State or to the cardholder;*
- *If a transaction fee applies to the State, the Vendor should charge the State on the appropriate monthly invoice. If the fee applies to the cardholder, the Vendor should describe the process for the deduction of the fee from the cardholder's TANF/Cash account at the time of the transaction. There are no transaction fees for SNAP or WIC transactions;*
- *The conditions for which the Vendor authorizes or denies transactions, which should include:*
  - *The retailer has a valid FNS authorization number (if it is a SNAP transaction);*
  - *The cardholder PIN is verified;*
  - *The status of the card is verified;*
  - *There are sufficient funds/benefits in the applicable Cash, SNAP, WIC or Child Care account;*
- *In addition, the conditions for which the Vendor authorizes or denies transactions for Child Care benefits should include:*
  - *The child is currently eligible for Child Care benefits;*
  - *The Child Care is at the specific provider that is authorized to provide services to that child;*
  - ~~*The approved hours of care have not been exceeded;*~~
  - *The provider is currently a State approved Child Care Provider.*

See 4.4 for additional information concerning transaction fees.

Note: The bullet "The approved hours of care have not been exceeded" has been removed by the State's Answer to Question #18 in its Addendum Number 3, *issued on September 8, 2016, providing responses to questions submitted by Vendors.*

The transaction processing system we propose for the State of West Virginia EBT project meets the State's requirements as described in this section.

Transaction Type

FIS will meet all transaction processing requirements of the State. The FIS *ebt*EDGE System is designed to account for transactions by program, including any transaction fees associated with different transactions. We track the total number of transactions by transaction type and by retailer. The following describes how we will meet the transaction authorization request requirements.

Fee Structure and Payee

The FIS *ebt*EDGE System is designed to be parameter-driven for a number of variables. Such variable are whether a fee is to be charged for a given cash transaction and, if so, does it apply to the State or the cardholder. If the fee applies to the State, FIS will charge the State on the appropriate monthly invoice.

Charging Fees to Cardholder Accounts

If the cardholder has exceeded the number of free TANF/Cash account transactions set by the State, a fee will be deducted from the cardholder's cash account at the time of the transaction. If the cardholder's cash account does not have sufficient funds to cover the cash transaction plus the fee, the transaction will be denied. No fees will be imposed on cardholders for any SNAP or WIC transactions.

All transaction fees will be tracked separately. Similar to other transactions, the cardholder fee transaction has a transaction code assigned. The FIS *ebt*EDGE System tracks and accounts for cardholder-paid transaction fees.

Authorizing and Denying Transactions

After the transaction has been acquired, it must be authorized, so the *ebt*EDGE System and WIC Direct go through a series of checks and processes to determine whether a cardholder-initiated transaction should be approved or denied. We will authorize a transaction if these conditions are met:

1. The merchant has a valid USDA-FNS authorization number (for SNAP EBT transactions) or a State-assigned WIC merchant ID (for WIC EBT transactions).
   - For SNAP purchases, the *ebt*EDGE System maintains a complete file (USDA REDE file) of FNS-approved retailers. When it receives a food purchase transaction, the system validates the FNS number against the current REDE file. If the retailer is FNS-approved, the transaction will be processed. Food transactions from retailers who are not FNS-approved will be rejected; in this case, the system will respond with an error message and send it back to the retailer's POS device.
   - For WIC EBT purchases, WIC Direct maintains a complete listing of State-approved WIC vendors that are received from the WIC MIS. When it receives a WIC purchase transaction, the system validates that the WIC merchant ID is valid. If the retailer is State-approved and activated, the transaction will be processed. WIC EBT transactions from vendors that are not State-approved or not activated will be rejected; in this case, the system will respond with an error message.
2. The card number (PAN) is verified and the card is active.

- The *ebt*EDGE System and WIC Direct read the PAN and verify it against the card database. The card must have an active status. If the card is not in an active status, the message is rejected and an error message is returned to the terminal.

3. The number of consecutive failed PIN entry attempts has not been exceeded.
   - The *ebt*EDGE System and WIC Direct validate that the cardholder has not exceeded the maximum number of consecutive invalid PIN attempts.
4. The PIN is verified as being entered correctly.
   - When the cardholder enters the PIN, it is 3DES-encrypted and transmitted to FIS as an encrypted PIN block. If the PIN is determined to be valid, the transaction is accepted, and the transaction continues through the normal process. If the PIN is invalid, an error message is generated and relayed to the processing system, which updates the card database to reflect the incorrect PIN attempt. In addition, an error message is returned to the POS terminal to notify the cardholder.
5. The EBT account is active.
   - The EBT account status is checked based on transaction processing rules. The benefit status is checked to determine that the benefits are active and available to the cardholder.
6. The EBT account holds a sufficient balance in order to satisfy the transaction request.
   - The amount of the incoming transaction is checked against the cardholder's current account balance. All balances are maintained in real-time. If the account balance is greater than the amount of the transaction, the account is debited for the amount of the transaction and the account balance is adjusted downward. A confirmation message is sent back to the POS device where the transaction originated. If the account does not have sufficient funds to cover the transaction, an error message is sent and the transaction is denied.
7. For WIC EBT, WIC Direct performs an additional validation that the submitted foods are approved by the State. WIC Direct receives the approved list of foods from the WIC MIS. Furthermore, WIC Direct verifies that the submitted foods are associated with categories and subcategories in the cardholder's balance and that the balance is sufficient to purchase the submitted food items.
8. For WIC EBT, WIC Direct uses benefits from the cardholder's account that are valid on the date that the transaction is submitted. The WIC MIS sets a benefit availability period for benefits sent to WIC Direct. If a transaction is submitted outside of the benefit availability period, the transaction is declined.

If any one of the above conditions is not met, *ebt*EDGE or WIC Direct will deny the transaction. The *ebt*EDGE System and WIC Direct do not allow a cardholder account to go into a negative status due to insufficient funds. Remaining benefit balances are checked, and transactions for more than the available balance are denied to prevent the account from going into a negative status or becoming overdrawn. This is accomplished by applying all transactions to benefit records directly in real-time. We will assume financial liability if an account overdraft does occur.

All SNAP EBT merchandise credit (refund) requests will be initiated through use of a PIN and a magnetic stripe reader, and will not exceed the amount of the original benefit grant. Refunds for WIC EBT purchases are not allowed. As the *ebt*EDGE System and WIC Direct are real-time systems, there will never be any unapplied transactions.

Child Care Transaction Approval or Denial

The conditions for which FIS authorizes or denies transactions for Child Care benefits is similar to our process described above, but with additional checks to include:

- The child is currently eligible for Child Care benefits
- The Child Care is at the specific provider that is authorized to provide services to that child
- The provider is currently a State approved Child Care Provider

Transaction Processing Detail

This section demonstrates and explains FIS' transaction processing in greater detail. Since all EBT transactions use many of the same processes, the following transaction flows do not repeat descriptions of the individual processes for the different transaction types. For example, all EBT transactions are acquired from devices that require the services of a device driver, are routed to an authorization endpoint, and are settled and reported. Only the unique processing services for each transaction are explained in detail.

Figure 4.2-95 represents the basic processing common to cash withdrawal and balance inquiry transactions at ATMs, as well as the following transactions performed using a POS device: SNAP or WIC purchase, SNAP return, cash purchase, cash purchase with cash back, cash withdrawal, and balance inquiry.

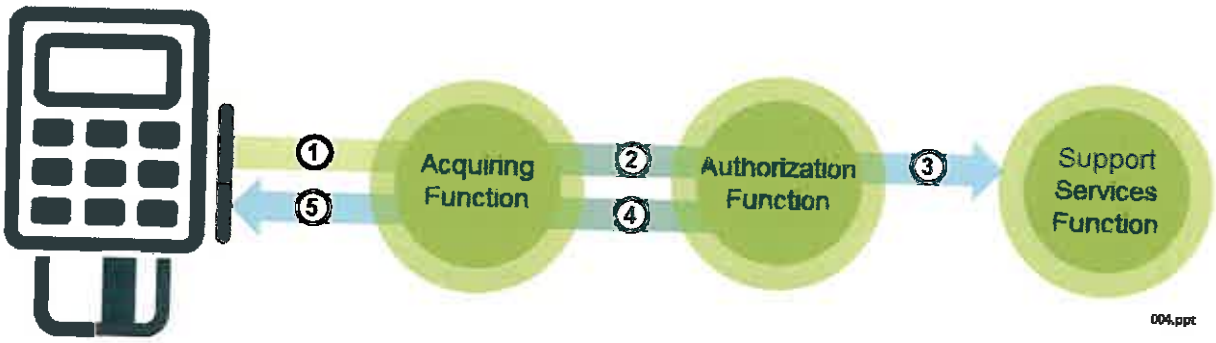


Figure 4.2-95 POS Transaction Request

All SNAP transactions follow the same flow.

The numbered items in the following table further explain the transaction processing steps indicated in the preceding table.

Table 4.2-4 Transaction Flow	
No	Activity
1.	For cash EBT transactions, the ATM network drives the ATM terminals and formats a financial request according to ISO rules. For food and WIC EBT transactions, the POS terminal formats the message (using ISO or X9 rules) based on the function key selected by the POS terminal operator. The request is sent to the Acquiring Function. The PIN included in the request is stored in the message and encrypted using the PIN encryption key of the FIS acquiring platform.
2.	The Acquiring Function: • Removes the telecommunications protocol characters from the transaction request message. • Performs contextual editing of the message. • Performs PIN translation from the ATM/POS terminal encryption key to the encryption key that is known to the Authorization Function. • Selects the Authorization Function. • Formats the ATM/POS request message into a message that is known to the Authorization Function.
3.	The Authorization Function: • Selects the transaction processing rules based on the contents of the transaction request message. • Validates the retailer and store location. - If the transaction is a food benefit authorization request, the FNS retailer number is validated against the REDE file. - For WIC EBT transactions, validates the vendor's state assigned WIC merchant ID against the list of vendors sent from the WIC MIS. - For ATM and TPP POS cash, validates that the transaction is a cash benefit authorization request. • Performs these authorization checks based on the PAN supplied on the transaction request: - **PAN status check** determines if the PAN is on the cardholder database file and checks that the current status is active. - **PAN expiration check** determines if the expiration date assigned to the card is greater than the current date (most EBT cards are non-expiring). The ISO standard date for non-expiring cards is 4912. - **Maximum invalid PIN tries** check validates that the cardholder has not exceeded the maximum number of consecutive invalid PIN attempts. - **PIN check validates** that the PIN entered at the terminal is equal to the PIN that was assigned to or selected by the cardholder when the card was issued. - **Account status check** validates the account status based on transaction processing rules. The benefit status is checked to determine that the benefits are active and available to the cardholder. - **Benefits availability check** validates that the transaction request amount, including any applicable fees for cash withdrawals, does not exceed the current amount of benefits available for the cardholder. - **For WIC EBT,** validates that the submitted food items are state approved and match valid and current benefits in the cardholder account. • If the request is approved, the benefits database table is updated to reflect the amount of the transaction. • Formats the reply with the response code and reject reason code (if applicable). • Forwards the reply to the Support Services Function for settlement and logging.

Table 4.2-4 Transaction Flow	
No	Activity
4.	Once a log of the authorization is successfully stored on a disk, the Authorization Function forwards the reply to the originating Acquiring Function.
5.	Upon receipt of the transaction from the Authorization Function, the Acquiring Function examines the response code and the reject reason (if applicable) in the reply message. If the transaction is approved, retailer totals for this transaction are updated. If the transaction is denied, a reject message is sent back to the retailer informing them of the reason the transaction was rejected. If the transaction involves funds disbursement, the transaction is check-pointed for recovery processing, and the reply message is returned to the acquiring device. Upon receipt of the delivery of the message, the checkpoint is cleared and the transaction is logged.

4.2.3.3 Transaction Sets

The EBT Vendor should agree to support the following Administrative, ATM, POS, and Exception transaction sets:

Administrative Transactions Set

- *Account set-up*
- *Update account information*
- *Add programs to existing card*
- *Benefit authorization*
- *Card issuance*
- *Card replacement*
- *Cardholder PIN selection*
- *Card Deactivation*
- *Account adjustments*
- *Benefit expungements*
- *Cardholder account inquiry*
- *Card replacement fees*
- *Provider overpayments*
- *Claims repayments (cardholders or Child Care providers) Manual (Lump Sum) payments to Child care providers*
- *Garnishments*

ATM Transactions Set

- *Withdrawal from TANF/Cash account*
- *Balance inquiry from TANF/Cash account*
- *Charge backs and adjustments*
- *Reversals/cancellations*
- *Denials*

POS SNAP Transactions Set

A balance should be printed on the receipt after each SNAP transaction. SNAP transactions should include:

- *SNAP purchase*
- *Balance inquiry*
- *Key-entered transactions*
- *Void last (including PIN entry of a return)*
- *Manual food purchase*
- *Charge backs and adjustments*
- *Reversals/cancellations*
- *Denials*

SNAP Exception Transactions Set

A merchandise credit request may be initiated to credit a cardholder's account for an original SNAP transaction. AH merchandise credit requests should be initiated through use of a PIN and a magnetic stripe reader. A new balance should be printed on the receipt after return transaction.

SNAP Exception transactions should include:

- *Date of the original transaction*
- *Sequence or transaction number*
- *Amount not to exceed the original transaction*

POS TANF/Cash Account Transactions Set

- *Purchase transaction*
- *Purchase with cash back*
- *Cash only withdrawal*
- *Balance inquiry*
- *Charge backs and adjustments*
- *Reversals/cancellations*
- *Denials*

POS or IVR Child Care Transactions Set

- *Benefit authorization*
- ~~*Recording of attendance*~~
- *Cardholder or provider- specific messaging*
- *Adjustments/Reversals*
- *Manual (Lump Sum) Payments to Providers*
- *Last transaction voids*

Note: The bullet "Recording of attendance" has been removed by the State's Answer to Question #19 in its Addendum Number 3, issued on September 8, 2016, providing responses to questions submitted by Vendors.

The FIS Team agrees to support the following Administrative, ATM, POS, and Exception transaction sets:

Administrative Transactions Set

- Account set-up
- Update account information
- Add programs to existing card
- Benefit authorization
- Card issuance
- Card replacement
- Cardholder PIN selection
- Card Deactivation
- Account adjustments
- Benefit expungements
- Cardholder account inquiry
- Card replacement fees
- Provider overpayments

- Claims repayments (cardholders or Child Care providers) Manual (Lump Sum) payments to Child Care providers
- Garnishments

Details regarding how the FIS Team supports these transaction sets can be found in Section 4.2, *Goal: EBT System Administration*.

ATM Transactions Set

FIS uses transaction sets consistent with the EFT commercial infrastructure and the Quest® Operating Rules, and is able to process ATM cash transactions as requested by the State. These ATM transaction sets are supported by FIS:

- Withdrawal from TANF/Cash account
- Balance inquiry from TANF/Cash account
- Charge backs and adjustments
- Reversals/cancellations
- Denials

For transactions initiated at ATMs and POS devices, the amount of the incoming transaction is checked against the cardholder's current account balance. All balances are maintained on a real-time basis. If the account balance is greater than the amount of the request, including allowable surcharges, the account is debited for the amount of the transaction and the account balance is adjusted downward. A confirmation message is then sent back to the device where the transaction originated. If the account does not have sufficient funds, an error message is sent and the transaction is denied.

POS SNAP Transactions Set

FIS fully supports the complete standard for transactions and is able to process, at a minimum, the following food transaction types:

- SNAP purchase
- Balance inquiry
- Key-entered transactions
- Void last (including PIN entry of a return)
- Manual food purchase
- Charge backs and adjustments
- Reversals/cancellations
- Denials

After conducting an EBT SNAP purchase, merchandise return or balance inquiry, the POS device will produce a printed receipt showing the account balance to the cardholder. The card number will be truncated on the receipt.

SNAP Exception Transactions Set

FIS understands that a merchandise credit request may be initiated to credit a cardholder's account for an original SNAP transaction. All merchandise credit requests will be initiated through use of a PIN and a magnetic stripe reader. The cardholders balance is then printed on the receipt. The card number will be truncated on the receipt. SNAP exception transactions will include:

- Date of the original transaction
- Sequence or transaction number
- Amount not to exceed the original transaction

POS TANF/Cash Account Transactions Set

FIS fully supports the complete standard for the POS TANF/Cash Account transactions and is able to process, at a minimum, the following types:

- Purchase transaction
- Purchase with cash back
- Cash only withdrawal
- Balance inquiry
- Charge backs and adjustments
- Reversals/cancellations
- Denials

POS or IVR Child Care Transactions Set

FIS fully supports the complete standard for POS or IVR Child Care transactions and is able to process, at a minimum, the following types:

- Benefit authorization
- Cardholder or provider specific messaging
- Adjustments/Reversals
- Manual (Lump Sum) payments to providers
- Last transaction voids

4.2.3.4 Single Call PIN Change

The Vendor should describe its capacity to provide for a single phone call PIN change through the toll free Customer Service number. It is the State's preference that this be accomplished using the IVR.

Our secure IVR one-call PIN selection procedure, which has received FNS approval, allows recipients to select or change their PIN at any time by calling the toll-free customer service telephone number. Recipients can also change their PIN using the secure Cardholder Portal at www.ebtEDGE.com, described in Section 4.2.8, *Goal: Customer Service*.

SNAP and TANF/Cash PIN Change

The IVR one-call PIN Select process works like this:

- The recipient calls the toll-free customer service number and follows the IVR prompts.
- The IVR prompts the recipient to enter their card number (PAN).
- The IVR prompts the recipient to enter their Date of Birth (DOB) and the last four digits of their Social Security Number (SSN) – or other validation information determined by the State – to ensure positive verification of identity. Recipients who have a secure account pass code will enter that added level of security here. FIS has numerous validation options that the State can chose from.
- Once the *ebt*EDGE System (host) has confirmed the recipient's identity, the recipient is prompted to enter a new PIN.
- To ensure security, the recipient-entered PIN is sent to the FIS host in an encrypted format, and never in the clear.
- The FIS host updates the State's Authorization Engine (AE) database with the recipient's new encrypted PIN block, thereby linking the encrypted PIN block to the PAN, and replies to the IVR.
- The IVR then tells the recipient that the new PIN can be used immediately.

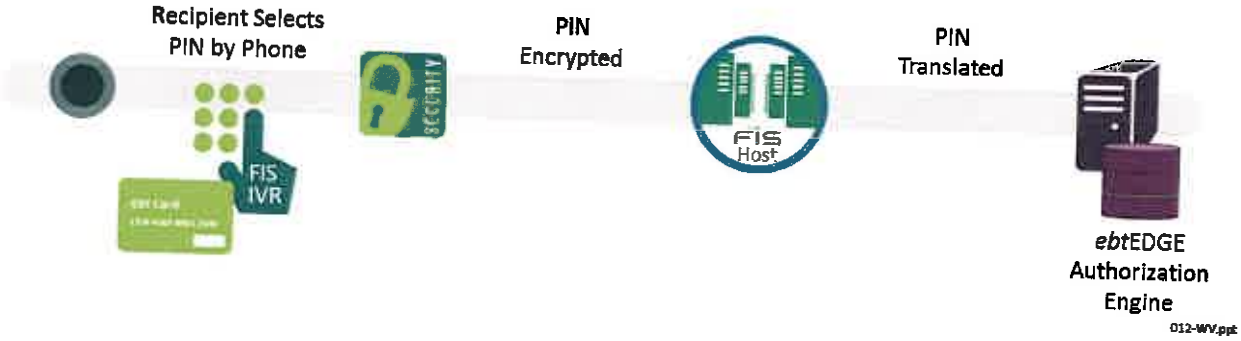


Figure 4.2-96 Recipient PIN Selection Flow by Telephone

The Recipient's PIN is never in the clear when changing a PIN using a telephone.

FIS has designed the PIN Select call flow and prompts to maximize ease-of-use and to minimize errors. Should a recipient enter incorrect information, the recipient hears a message specific to the error, which helps to ensure that the recipient will be successful when re-entering the information. Recipients who are still not successful after the second try are given the option to speak to a Customer Service Representative (CSR) for additional assistance. For security purposes, CSRs are not allowed to select or change a PIN for a recipient.

WIC PIN Change

WIC recipients are also able to use the 24/7 IVR to select or change a PIN via a single call as described above. The caller's identity will be verified according to data elements supplied by the State. Identification items such as date of birth (DOB) and zip code are used to select or change a PIN within the IVR.

4.2.4 Goal: Functional Requirements and Design Specifications

The Vendor should describe the EBT System's functionality for reports, reporting and data storage processes which may include on-line administrative access to standard reports/data, web-based/internet access and examples of reports. The Vendor should make all Report data available to the State for their reporting needs. The State is seeking an EBT Vendor with reporting capabilities for all programs being procured.

Objectives:

State and federal agencies require substantial report information to make management decisions, monitor system performance, perform internal reconciliation activities, detect fraud and provide information to the oversight agencies. FIS will accommodate the informational needs of the State and federal agencies with a comprehensive reporting solution that includes a combination of time-tested reporting methods and standard reports, a comprehensive real-time Data Warehouse, and our newly-developed Research Central ad hoc reporting tool. FIS will provide the State of West Virginia with reporting capability that meets or exceeds the requirements in this RFP. Our proposed solution provides efficiency and satisfaction to meet all of the State's reporting needs for all benefit programs.

The FIS *ebt*EDGE System is specifically designed to meet the needs of EBT, and its effectiveness has been honed by over 24 years of EBT processing. Our database structure supports the unique needs and requirements of States in the operation and management of their EBT programs.

FIS has developed a robust set of standard financial and management EBT reports that is currently being used by all of our EBT projects today. Our comprehensive reports package meets the federal report requirements found in 7 CFR 274.12 and the State's reporting requirements for financial, batch processing, support, security, statistical, billing, customer service, program management, transition in-out, project status, and ad hoc reports, as described in RFP Section 4.2.4.7, *Program Operations Reports*.

We will provide the State with a time-tested combination of program data transmitted via daily activity files, standard and customized reports provided via file transmission, our Agency Portal, our Reports Library, our Data Warehouse, and our powerful ad-hoc reporting tool, Research Central. The State's authorized users will have access to view a rolling twelve months' worth of data through Research Central which serves as an extension of our Data Warehouse capability.

Research Central makes it easy for authorized users to query, organize, and analyze their EBT data to meet their unique business needs. It provides functionality over and above the daily activity files and standard reports FIS currently provides. The design allows users to select proper search criteria to return meaningful results. A user is able to select the data fields that are important and create the conditions that make the results more focused. Research Central also enables the application to retrieve more data about a specific transaction type, member, or retailer quickly.

For information regarding WIC program reporting, please refer to Section 4.5.3, *Goal: WIC Program Reports.*

4.2.4.1 Vendor's Reporting Capabilities, Data Capacity, and Storage

The Vendor should describe their reporting capabilities, data capacity and storage process. The State is seeking the conversion of on year or more transaction history to be available on line and four or more stored off line.

FIS will accommodate the informational needs of the State and federal agencies with a comprehensive reporting solution that includes a combination of time-tested reporting methods and standard reports, comprehensive near-real-time Data Warehouse, and our newly-developed Research Central ad hoc

reporting tool. FIS will provide the State of West Virginia with reporting capability that meets or exceeds the requirements in this RFP. FIS will convert one year of online data and five years of offline data accessed through the Data Warehouse (per the five-year requirement in Section 4.2.4.7, *Program Operations Reports*).

FIS logs, stores, and can report on every data element that exists within all aspects of the *ebt*EDGE System. This information is used to populate a robust suite of standard, transmitted reports, which are added to the Agency Portal Reports Page, allowing State staff to easily view, download, and print the reports they need. FIS also transmits several standard files and has the capability to turn any standard report into a data file as well. Our standard reports are described in Section 4.2.4.7, *Program Operations Reports.*

In addition to the standard reporting package, FIS will provide the State with a suite of products that access our long-term pool of data known as our Data Warehouse, at no extra cost to the State, for analysis and ad hoc reporting. The FIS Data Warehouse and powerful ad-hoc reporting tool, Research Central, are used to complement our existing data sources, bringing diverse data elements from different systems into one repository for use by authorized State and County staff. The application is user friendly and supports multiple query/searches.

With the FIS Data Warehouse and Research Central, State and County staff can quickly and easily run queries on an as needed basis. Users have the flexibility to use predetermined queries with the Data Warehouse, or generate their own queries with the ad hoc functionality of Research Central. This ad hoc functionality provides a list of table and data elements available for running queries against. This way both the technical and the non-technical users can get the information they need.

Data Warehouse

The Data Warehouse is an information repository containing large amounts of financial and non-financial data from multiple sources for extended periods of time. FIS will make available the past five years of data in these areas:

- Benefit transaction detail, including transaction history by account number
- Client demographic and actions
- Benefit information
- Card status
- Card issuance
- Account action
- Retailer information to include FNS number, ATM/POS, out-of-state usage

The data in the Data Warehouse comes from:

- *web*ADMIN
- *web*ADMIN end user activity logs
- EBT batch Files
- EBT Reports
- Cardholder Portal end user activity logs
- Retailer Portal end user activity logs
- FNS REDE Files

Our commitment to providing state-of-the art technology to meet the needs of State, USDA-FNS, and Office of the Inspector General staff carries over into all we do. FIS' Data Warehouse is no exception; we have developed an ad hoc reporting and research tool that makes it easy for users to query, organize, and assess their EBT data to meet their work and business needs. The Data Warehouse provides functionality over and above the daily activity files and standard reports FIS provides.

Users do not like to wait around for information they need to do their jobs; consequently, they want a Data Warehouse that meets their data access and retrieval expectations. Our data feed mechanism gives users current EBT information at their fingertips and our smart query/search interface retrieves the data requested quickly. The data stored on the *ebt*EDGE Data Warehouse is separate from the production *ebt*EDGE System, enabling users to search for and retrieve EBT data freely without impacting daily production. Because users may need to access the most current transaction, client, or retailer information, the State's data will be maintained in the repository and will be refreshed on a near-real-time basis. Your staff will not have to wait for a scheduled daily data cutoff time to get to the latest information they need.

The sophisticated data query/search interface that allows users to retrieve this data is specifically designed for the way state and federal government staff perform their job functions, optimized for a wide variety of possible query options. Both reports and electronic data files can be generated. Unlike other vendors that use off-the-shelf products, with no consideration of state and federal users and their job functions, FIS consulted with our existing state customers to gather their query/search interface requirements. Our user interviewing and research revealed that too many data element choices result in frustrated users getting bogged down in streams of unrelated data that they cannot use. Through this upfront investment of time with state and federal government users, we developed an easy-to-use yet powerful data warehouse tool, and we recommend that the State leverage the time and effort already expended on our Data Warehouse and implement our interface design. Our design keeps users from guessing about selecting the proper search criteria to ensure meaningful results. It also enables the application to retrieve more data about a specific transaction type, client, or retailer more quickly.

As part of the conversion, the previous five years of available transaction historical data will be converted into the *ebt*EDGE Data Warehouse. The data travels from the online system through a series of automated services, and comes to rest in the Data Warehouse. This is an ongoing, near real-time process that continually feeds the data from online to long time storage and reporting.

The Data Warehouse allows authorized users to sort data by nearly any field in the transaction, including by transaction type, transaction time period, interoperable transactions, card status, and key entered transactions, as necessary to meet their needs. Data may also be sorted by date order, amount order, FNS number, benefit program, account number, card number, SSN, address, State, local office, caseworker, county, and frankly by all fields (and more) required by the State.

FIS provides users with a set of pre-developed standard queries/reports, which includes:

- Transactions by client account number, with a user definable date range
- Transactions by FNS number, with a user definable date range
- Transactions by case number (or State's equivalent), with user definable date range
- Transactions by EBT card number, with user definable date range
- Transactions by Benefit/Grant number, with user definable date range
- Transactions by client ID or Social Security Number (or State's equivalent), with user definable date range

- Transactions by zip code, with user definable date range
- Out-of-state transactions, with user definable date range and state
- Account administrative actions, with user definable date range and service site or office location
- Transactions by retailer name and/or location

Each of the reports has multiple means to view the data, such as PDF, exporting to Excel, as well as other formats. The reports are automatically run, so the State can collect reports on demand, or users can go back in time and pull an old report.

Functionality Overview

Users with access to our Agency Portal application will be able to directly link to our Data Warehouse application if their roles and permissions allow for this type of access. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to retrieve historical data for analysis, fraud investigation, and research from the reports page. Our Data Warehouse offers users access to client transaction history, financial, statistical, and retailer data to create on-demand and customized ad hoc reports. We will work with your current contractor to convert five years of your financial transaction history to the Data Warehouse for use by your authorized staff.

Because FIS developed the smart query/search interface from the Reports screen to our Data Warehouse, users will be able to transition seamlessly between the two applications. This user interface has the same look and feel as our *web*ADMIN. A user's navigation through screens, using menu bars, drop-down boxes, and tabs, is the same on both applications. Imitating the design of *web*ADMIN helps streamline training for State staff.

Through user input and collaboration, we have been able to simplify and segment the query/search request. The initial search may be for investigation of potential fraud, requiring information specific to a client or retailer. Queries may be conducted using any of several types of client or retailer identifying information, as shown in the following figures.

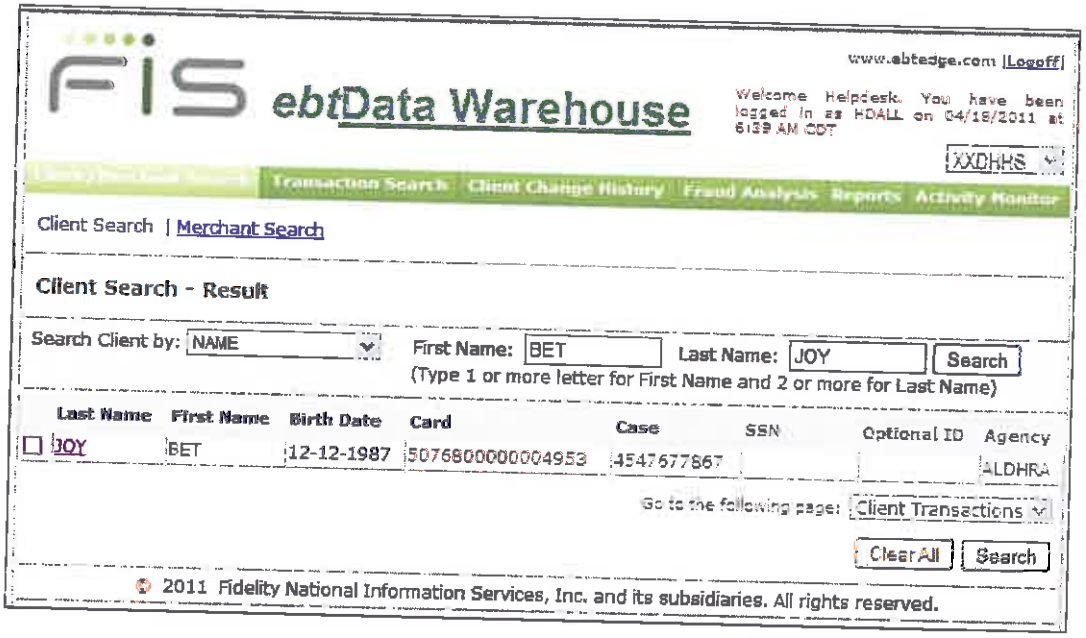


Figure 4.2-97 Data Warehouse Client Search – Result Page (Sample)

The client results display after selecting specific Search By criteria such as Name, Date of Birth, Card Number, Account Number, Case Number, or SSN. Users then check those names when they want to request further EBT information.

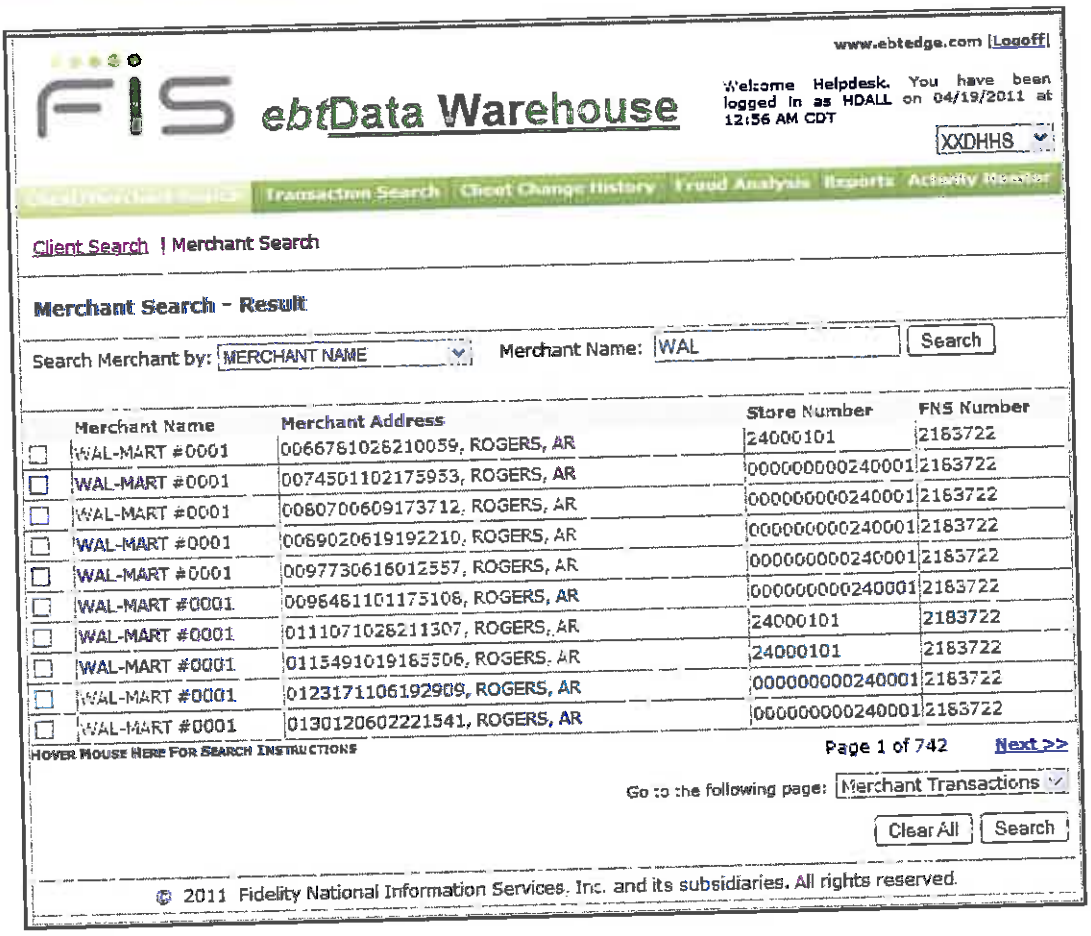


Figure 4.2-98 Data Warehouse Merchant Search – Result Page (Sample)

The merchant results display after selecting specific Search by criteria such as Merchant Name, EBT-Only Store Number, or FNS Number. Users then check those names when they want to request further EBT information.

After compiling the preliminary list of data to query, the search is expanded in three simple steps as shown in the following figure.

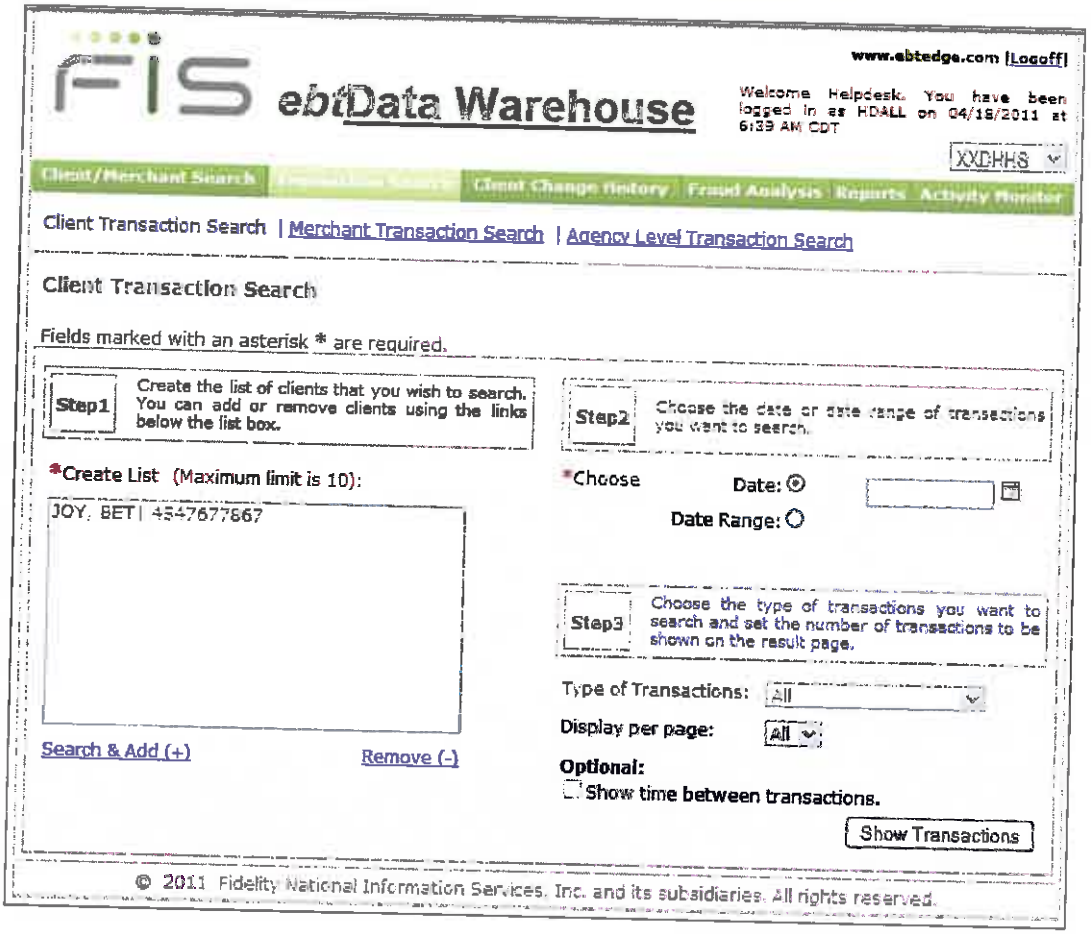


Figure 4.2-99 Data Warehouse Client Transaction Search Page (Sample)

Users can request a list of transactions for the listed clients during a specific time period and transaction type.

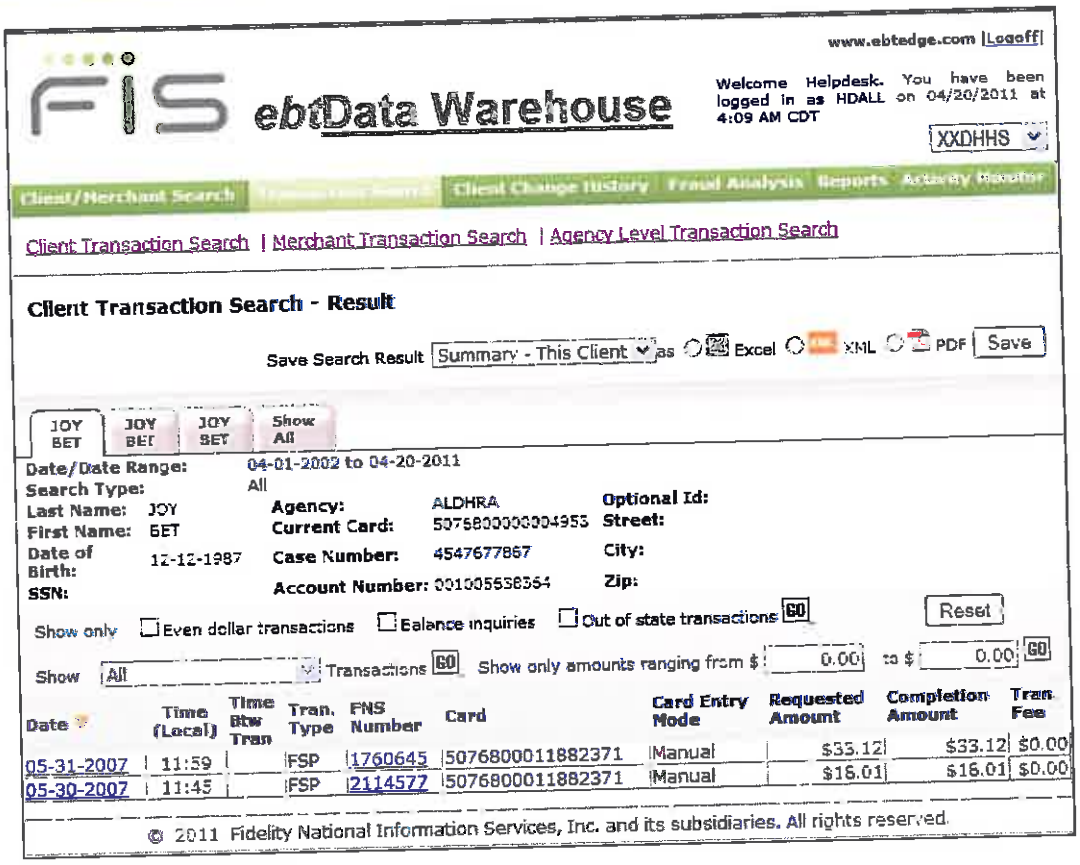


Figure 4.2-100 Data Warehouse Client Transaction Search – Result Page (Sample)

Users select a tab to look at the transaction information for a specific client.
By clicking the links for each transaction, users can display additional transaction detail or retailer detail.

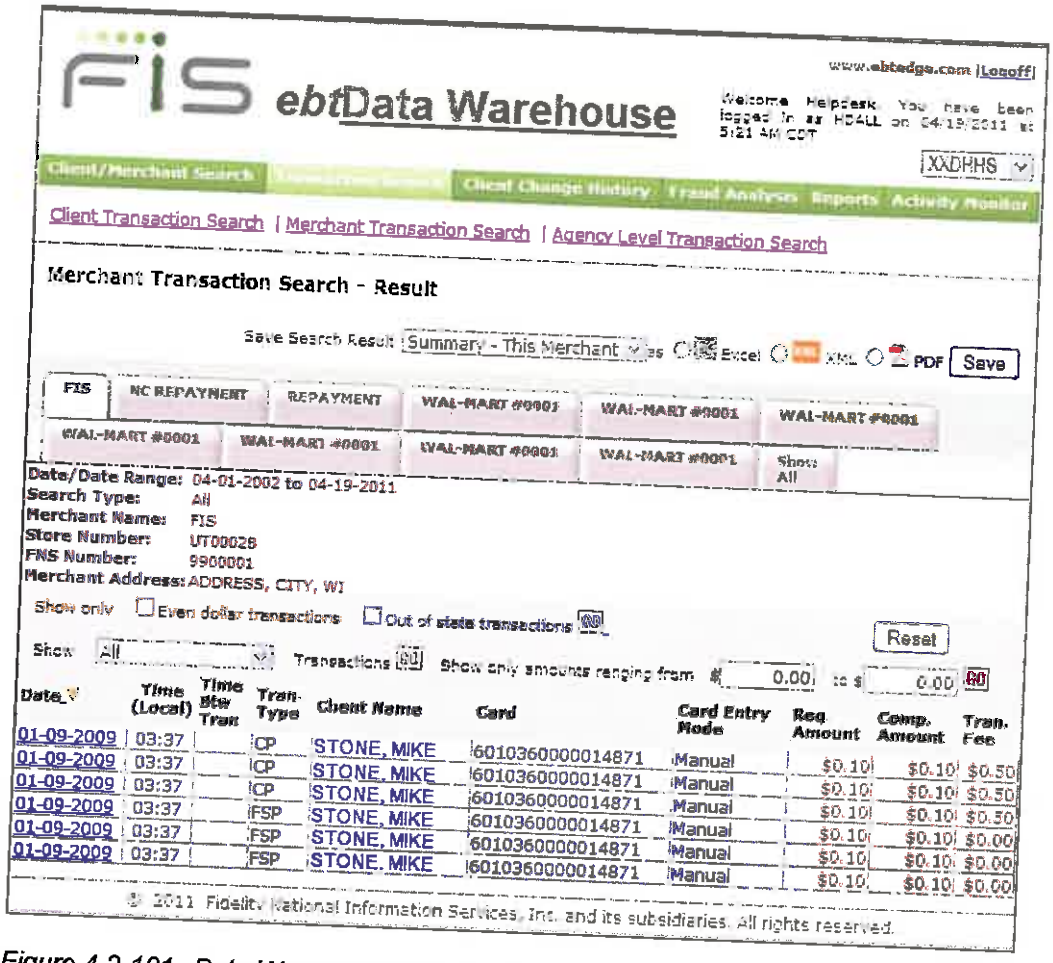


Figure 4.2-101 Data Warehouse Merchant Transaction Search–Result Page (Sample)

Users select a tab to look at the transaction information for a specific retailer. By clicking the links for each transaction, users can display additional transaction detail or retailer detail.

Research during usability studies helped us to understand what data is most needed. Search results are presented to users in a clear and manageable way. Our Data Warehouse provides users a single, consolidated, accurate view of the data that helps agencies improve information-gathering efficiency, reduce fraud, and fine-tune operations.

Users can further analyze the data retrieved by creating their own free-form reports, charts, graphs, and forecasts to more effectively present the information for its desired purpose. This can be achieved by quickly downloading the displayed data to a PDF file, a software package like Microsoft Excel, or an XML format that can be used across many different software packages. Users can then further customize the data into professional-looking reports, charts, and graphs.

FIS' Data Warehouse offers users a robust and quick link to EBT data at a desktop workstation. Whether you are collecting EBT data for historical analysis, fraud investigation or research purposes, our Data Warehouse gives users the flexibility to create ad hoc reports that meet their work and business needs. It puts current EBT data at their fingertips so that it can be easily accessed using our smart query/search interface.

Research Central

Research Central is an ad hoc reporting and research tool that makes it easy for authorized users to query, organize, and analyze their EBT data to meet their unique business needs. It provides functionality over and above the daily activity files and standard reports FIS currently provides. The design allows users to select proper search criteria to return meaningful results. It also enables the application to retrieve more data about a specific transaction type, client, or retailer quickly. It provides a graphical interface for building custom queries, generating reports, and printing and/or downloading resulting data in multiple formats.

The program data stored in Research Central can be retrieved quickly through the smart query/search interface allowing users to have current EBT information at their fingertips. The data stored in Research Central is separate from the production *ebt*EDGE System, allowing users to search and retrieve EBT data freely without impacting online production performance. The State's data will be maintained in the repository and refreshed each night.

With Research Central, FIS provides parameter driven-access that allows data inquiry, sorting, and extraction capability as follows:

- By account:
  - Summary credit, debit, and current balance information
  - Detail information on all cash or SNAP transactions for a specified period of time, listing such as date, time, location, and amount
  - Detail information on all transactions for a specific retailer, POS terminal, or ATM
  - EBT card status, card issuance, and card replacement history, including account balances at time of replacement and summary statistics on card replacements over specified time periods
- By retailer:
  - Detail information on all cash or SNAP transactions for a specified period of time, listing such information as account numbers, dates, times, locations, terminals, and amounts
  - Detail information on all transactions for a particular account

FIS will also provide enhanced functionality, which allows:

- Users to save queries for execution at a later time
- Users to share queries
- Scheduling of query execution
- Email delivery of reports

The following screen shows a sample query performed in Research Central. A user can select the variables, columns, and conditions for the search. The options to load an existing query, save the custom query, or execute it are available to the user. The results load at the bottom of the screen with the options to export the results. Users can further analyze the data retrieved by creating their own free-form reports, charts, graphs, and forecasts to more effectively present the information for its desired purpose. This can be achieved by quickly downloading the displayed data to an Excel or CSV file format that can be used

across many different software packages. Users can then further customize the data into professional-looking reports, charts, and graphs.

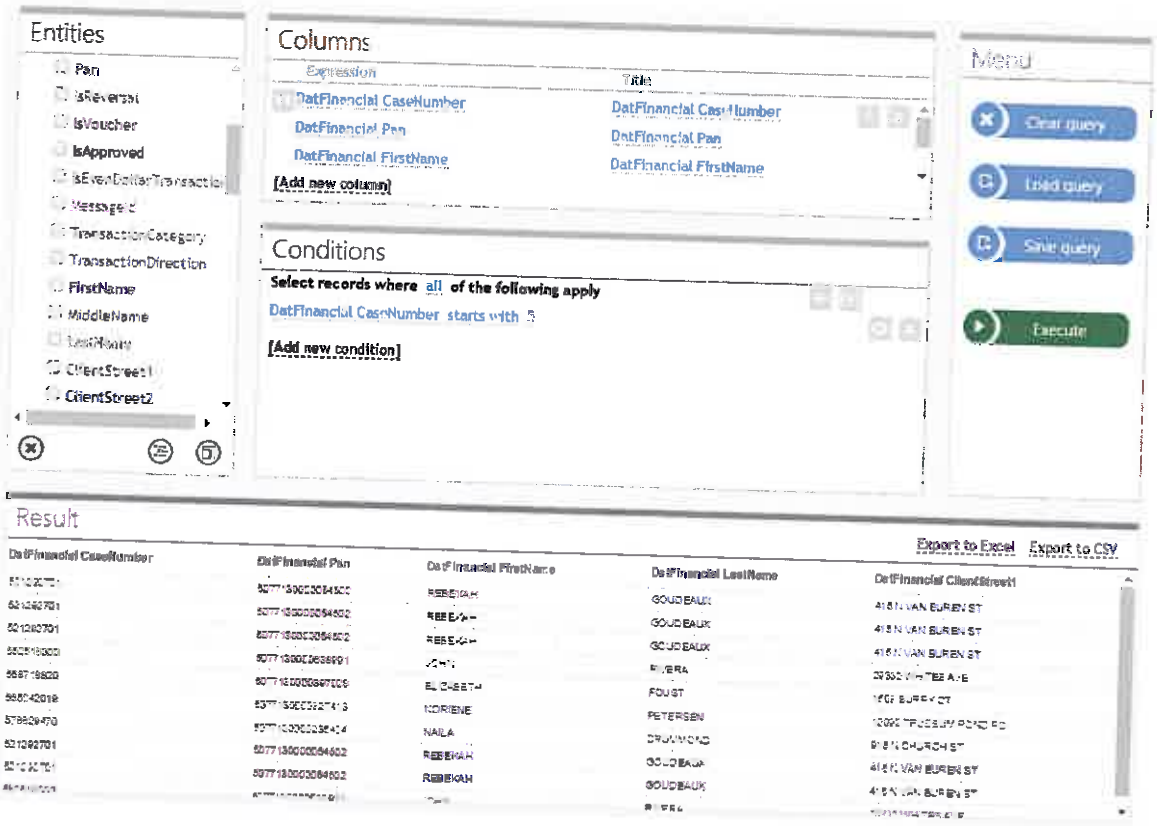


Figure 4.2-102 Sample Research Central Search Screen

Users can choose the variables, columns, and conditions for a search in the Research Central tool.

FIS will provide the State with one year of rolling data in Research Central with up to five user IDs. Optionally, the State may request to have additional years' data loaded in Research Central, or access for more authorized users to be provided. FIS will discuss these options with the State during the Design Phase of the project.

Data Capacity and Storage

Currently, the data stored within our Data Warehouse for all our EBT customers totals approximately 20 terabytes. FIS has 256 terabytes available for offline EBT data storage. Should we begin to encroach on the storage limit, we would add additional storage as necessary. Current log files are stored in online, disk-based storage so the information contained within is immediately available. After a year, the online data is moved to the offline storage and will be maintained there for the required five years.

4.2.4.2 On-Line, Exportable Reports

The Vendor should provide all reports on line and in exportable output. Export files should be made available in sortable format and /or Excel formats. The EBT program reports should include detail at the state and county levels by program. The Vendor should describe their process to create new reports if additional data needs are identified during the course of the contract and how it will provide reports for Federal agencies oversight, reviews and reporting during the course of the contract and how it will provide reports for Federal agencies oversight, reviews and reporting purposes.

FIS provides access to system-generated reports online via the FIS *ebt*EDGE Agency Portal accessed via the Internet. Authorized users will have access to various standard financial, security, support, and statistical reports via our easy-to-use web reporting interface.

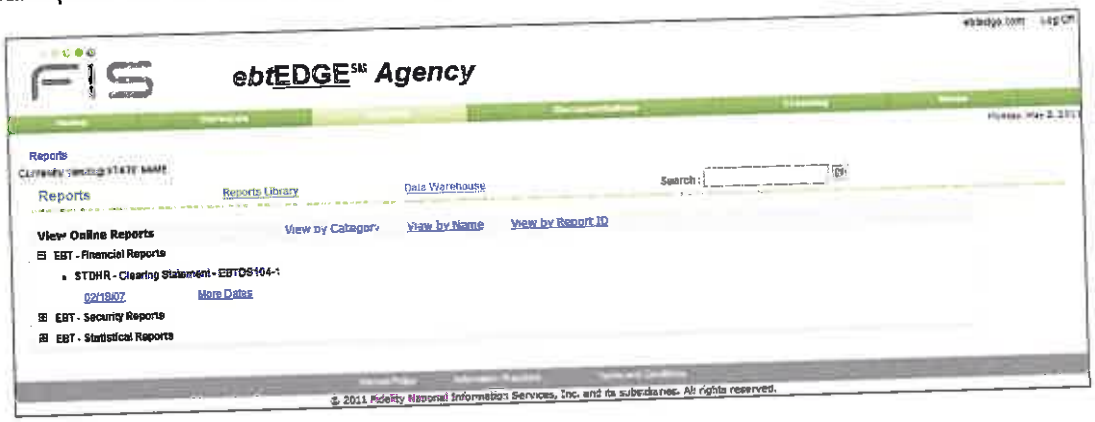


Figure 4.2-103 Agency Portal Reports Screen

Available online reports are just a click away and can be printed or downloaded as needed.

Once a report is chosen and displayed on the screen, the user has the option of viewing, printing, or downloading the report. Reports accessed via the *web*ADMIN Reports Page are available for download in portable document format (PDF), formatted text, comma separated values (CSV) formats, or exported to Excel. This functionality provides the user with a great deal of control over even our standard pre-generated reports.

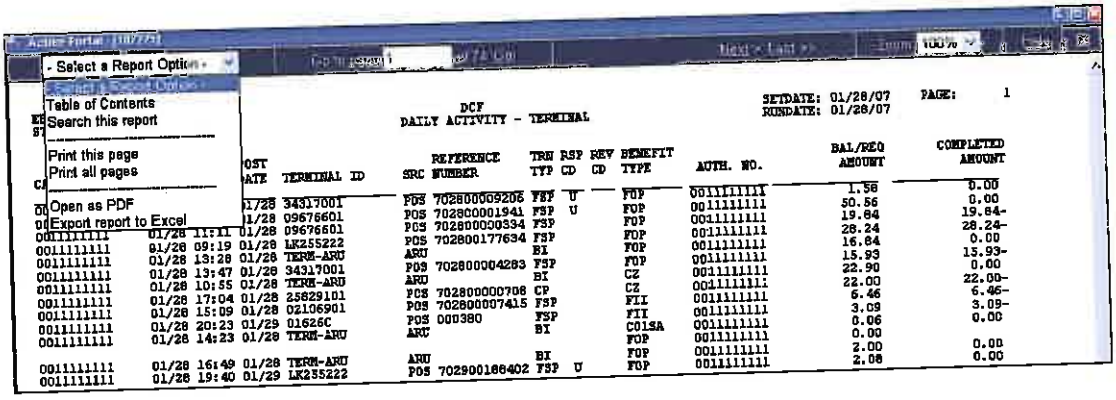


Figure 4.2-104 Selected Report via the Web Interface

Users can perform multiple actions on standard reports through the Web interface.

Report Levels

The FIS EBT reporting system was designed to report on information at various levels within a state's EBT program. FIS reports information at the program, county/local office, and state summary levels. Our reporting system also provides settlement and reconciliation reports consolidated at the state level.

New Reporting Needs

In addition to providing the State with a robust set of financial and management EBT reports, we will provide the State with a time-tested combination of daily activity files, our Agency Portal, our Reports Library, our Data Warehouse, and our powerful ad-hoc reporting tool, Research Central. The State's authorized users will have access to view a rolling twelve months' worth of data through Research Central which serves as an extension of our Data Warehouse capability.

Research Central makes it easy for authorized users to query, organize, and analyze their EBT data to meet their unique business needs. It provides functionality over and above the daily activity files and standard reports FIS currently provides. The design allows users to select proper search criteria to return meaningful results. A user is able to select the data fields that are important and create the conditions that make the results more focused. Research Central also enables the application to retrieve more data about a specific transaction type, cardholder, or retailer/provider quickly.

If, after using all of FIS' available data access tools, the State still identifies new data elements or reports that you need, and once the EBT *System Detailed Design Document* is accepted, State requests for changes will be documented, tracked, and managed in accordance with the formal change management process. This process will be documented in the approved *Configuration and Change Management Plan* and further described in Section 4.3.1.2, *Change Requests*.

Federal Interfaces and Administrative Terminal Access

Over two decades of EBT experience has provided FIS with a high level of familiarity with federal reporting and federal system interface specifications. We will continue to meet the FNS data and timeframe requirements by providing FNS with the required files, as well as an updated authorized retailer/merchant database for the State in the required formats. FIS will work with the State and FNS to accommodate any future changes to these files or formats.

FNS Administrative Terminal Access

Access to *web*ADMIN is currently in place at various FNS offices throughout the United States, including certain regional offices, FNS Compliance office, and the Office of the Inspector General.

FIS has worked with FNS since the inception of EBT and has existing processes in place to provide access and support for their authorized staff. FNS offices will have access to view the FIS contracted States' client and retailer data via the same web-based *web*ADMIN application provided to the State.

We easily provide secure access to *web*ADMIN to State personnel and federal agencies through the Internet. There is virtually no limit to the number of concurrent *web*ADMIN users. State, federal, and county staffs will use a familiar web browser to access the EBT host system via the Internet. Federal users access the FIS host through the Internet by means of a connection outside of the State's telecommunications infrastructure.

Because *web*ADMIN is an Internet application and accessible via the public Internet, and FIS already has an established relationship with FNS, we are able to confidently implement the required *web*ADMIN access for the State of West Virginia.

FIS will advise, assist, and appropriately act to aid State and Federal agencies in detection and investigations of abuses by retailers, cardholder, or workers, as required in RFP Section 5.1.17.3, *FNS Compliance Investigations and Reporting.*

AMA File

FIS will accurately and reliably update the AMA System maintained by the Federal Reserve Bank (FRB) each business day with the issuance information provided by the State. FIS is certified with the FNS and FRB of Richmond, Virginia on the automated batch issuance process, as well as the online backup method of entering AMA issuance.

All benefit authorization transactions that have an impact on the value of the database are reflected in the settlement process. This includes all activity to authorize and cancel SNAP benefits, and make repayments and expungements, whether the transaction was initiated at the administrative terminal, through the benefit batch maintenance files received from the State, or the aging/expungement process. These transactions flow through the logging component to the audit logger and are reported on each day. FIS uses the information in the logs to create the AMA Batch Issuance file that is sent to the FRB in Richmond. The issuance information provided in the file is reported by the available date/effective date of the benefit authorization as specified by the State.

As part of the AMA file process, the State will be provided with the *AMA Batch Issuance Report*. This report is a detail listing of the summary information by availability (effective) date on increases in benefit authorizations, on expungements and on other returned benefits contained in the AMA Batch Issuance file sent to the FRB for each processing day.

EBTDS406-1 STATE NAME SETDATE: 04/01/16 PAGE: 1
FILE SEQUENCE NUMBER - 000001 AMA BATCH ISSUANCE REPORT RUNDATE: 04/01/16
LETTER OF CREDIT - SNAP

TRANSACTION DATE: 04/01/16
TRANSACTION TIME: 18:34

TRAN CODE	EFFECTIVE DATE	AMOUNT
RE	04/01/2016	5,464.51
IS	04/01/2016	8,045,527.00
RO	04/01/2016	1,216.00
IS	04/02/2016	2,740,421.00
IS	04/03/2016	2,702,273.00
IS	04/04/2016	2,741,554.00
IS	04/05/2016	2,735,408.00
IS	04/06/2016	2,740,571.00

IS (AUTH) TOTAL	=	21,705,754.00
IO (OTHER) TOTAL	=	.00
RC (CONV) TOTAL	=	.00
RE (AGED) TOTAL	=	5,464.51
RO (OTHER) TOTAL	=	1,216.00
BATCH TOTAL	=	21,712,434.51

EFFECTIVE DATE	NET ISSUANCE AMOUNT
04/01/2016	8,038,846.49
04/02/2016	2,740,421.00
04/03/2016	2,702,273.00
04/04/2016	2,741,554.00
04/05/2016	2,735,408.00
04/06/2016	2,740,571.00

Figure 4.2-105 AMA Batch Issuance Report

This report is used when online manual entry of AMA reporting is required

Manual Entry

FIS also uses the *AMA Batch Issuance Report* for those times when the online manual entry of AMA reporting is required. In those circumstances, FIS logs into the AMA System interface to the Treasury Department's Automated Standard Application for Payment (ASAP) using a pre-authorized, individual user ID and selected user password. Once authorized access is granted into the AMA/ASAP System, FIS navigates through the screens to the AMA Issuance/Returned Benefits Entry screen. There, FIS enters the issuance data reported on the *AMA Batch Issuance Report* for the State. The AMA System edits all fields and highlights any errors.

When all data passes all edits, a confirmation message is displayed that allows FIS to accept the entries. FIS prints the screen before moving on to the next entry or closing out of the system. Usually within an hour of the completion of the manual entry of AMA, the AMA "Add Successful" screen print is compared to the data reported on the *AMA Batch Issuance Report* by an associate other than the one that performed the data entry. This is done to validate the accuracy of the manually entered data and provide expedient correction, if necessary. Upon completion of the manual entry of the AMA issuance data process, FIS contacts the appropriate State contact to review the entries online and provide certification to allow the update to ASAP.

SNAP Redemption Data Reporting - STARS File

FIS will provide detailed daily redemption activity for each retailer by identification number to STARS. FIS creates a STARS file each day and matches the amount in the file with the letter of credit amount on the *Clearing Statement*. The daily STARS files are stored on the system and sent to FNS once a week. FNS uses this file to verify the ASAP draw-down.

ALERT File

Currently FIS sends an ALERT file to FNS for each of our EBT processing states, which details each state's activity for the day. As required by FNS, we provide the ALERT file daily to FNS through the ALERT subsystem. FIS will provide this same service for West Virginia. FIS will provide FNS with the details of all SNAP benefit activity taking place during the prior calendar day against SNAP benefit authorizations on the *ebt*EDGE System database for the State through the ALERT subsystem. The ALERT file will be produced and sent to FNS daily in the required file layout starting at implementation.

4.2.4.3 SNAP and TANF/Cash Aging Periods

The Vendor should describe its system to support three separate aging periods for TANF/Cash and/or SNAP benefit authorizations. The benefit type aging periods are 305 days (inactive), 335 days (dormant), and 365 (expunged), and each program benefit type should have the ability to age separately. This description should include the capacity to remove any outstanding authorizations from the cardholder's account on a daily and monthly basis if these benefit authorizations have not been accessed in 365 days. The Vendor should also describe the reporting process for generating a file of aged benefits to the State to include "date last used" field that indicates the last time there was activity on a specific program benefit type authorization.

FIS has an established benefit aging (expungement) process in place that is used for other states' EBT programs. Benefit aging can be conducted on a daily or monthly basis (or a combination of each). The aging process is used for the purpose of maintaining the status of each benefit type for each client account on the FIS *ebt*EDGE System. FIS will support the State's expungement requirements for individual SNAP and TANF/Cash benefit authorizations after 365 consecutive days of inactivity.

The following is a description of our processes for reporting on inactive, dormant, and expunged benefits and for expunging benefits from the system.

For the programs that require or select the option to expunge benefits, on a daily or monthly basis (as decided by the State), FIS will send an aging file of all benefits falling into the State's aging and expungement periods. FIS will support the three aging periods defined in this RFP, 305, 335, and 365 days. These flags will be parameter driven and both parameters and aging flags can differ by account type (food or cash).

To facilitate any action required by the State for benefit inactivity, we send the State a Benefit Aging File. The file includes a header record, a detail record for each benefit being reported on, and a trailer record. The detail record includes an indicator that identifies the aging and expungement period for the benefit (i.e., period 1 or 2 for 305 or 335 days respectively and period 3 for expungement at 365 days) as well as the remaining balance on the benefit that is being aged.

If benefit aging is performed daily, FIS will send the Benefit Aging File and corresponding reports to the State each day. If benefit aging is performed monthly, the period used in the expungement process is inclusive of the aging period start date to the next aging period start date minus one. For example, if the calendar month for aging purposes is set to start on the 15th of the month, the inclusive period for the aging run will be the 15th of the previous month to the 16th of the month prior to that month.

Expungement Process

FIS applies debits to the oldest benefits first. The expungement process is based on the "Date Last Used" of a benefit authorization within the benefit class to determine the number of days that have elapsed since the last client-initiated debit transaction. All benefits on a case are accessed on a First-In/First-Out (FIFO) basis. If there has never been any activity against a benefit, the available date (first deposit transaction date) for the benefit is used for aging and reporting purposes.

Each time the client completes a transaction (with the exception of a balance inquiry) the account "aging clock" is reset to start anew, even if one or more benefits have previously been expunged. FIS uses a "Date Last Used" flag to track account aging. Inquiring against an outstanding benefit will not modify the "Date Last Used." Each benefit aging period, as presented above, can be specified by the State. Should a benefit authorization on the cardholder account be accessed within 365 days, no benefit authorizations will be expunged from the account.

After the benefit account has remained inactive for 365 consecutive days, it will then be expunged from the EBT system. Once a benefit has been expunged from the FIS *ebt*EDGE System, it cannot be reinstated by FIS. Benefits falling within this period will be sent to West Virginia in the Benefit Aging File. If an expunged account is reactivated by West Virginia because the client has again become eligible, the reactivated account will be treated as a new account in terms of benefit aging and expungement timeframes.

4.2.4.4 Benefit Aging Reports

Details should be provided for the reports that the Vendor will make available to the State of the unused authorizations in the appropriate aging period for inactive, dormant and expunged accounts for SNAP and TANF/Cash benefits (305 days, 335 days, and 365 days), respectively. The Child Care reports should support data for expired benefits and the amounts. The State's preference is to have the file made available between the 13th and 15th of each month to enable the State to generate cardholder notices and closing actions. Additional detail should

be provided for reporting to the State, including RAPIDS each day's history file of benefits that have reached the end of the aging period and have been expunged. These files will be used by the State for reconciliation purposes and to post aged benefit information to RAPIDS. The local county offices may reissue benefits as appropriate and notify the Vendor via the standard batch update process. Reissued benefits will appear as new benefit authorizations to the Vendor.

Any benefits (including SNAP, TANF/Cash, and Child Care), over 305 days (or other State selected timeframe), but less than 365 days will appear in the Benefit Aging File or will be reported on the Aging Reports with the appropriate aging category. The State can choose to receive the Benefit Aging File either daily or monthly. If delivered monthly, FIS can deliver the file between the 13th and 15th of each month. FIS' EBT reporting system will provide the State with four Aged Authorization Reports, as listed below. These reports will reflect the daily or monthly aging and expiration requirements of the State.

- *Aged Authorization Detail Report*
- *Aged Authorization Summary-County/Local Office Report*
- *Aged Authorization Summary-Agency Report*
- *Aged Authorization Action Report*

Following are samples of these reports.

Aged Authorization Detail Report

The daily *Aged Authorization Detail Report* lists, by county/local office and with page breaks by caseworker ID, those benefit authorizations that have not been accessed within the defined aging periods.

EBTDS250-1 STATE NAME SETDATE: 04/07/XX PAGE: 1
COUNTY/LOCAL OFFICE - 003 AGED AUTHORIZATION DETAIL RUNDATE: 04/08/XX
210209

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	LAST NAME
01111777	01/10	01/10	FS	2006553575	96.00		96.00		WHITCOMB
01130124	01/09	01/09	FS	2006556043	85.00		85.00		TRESSLER
01162618	01/10	01/10	FS	2006558931	120.00		120.00		WESTERMAN

EBTDS250-1 STATE NAME SETDATE: 04/07/XX PAGE: 2
LOCAL OFFICE NAME 2 - 003 AGED AUTHORIZATION DETAIL RUNDATE: 04/08/XX
210212

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	LAST NAME
01339410	01/01	01/07	FS	2006573648	557.00	.08			YOCHAM
01489122	01/01	01/07	CASH	2006533450	155.00			2.58	VYHLIDAL

EBTDS250-1 STATE NAME SETDATE: 04/07/XX PAGE: 3
LOCAL OFFICE NAME 3 003 AGED AUTHORIZATION DETAIL RUNDATE: 04/08/XX
210218

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	LAST NAME
01490800	01/10	01/08	FS	2006589824	120.00	.04			WELLS
01075584	01/08	01/08	FS	2005455684	33.00	1.00			WALLS
01114854	01/02	01/04	FS	2005456885	49.00			.06	NARVAEZ
01181692	12/15	01/15	FS	2004552170	456.00			19.40	WILSON
01254479	01/01	01/01	FS	2001566580	111.00			2.00	VAUGHN
01278960	01/02	01/14	CASH	2004556510	173.00			.20	WILLIAMS
01306657	02/01	02/12	CASH	2005666520	117.00		13.33		WIRTH
01356399	02/01	02/03	FS	2005666875	58.00	41.70			

Figure 4.2-106 Aged Authorization Detail Report

Aged Authorization Summary-County/Local Office Report

The *Aged Authorization Summary – County/Local Office Report* summarizes the aged authorizations by benefit group for the county/local office.

EBTDS253-2 STATE NAME - SETDATE: 04/07/XX PAGE: 1
LOCAL OFFICE NAME - 004 AGED AUTHORIZATION SUMMARY - COUNTY/LOCAL OFF RUNDATE: 04/07/XX

BENEFIT GROUP	COUNT	ORIGINAL AUTH. AMOUNT	PERIOD 1 COUNT	PERIOD 1 AMOUNT	PERIOD 2 COUNT	PERIOD 2 AMOUNT	PERIOD 3 COUNT	PERIOD 3 AMOUNT	PERIOD 4 COUNT	PERIOD 4 AMOUNT
TANF1	11	2,141.00	5	4.77	2	3.00	4	4.24	2	6.14
TANF2	24	4,729.00	10	519.46	6	4.54	8	12.23	4	16.19
TANF3	23	3,662.38	11	8.12	6	27.50	6	19.71	5	12.22
FSB1	25	3,757.75	9	313.79	9	331.01	7	167.23	3	9.24
FSB2	55	8,365.00	14	266.10	11	167.56	27	416.56	9	41.99
FSB4	15	1,768.00	4	4.80			11	435.45		
FSB9	424	49,294.00	67	1,211.77	64	1,324.91	261	5,682.09	114	521.48
TOTAL	577	73,717.13	120	2,328.81	98	1,858.52	324	6,737.51	137	607.26

Figure 4.2-107 Aged Authorization Summary – County/Local Office Report

Aged Authorization Summary-Agency Report

The *Aged Authorization Summary – Agency Report* summarizes the aged authorizations, by benefit group, for the agency.

EBTDS250-3 STATE NAME SETDATE: 04/07/XX PAGE: 1
AGED AUTHORIZATION SUMMARY - AGENCY RUNDATE: 04/07/XX

BENEFIT GROUP	COUNT	ORIGINAL AUTH. AMOUNT	PERIOD 1 COUNT	PERIOD 1 AMOUNT	PERIOD 2 COUNT	PERIOD 2 AMOUNT	PERIOD 3 COUNT	PERIOD 3 AMOUNT	PERIOD 4 COUNT	PERIOD 4 AMOUNT
CASH	1,989	514,116.18	1,178	35,081.09	811	22,855.90	841	97,893.97	648	3,898.55
FS	9,985	811,340.00	6,218	196,576.53	3,767	136,114.53	2	41.25	17	89.19
TOTAL	11,974	1,325,456.18	7,396	231,657.62	4,578	158,970.43	843	97,935.22	665	3,987.74

Figure 4.2-108 Aged Authorization Summary - Agency Report

Aged Authorization Action Report

The *Aged Authorization Action Report* identifies benefit authorizations that have never been used.

EBTDS250-4 STATE NAME SETDATE: 04/07/XX PAGE: 1
LOCAL OFFICE NAME 1 AGED AUTHORIZATION ACTION REPORT RUNDATE: 04/07/XX
270301

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	PERIOD 4	LAST NAME
09911770	03/05	03/05	FS	2006541068	43.00	43.00				LEWISON
09913430	03/06	03/06	FS	2006541346	29.00	29.00				MCGOO
09914552	03/04	03/04	FS	2006541519	18.00	18.00				HODGEPODGE
09916178	01/07	01/07	FS	2006383006	28.00		28.00			PODUNCK
09916259	01/05	01/05	FS	2006383018	31.00		31.00			KIMSTON
09916481	10/01	10/01	FS	2006387226	55.00			55.00		JONES

EBTTDS250-4 STATE NAME SETDATE: 04/07/XX PAGE: 2
LOCAL OFFICE NAME 2 AGED AUTHORIZATION ACTION REPORT RUNDATE: 04/07/XX
270312

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	PERIOD 4	LAST NAME
09916259	03/05	03/05	FS	2006541897	25.00	25.00				KIMSTON
09928105	01/07	01/07	FS	2006384225	120.00		120.00			POTTERMAN
09951962	03/02	03/02	FS	2006546526	120.00	120.00				DEANSLEY
09967494	03/04	03/04	FS	2006548977	31.00	31.00				JACOBSOREN
09978625	01/08	01/08	FS	2006390536	120.00		120.00			SARTAINIAN
09974861	03/02	03/02	FS	2006560030	73.00	73.00				CALTRONER
09979854	10/01	10/01	FS	2006784512	85.00			85.00		FRANK

EBTTDS250-4 STATE NAME SETDATE: 04/07/XX PAGE: 3
LOCAL OFFICE NAME 3 AGED AUTHORIZATION ACTION REPORT RUNDATE: 04/07/XX
270402

CASE NUMBER	AVAIL DATE	LAST DATE	BENEFIT TYPE	AUTH. NO.	ORIGINAL AUTH. AMOUNT	PERIOD 1	PERIOD 2	PERIOD 3	PERIOD 4	LAST NAME
09989900	01/08	01/08	FS	2006400540	13.00		13.00			SECHMISTER
09989900	03/08	03/08	FS	2006561315	10.00	10.00				SECHMISTER
09901442	03/10	03/10	FS	2006562313	13.00	13.00				WINDMANSON
09901272	03/07	03/07	FS	2006570561	120.00	120.00				RAMONSON
09935889	01/04	01/04	FS	2006411364	10.00		10.00			MCHALE
09941495	01/01	01/01	FS	2006411829	13.00		13.00			BERGSTON
09941495	03/01	03/01	FS	2006573846	10.00	10.00				BERGSTON
09942658	07/01	07/01	FS	2006598561	10.00				10.00	SMITH

Figure 4.2-109 Aged Authorization Action Report

Benefits that are expunged or expired off the system affect the value of the database and are reported on the *Daily Database Value Report* and the *Daily Activity–Authorization Report*. Expunged SNAP benefits are also reported on the *AMA Batch Issuance Report*, expunged or expired TANF/Cash benefits are reported on the *Cash Issuance Report*, and expired Child Care benefits are reported on the *Child Care Issuance Report*. This information is also included on the Daily History Extract file sent to the State.

Once a benefit has been expunged or expired from the FIS *ebt*EDGE System, it cannot be reinstated by FIS. Benefits falling within this period will be sent to West Virginia in the Benefit Aging File. If an expunged account is reactivated by West Virginia because the client has again become eligible, the reactivated account will be treated as a new account in terms of benefit aging and expungement timeframes.

4.2.4.5 Program Conversion/Transition Participation Data

The EBT Vendor should provide by program level detailed and summary information on card and case/household/child activity. The detail information will be required to support invoice requests. This information should include the following:

- *Program participation data including total number of cases/cards, total number and amount of inactive cases by period of inactivity as determined by the State;*

- *Detailed benefit authorization information by case including authorization number, amount, availability date, date posted to EBT system, and total outstanding benefit balance;*
- *Detailed and summary transaction data including transaction type (e.g., purchase, withdrawal, manual, or electronic), benefit type (i.e., SNAPs, WIC, TANF/Cash), date, time, amount, terminal number, terminal type (POS or ATM), retailer information, and net transaction amount by day.*

The FIS Team continuously logs all activity that occurs on our systems. All of this information is available to the State through various reports, data warehouse solutions, or Research Central. To meet the needs of the State for the detailed information needed to support our invoices, we have compiled the following table, which is a list of where the State can find each required reporting element within our reporting solution.

Table 4.2-1 Participation Data Reporting Elements

Required Reporting Elements	FIS Reports
Program participation data including total number of cases/cards, total number and amount of inactive cases by period of inactivity as determined by the State	• Management Statistics Report • Aged Authorization Summary-Agency Report
Detailed benefit authorization information by case including authorization number, amount, availability date, date posted to EBT system, and total outstanding benefit balance	• Daily Activity – Authorization Report • Daily Database Value Report
Detailed and summary transaction data including transaction type (e.g., purchase, withdrawal, manual, or electronic), benefit type (i.e., SNAP, WIC, TANF/Cash), date, time, amount, terminal number, terminal type (POS or ATM), retailer information, and net transaction amount by day.	• Terminal Activity Report • Terminal Activity Summary – Merchant Report • Terminal Activity Summary – State Report • WIC Direct Account History Transaction Search • WIC Direct System Activity Balance Report

4.2.4.6 Data Conversion/Transition Reports

The Data Transition Reports will be used by the State to identify those cardholders who are currently on the EBT system or scheduled for transition to the new EBT system. The Vendor should capture data elements that include:

- *Program type;*
- *Cardholder name;*
- *EBT account number;*
- *State cardholder identification number;*
- *Social Security Number;*
- *PAN (EBT card number);*
- *Status (e.g., active, scheduled, awaiting training, awaiting card issuance or confirmation of receipt of card, etc.);*
- *Benefit authorization amount;*
- *Benefit authorization availability date.*

During an EBT conversion, the specific information required by this RFP to be included in the Data Transition Reports would not be available to a new vendor until after the conversion of data has occurred. As the SNAP and WIC systems are currently processed online, the data elements for these programs on the Data Transition Report will not be available to the FIS Team, and thus, cannot be included in a report delivered prior to conversion. In a conversion from a paper system (or other offline system) to an online

system, such as Child Care, and if provided by the State, FIS can create a report containing the required data elements.

FIS is highly experienced in the conversion of EBT recipient data from your current contractor. We have established procedures and check lists to ensure data conversion is complete and accurate. We thoroughly test the conversion process, including a full production conversion test, prior to when the actual conversion begins. Throughout these activities, FIS will provide the State with reports on progress and will include all elements necessary for an audit of the records that will provide assurance to the State that a successful, accurate and complete conversion of recipient accounts was achieved. As part of the conversion checklist, FIS will obtain the ending database value from the current contractor. After the conversion is complete, and prior to opening the system for processing, FIS will ensure that the opening database value on the *ebt*EDGE System reconciles with the final database value on the current contractor's system.

To monitor the status of additional conversion and transition activities, FIS will produce for West Virginia, a bi-weekly Project Status Report containing a summary by task of major completed project design/development activities during the reporting period. The first report will be delivered two weeks prior to the first task of conversion and will contain the tasks for the first two weeks of the conversion. The report will include problem identification, required corrective action, and timeframe for resolution. It will also include tasks required by federal agencies and the State, as well as a report of delayed tasks, reasons and revised completion dates and a place to record the scheduled activities for the next week. An updated copy of the Work Plan will also be provided with the Project Status Report, identifying those tasks updated since the last report.

FIS GOVERNMENT solutions

West Virginia Project Status

For Week Ending mm/dd/yy

Work Plan Milestones/Tasks Completed Since Last Report:

ACTIVITY	DATE COMPLETED
Item	mm/dd/yy
Item	mm/dd/yy

Current Activities:

ACTIVITY	STATUS
Item	Text
Item	Text

Planned Activities:

ACTIVITY	STATUS
Item	Text
Item	Text

Critical Issues/Corrective Action Plan/Revisions:

ACTIVITY	STATUS
Item	Text
Item	Text

Assignment/Timeframes:

ACTIVITY	STATUS
Item	Text
Item	Text

Figure 4.2-110 Project Status Report Sample

FIS will also provide West Virginia with our Inventory Report. The sample report included below is an excerpt from a multi-page report that will be provided to the State, which shows all current Active/Live EBT-only locations and the numbers of terminals assigned to each location. There are grand totals at the end of the report.

10/15/XX
EQUIPMENT
COUNTS FOR

PROGRAM ID	ROLLOUT ID	STATUS DATE	FNS # - LOCATION NAME - LOCATION ID	3200	GRAND TOTAL
XXXXX		200X/08/12	7427XXX-7-ELEVEN #2306-15755-A667767	1	1
		200X/08/18	7419XXX-7-ELEVEN #2306-19648-A667438	1	1
		200X/09/03	6999XXX-MOTT'S FRESH FRUIT-SULTAN-A664826	1	1
		200X/09/09	6756XXX-BRIER GROCERY-A663823	1	1
		200X/09/18	6136XXX-ASIAN KHEMERA MARKET-A663496	1	1
		200X/09/23	6895XXX-WONDER HOSTESS #9818-A664404	1	1
		200X/09/23	6899XXX-WONDER HOSTESS #9070-A664424	1	1
		200X/09/26	6877XXX-EVERETT AVE GROCERY-A664037	1	1
		200X/10/01	6900XXX-ALDERWOOD FOOD STORE & DELI-A664464	1	1
	PHASE 5 TOTAL			9	9
TOTAL				9	9
GRAND TOTAL				9	9

Figure 4.2-111 Inventory Report (Sample)

The report shows the numbers of EBT-only terminals assigned to individual retailer location.

4.2.4.7 Program Operations Reports

The Vendor should describe the EBT systems ability to provide Program Operation Reports. These reports should be provided with statewide implementation and continue throughout the operational period of the contract. The Vendor should make the reports available online and include them in its web-based report system.

The State is seeking a Vendor to describe the reports it will supply to the State:

- *Financial reports in order to account for, reconcile and audit the EBT system processing and operations. These reports should include daily account activity reports that reflect all account actions received from the State via batch and/or online processing.*
- *The Vendor should provide a standard set of batch processing reports to ensure the complete and accurate transfer of data during nightly batch processing. The reports should include confirmation and exception reports.*
- *Support monthly reports to assist the State in monitoring system activity. The support reports should include reports on the aging process, card replacement activity, fraud indicators and out-of-state card use.*
- *Security reports made available monthly that provide for the identification of users by security profiles type and information on user activity to assist the State in the detection and investigation of internal fraud.*
- *Statistical/System Performance reports for information on various elements and functions of the system. The Vendor should describe the reports it will make available to the State on a monthly basis that demonstrate that it has met the performance standards listed in Section 5.20.*
- *Billing Reports: The State is seeking a billing report that provides detail on the cost per case month charges broken out by the number of cases by program and sub program for each county if county information is contained for billing purposes or service designation. The Vendor should describe the reports that will be issued to document all elements for which the State will receive an invoice.*
- *Customer Service Reports: Customer Service reports should provide detail on the performance of the Vendor's processing systems and customer service call centers for both cardholders and retailers/providers for each program. The Vendor should describe the reports it will make available to the State on a monthly basis for all benefit programs included within this RFP.*
- *Program Management Reports·: The Vendor should support a web-based reporting process that enables the State to capture no less than five years of data extracts from the EBT Administrative System. The information should include, but not be limited to, financial, retailer and cardholder data with the capability to perform various ad hoc reporting functions.*

- *Transition In-Out Reports: The Vendor awarded a contract resulting from this RFP may not be successful in the next RFP. There will be unique data and reporting requirements that may be necessary during the EBT system transition to the new contract implementation. Additionally, if there are significant changes, transition reporting may be required. The Vendor should agree to provide Transition In-Out Reports as determined by the State.*
- *Project Status Report: This monthly report conducted during the operations phase is a summary of significant events/accomplishments, the status of outstanding issues and problems, and the status of pending enhancement requests and approved system changes. Following the transition to the successful Vendor's system, the Vendor may be required by the State to include in the Project Status Report the detail data that documents the performance of the EBT system over the last month. The Vendor should agree to meet or exceed the standards, requirements and definitions as specified in 7 CFR 274.8 et seq. located at: http://www.ecfr.gov/cgi-bin/text-idx?tol=/ecfrbrowse/fitle07/7cfr274main02.tol)*
- *Ad Hoc reports: The State is seeking ad-hoc reporting capabilities from the Vendor and the Vendor is encouraged to provide a detailed description of the Vendor's ad-hoc reporting capabilities.*

FIS has developed a robust set of standard financial and management EBT reports that is currently being used by all of our EBT projects today. Our comprehensive reports package meets the federal report requirements found in 7 CFR 274.12 and the State's reporting requirements. The following sections detail the names and brief descriptions of the reports that will be available to the State of West Virginia beginning with statewide implementation and continuing throughout the operational period of the contract. FIS will provide the State with our *EBT Reports Manual* that describes all reports and files that will be generated by FIS and details the components of each EBT report, including its frequency and recommended use, defines all fields in the report, and provides a sample of each report. We will submit the final *EBT Reports Manual* and State-specific *Appendix S* to the State according to the timeline approved in the *Project Work Plan*.

FIS provides access to these system-generated reports online via the FIS *ebt*EDGE Agency Portal accessed via the Internet.

Financial Reports

FIS' financial reports will provide West Virginia with the ability to audit authorizations, money movement, and settlement of the FIS *ebt*EDGE System. These financial reports also provide the State with a detailed audit trail of all transactions that impact account balances and the value of the database. FIS will work with the State during design and development activities to ensure that our financial reports meet the requirements set forth in RFP Section 5.1.12, *Financial Audit Reports* and RFP Section 5.1.13, *Settlement Reports*. This includes adding reports that detail account set-up and maintenance activities.

Table 4.2-5 Financial Reports

Report	Description/Frequency
Daily Activity—Authorization	Identifies all authorization activity for each processing day. This includes all activity to authorize, cancel, repay, expire and age, whether the transaction was initiated at an Administrative Terminal, through the batch refresh files, or the aging or expiration process. Key fields include Case Number, Transaction Date and Time, Benefit Type, Terminal ID, User ID, Source, Transaction Type, and Amount. Sorted by county/local office. Frequency is daily.

Table 4.2-5 Financial Reports	
Report	Description/Frequency
Daily Activity—Terminal	Identifies all benefit withdrawals and refunds by case for each business day. This includes all activity at ATM and POS terminals, balance inquiries through the IVR, and claim adjustments processed. Sorted by county/local office and then by case number. Key fields include Case Number, Transaction Date and Time, Terminal ID, Reference Source, Transaction Type, Authorization Number, and Amount. Frequency is daily.
Daily Activity Summary	Summarizes all the activity reported on the Daily Activity — Authorization and Daily Activity — Terminal reports. Key fields include Source, Count, and Completed Amount. Frequency is daily.
Terminal Activity Report	Itemizes the transaction activity for the EBT Gateway and by terminal for EBT-only retailers. This report provides retailer settlement information based on their chosen cutoff time. Provides a daily detailed listing of POS, voucher, and adjustment activity by terminal for EBT-only retailers and EBT Gateway activity for ATM and POS transactions from third-party processors and networks. Key fields include EBT-only Retailer Name and Terminal ID and all Third-Party Processors grouped under EBT Gateway, Cardholder Number, Transaction Date and Time, Transaction Type, Benefit Type, Amount and Settlement date. Frequency is daily.
Terminal Activity Summary— Merchant	Provides a summary of each benefit group accessed and the total amounts of transaction activity at a single location. The EBT staff can use this report to review the type of transactions and benefits accessed at terminals located at specific locations. Key fields include Merchant Name, Benefit Group, Count, Net Amount, Settlement Count and Amount, Previous Suspense, Current Suspense, and Daily Activity Transactions Counts broken down by Denied, Reversed and Approved. Frequency is daily.
Terminal Activity Summary—State	Provides a summary of all transaction activity for the EBT Gateway and all EBT-only retailers as a grand total for the State. Key fields include Benefit Group, Net Amount by Group, Transaction Type, and Net Amount by Type. Frequency is daily.
ACH Activity—Merchant	Identifies the EBT-only retailer deposits for each retailer's business day. The EBT staff can use this report to review or research deposit amounts made to each retailer. Key fields include Merchant ID, Post Date, and Deposit Amount. Frequency is daily.
ACH Activity—Direct Deposit	Shows all direct deposit transactions processed for clients each business day. Key fields include EBT Account Number, Availability Date, Post Date, and Deposit Amount. Frequency is daily.
ACH Activity Summary	Summarizes all EBT-only retailer ACH activity and direct deposits for the State. Key fields include ACH Type, Count, and Amount. Frequency is daily.

Table 4.2-5 Financial Reports

Report	Description/Frequency
ACH Activity—Merchant Overdraft	Lists the EBT-only retailers that have an overdraft condition for that business day. An overdraft condition occurs when a retailer's return transactions exceed the amount of their sales. Key fields include Merchant ID, FNS Number, Name, Bank Information, and Overdraft Amount. Frequency is daily.
Clearing Statement	Recaps all financial activity at a state level for which funds must be transferred by the State or federal agencies to offset money moved to various settlement endpoints. The EBT staff or the financial staff can use this report to review the financial activity and the drawdown for the business day. It is also used by State staff to transfer funds for the cash transactions. Key fields include Benefit Group or Type, Settlement Amount by EBT Gateway and EBT-only, State Cash Total, Letter of Credit Total, Month to Date Settlement Totals, and Year to Date Settlement Totals. Frequency is daily.
Adjustment Transaction Detail	Lists all settled adjustments made to a client's cash or SNAP benefits through *web*ADMIN. Key fields include Cardholder Number, Transaction Date and Time, Transaction Type, Amount, and Adjustment Reason. Frequency is daily.
Adjustment Transaction Activity	Lists debit adjustment activity entered, including those that are not settled due to insufficient funds at the time the adjustment is entered. State staff can use this report to notify a cardholder of a debit adjustment claim. Key fields include Cardholder Number, Transaction Date and Time, Adjustment Amount, Adjustment Reason, Regulation E Information, and Case Number. Frequency is daily.
Adjustment Transaction Activity Summary	Provides a summary of the count and amount of all adjustment transactions by transaction type for that day. Key fields include Transaction Type, and Debit and Credit Amount by SNAP and Cash. Frequency is daily.
Agency Reconciliation	Provides settlement amount, previous suspense, current suspense and daily activity, by benefit group or type, for the agency. The EBT staff or financial staff can use this report to tie the *Clearing Statement* to the *Daily Statistics Report*, which will aid in reconciling the FNS Letter of Credit. Key fields include Benefit Group or Type, Settlement, Previous Suspense, Current Suspense, and Daily Activity. Frequency is daily.
AMA Batch Issuance Report	Summarizes SNAP authorization activity by effective date to enable easier tracking of the automated entries made to AMA. This report is a replica of the AMA Batch Issuance file that is transmitted to Treasury each day and used to fund the Letter of Credit. Key fields include Transaction Date, Transaction Time, Transaction Code, Effective Date, Amount, and Net Issuance Amount. Frequency is daily.

Table 4.2-5 Financial Reports

Report	Description/Frequency
Cash Issuance Report	Summarizes cash benefit authorization activity for the reporting day by effective date. The totals reflect all cash authorization activity for the reporting day regardless of whether the transactions were processed online, through batch, or as part of the system processing. Totals on this report match the current day's cash benefit totals on the *Daily Statistical Report EBTDS404-1* and the *Database Value Report EBTDS404-2*. The transaction detail for the totals reported on this report can be found on the *Daily Activity – Authorization Report EBTDS101-1*. Frequency is daily.
Child Care Issuance	Summarizes Child Care benefit authorization activity by effective date. This report allows easier tracking of the automated entries made for Child Care benefits. Frequency is daily.
Child Care Balancing Report	Summarizes Child Care benefit activity on FIS' system. It further summarizes daily and previous month totals for issuance, cancellations, expungements, repayments, and conversions. State staff can use this report to assist them with cash balancing and reconciliation. Frequency is daily.
Daily ASAP Balancing Report	Provides the State with the ability, at-a-glance, to validate that the benefits on FIS' *ebt*EDGE System, by available date, balance to the State's Letter of Credit in the Federal Reserve's ASAP System. It also shows that the total outstanding liability on the FIS database also balances to the Letter of Credit. Key sections include Issuance Availability Date Balance to ASAP, Issuance Availability Date Totals for Date, Previous Month Issuance Availability Date Totals, and Database Value Balance to ASAP. Frequency is daily.
Cash Balancing Report	Summarizes daily total cash benefit authorization activity (Issuance, Cancellations, Expungements, Repayments, and Expirations) processed on the EBT system for the report date based on availability/effective date. The report includes both online and offline cash benefit authorization activity. This report also includes the previous month's total cash benefit authorization activity based on availability/effective date. Frequency is daily.
Repayment Report	Shows all repayment transactions processed for clients each business day. Key fields include Case Number, Transaction Date and Time, User ID, Benefit Type, and Repayment Amount. Frequency is daily.
Repayment Summary	Summarizes the count and amount of all repayment transactions by benefit group or type. Key fields include Benefit Group or Type, Count, and Completed Amount. Frequency is daily.

Table 4.2-5 Financial Reports	
Report	Description/Frequency
Repayment Monthly Report	Provides a list of all benefits that have been retrieved by the State from clients as a repayment transaction during the month. The report is listed by date and then case number within the date, followed by daily totals by Benefit Type. Totals by Benefit Group or Type are also provided. State staff can use this report to review all repayments processed during the month. Frequency is monthly.
Store and Forward Activity Report	Lists all transactions for the month where a retailer used store-and-forward instead of a manual voucher. The report is separated into these categories, Approve Food Transactions, Denied Food Transactions, Approved Cash Transactions, and Denied Cash Transactions by retailer FNS number and date within each of the categories. Totals are provided for Food and Cash each. Grand totals for combined Food and Cash transactions are also provided. For transactions with partial amount authorizations, both requested amount and completed amount are shown. Frequency is monthly.
Pending Benefits Report	Lists the total benefits that have been posted on the *ebt*EDGE System and are included in the Database Value, but have not yet been made available to the cardholder or posted to the State's SNAP Letter of Credit. The report is broken down by program, availability date, and benefit type within the program. Pending benefit totals are provided for each program. Grand totals are provided for all pending benefits. Frequency is daily.

Batch Processing Reports

FIS' Batch Refresh reports will provide details on the case/client maintenance and benefit authorization files sent through batch processing to ensure the complete and accurate transfer of data. The reports will provide confirmation and exception processing for the files that were rejected because they failed the pre-processing edits or individual records that errored out and were not applied to the system. The reports also provide summary total reports on each batch.

Table 4.2-6 Batch Reports	
Report	Description/Frequency
Batch Refresh Total	Provides statistics on each batch received. The report summarizes the total number of detail records, count and dollar amount for the add transactions, and number of changes, deletes, and errors detected. The actual counts are compared to the information in the trailer record. The results of the comparison are reported. Frequency is based on receipt of batch.
Batch Refresh Error	Displays only those batch items with edit errors. The EBT staff should review this report daily and take action on all items that appear on the report. Corrected items may be resubmitted via another batch or entered online. Key fields include Case Number, Record Number, Error Field, Error Data, and Error Description. Frequency is based on receipt of batch.

Support Reports

The FIS standard operational support reports will offer the State a comprehensive set of reports to assist the State in monitoring system activity and managing client use. Included in these standard support reports are aging reports, card reports (and will include a *Card Activation Report* as required by RFP Section 5.1.14), and fraud reports, as designated by FNS, which assist both the State and FNS in researching possible fraudulent use of a card or retailer activity and includes out-of-state card use.

Table 4.2-7 Support Reports

Report	Description/Frequency
Admin Activity—Authorization	Provides detail of all activity performed on an authorization from the administrative terminal for each county/local office during the business day. As the majority of benefit authorizations come through the batch process, this report can help identify those authorizations that were manually entered through the administrative terminal. Key fields include Case Number, Transaction Date and Time, Terminal ID, User ID, Transaction Type, Auth Number, and Amount. Frequency is daily.
Admin Activity Summary—County	Summarizes the activity entered through the administrative terminal on each benefit group and benefit type within the county office code. Key fields include Benefit Group, Benefit Type, Transaction Type, Count, and Transaction Amount. Frequency is daily.
Admin Activity Summary—State	Summarizes the activity entered through the administrative terminal, by benefit group and benefit type for the State. Key fields include Benefit Group, Benefit Type, Transaction Type, Count, and Transaction Amount. Frequency is daily.
Aged Authorization Detail	Lists, by county and caseworker ID, those benefit authorizations that have not been accessed for the aging periods defined by the State. Key fields include Case Number, Available Date, Last Used Date, Aging Periods, and Client Last Name. Frequency is based on the State's aging parameters.
Aged Authorization Summary—County	Summarizes the aged authorizations, by benefit group or type, for each county office. Key fields include Benefit Group or Type, Count, Original Auth Amount, and Aging Periods. Frequency is based on the State's aging parameters.
Aged Authorization Summary—State	Summarizes the aged authorization, by benefit group or type, for the State. Key fields include Benefit Group or Type, Count, Original Auth Amount, and Aging Periods. Frequency is based on the State's aging parameters.
Aged Authorization Action	Identifies, by county and caseworker ID, benefit authorizations that have never been used. Key fields include Case Number, Available Date, Last Used Date, Aging Periods, and Client Last Name. Frequency is based on the State's aging parameters.

Table 4.2-7 Support Reports

Report	Description/Frequency
Voucher Activity – FNS	Lists all vouchers processed for a retailer location during the business day. Key fields include Cardholder Number, Voucher Number, Amount, Action, Voucher Status, and Voucher Summary. Frequency is daily.
Voucher Tracking	Shows the total counts and amounts of the State's weekly voucher activity. This report compares the voucher activity for the traditional and nontraditional retailers. Frequency is weekly.
Denial Code Breakdown	Details, by county/local office, all denied cardholder transactions. Key fields include Cardholder Number, Case Number, Denial Code, and Denial Count. Frequency is monthly.
Denial Code Breakdown Summary	Summarizes at a state level, all denied transactions and their denial codes used to reject the client transaction. Key fields include Denial Description, Code, Count, Cards, and Total. Frequency is monthly.
Card Order Report	Provides the State with a listing of cards that were generated for the clients and sent to the card vendor. The report includes the cardholder's name, address, case number, and the card number (PAN). Frequency is daily.
Card Status	Details, by card within case, within county/local office, all cards that have had a change in status for the processing day. Detail includes case number, card number, date and time of the transaction, user ID of the individual that changed the card status, the card status reason, and issuance method. Status reasons include lost, stolen, damaged, and payee changed. Frequency is daily.
Card Status Summary—County/Local Office	Summarizes the number of cards changed for each status reason and provides month-to-date totals for each county/local office. Frequency is daily.
Card Status Summary—Agency (State)	Summarizes the number of cards changed for each status reason and provides month-to-date totals for the State. Frequency is daily.
Card Status Report Undelivered - CNTY	Details, by card within a case and by local office, all cards that had a change in status to undelivered for the processing day. Frequency is daily.

Table 4.2-7 Support Reports

Report	Description/Frequency
X Cards Issued in Y Months – County	Provides a listing of clients who have had a countable State-defined number of cards or greater issued to them in a State-defined number of months, sorted in descending order by the number of cards issued in the timeframe and then case number. Non-countable card statuses, for which a replacement card is issued, are determined by the State and are not included in the count of the number of cards issued (common statuses include, but are not limited to, Bad Address, Undelivered, Name Change, Payee Change, and Deactivate Cancelled). Frequency is monthly.
X Cards Issued in Y Months	Provides a listing by case number, broken down by county/local office, of clients who have had a countable State-defined number of cards or greater issued to them in a State-defined number of months. Non-countable card statuses, for which a replacement card is issued, are determined by the State and are not included in the count of the number of cards issued (common statuses include, but are not limited to, Bad Address, Undelivered, Name Change, Payee Change, and Deactivate Cancelled). Frequency is monthly.
Card Re-Issue Analysis Detail	Indicates the number of cards re-issued to a client within a case for each county/local office. The report lists the case number, client name, card number, date last replacement was issued, user ID of the issuer, and the total number of cards issued. Frequency is monthly.
Card Re-Issue Monthly Summary	Summarizes the number of cards re-issued for each county/local office. The report lists, for each county, the number of clients that have received less than three cards, three cards, four cards, five cards, six cards, seven cards, and more than seven cards. Frequency is monthly.
Card Re-Issue Analysis Summary	Summarizes the number of cards re-issued in the past month by each county/local office, the re-issue rate, and the reasons for replacement. Frequency is monthly.
Excessive Large Dollar Transactions - FS	Lists retailers with one terminal who perform five or more SNAP transactions per month that are greater than or equal to $100.00. Key fields include Store ID, Terminal ID, PAN, Transaction Date and Time, and Amount. Frequency is monthly.
Multiple Withdrawals Same Day - FS	Lists multiple SNAP withdrawals made at the same retailer, the same terminal, on the same day, in which more than one withdrawal is made by the same PAN and the amount is greater than the dollar amount defined by the State, with a default amount of $40.00. Key fields include PAN, Store ID, Terminal ID, Transaction Date and Time, Amount, Total Number of Transactions, and Total Amount of Transactions. Frequency is monthly.

Table 4.2-7 Support Reports

Report	Description/Frequency
Multiple Cash Transactions with XX Minutes	Lists the multiple cash transactions made by the same card number, same terminal, on the same day within the time limit of one another, as defined by the State. The time currently selected by the State is two minutes. Key fields include Card Number, Transaction Date and Time, Transaction Type, Mode, Amount, and Terminal Location Frequency is monthly.
Balance Inquiry/Withdrawal - FS	Lists SNAP balance inquiries followed by a SNAP purchase at retailers who have one terminal where the withdrawals equal the remaining balance or at least $75.00. Key fields include Store ID, Terminal ID, PAN, Transaction Date, Time, and Type, Amount, Total Number of Inquiries, Total Number of Withdrawals, and Total Amount of Withdrawals. Frequency is monthly.
Manual Card Entry Report—County/Local Office (%)	Lists the cardholders, within county/local office, whose EBT card number was manually entered and not swiped. The volume of card numbers listed is configured according to the percentage selected by the State. The percentage currently selected by the State is 100 percent. Key fields include Terminal ID, Clerk ID, Transaction Date and Time, Transaction Type, and Amount. Frequency is monthly.
Manual Card Entry Report—Merchant (%)	Lists the cardholders, by terminal ID, where their EBT card number was manually entered and not swiped. The volume of card numbers listed is configured according to the percentage selected by the State. The percentage currently selected by the State is 100 percent. Key fields include Card Number, Merchant ID, Clerk ID, Transaction Date and Time, Transaction Type, and Amount. Frequency is monthly.
Out-of-State Activity	Reports all transactions initiated by cardholders at terminals located outside of West Virginia. The report is sorted by county/local office and summarized by the State in which the transaction occurred. By state within county/local office, the transactions are in case number order. Within case number, transactions are sorted date/time order. Balance inquiries at a POS or ATM are included on this report. IVR balance inquiries are excluded. Key fields include Case Number, Transaction Date and Time, Terminal ID, Source, Reference Number, Transaction Type, Response Code, Benefit Type, and Amount. Frequency is monthly.
Out-of-State Activity Summary	Provides a summary of transactions initiated by cardholders at terminals located outside of West Virginia. The report is sorted by state of origin. Grand totals by source are provided for cash, SNAP, and balance inquiries. Key fields include Source, Transaction Count, Completed Amount, and Approval Type. Frequency is monthly.

Table 4.2-7 Support Reports

Report	Description/Frequency
Food Return Transaction Report	Identifies all approved food return transactions. A statewide summary will be provided at the end of the report. Key fields include Case Number, Cardholder Number, Transaction Date and Time, Transaction Type, Amount, whether the transaction was rejected (REJ) or reversed (REV), Merchant Name, and FNS Number. Frequency is monthly.
Full Food Balance Withdrawal	Identifies transactions in which the full-authorized food amount is withdrawn in one transaction. This report identifies transactions where the transaction amount is greater than the amount shown in Report Criteria. Key fields include Case Number, Cardholder Number, Transaction Date and Time, Transaction Type, Amount, whether the transaction was rejected (REJ) or reversed (REV), Merchant Name, and FNS Number. Frequency is monthly.
After Hours Transaction Report	Identifies food or cash transactions that were performed between the hours of 2:00 am CT and 5:00 am ET. Key fields include Cardholder Number, Case Number, Transaction Date and Time, Benefit Type, whether the transaction was rejected (REJ) or reversed (REV), Amount, Merchant Name, and FNS Number. Frequency is monthly.
Card Issuance Fraud Report	Identifies situations where more than one case is set up to have a card issued to the same address within the last six months. The report reflects only the street address lines 1 and 2 where the cards were mailed; the report program does not review city and state fields. This report will be used by the State for fraud investigation purposes. Key fields include Client Address, Case Number, Client Name, Primary/Alternate Indicator (ID), County, Cardholder Number, and Date Issued. Frequency is monthly.
PIN Selection Report	Lists by card number within county all PIN selections performed for the day. Totals at the bottom of the report list the number of PIN selections by type and then the number of unique cards for the day. The totals identify whether the PIN selections were done by unique individuals or if one person made repetitive transactions. Key fields include Card Number, Case Number, Date and Time, Select Method, PIN Count, and Client Name. Frequency is daily.
PIN Select Month to Date Totals	Lists the month-to-date totals of PINs by selection method by County. The last day of the month is a summary of the totals for the month. Frequency is daily.

Security Reports

The FIS *ebt*EDGE System provides for a variety of user profiles to enable the State to manage user access to the system through the administrative terminal. The standard FIS Security reports provide information on the profiles established, which profiles are assigned to each user, and the user activity to assist the State in the detection and investigation of internal fraud.

Table 4.2-8 Security Reports

Report	Description/Frequency
Failed Log-on	Provides a list of all unsuccessful log-on attempts on the administrative terminal. If the user does not click the logoff button, the logoff will not be recorded. Key fields include Area, User ID, Date, and Time. Frequency is daily.
Logon/Logoff Report	Provides a list of all logon and logoff attempts on the administrative terminal. Key fields include User ID, Date, Time, Code, and Description. Frequency is daily.
Session Activity	Provides an audit trail of user activity on the administrative terminal. The report will list, by user ID, online case, client, benefit, and card adds (set up), changes, and inquiries. Key fields include User ID, Transaction Date and Time, Transaction Description, Case/Card Number, Client Last Name, and Status. Frequency is daily.
Session Activity Monthly Report	Provides a monthly audit trail of user activity on the Administrative Terminal with summary level counts which include user level summary of actions and State level summary of actions. Key fields include User ID, Transaction Date and Time, Transaction Description, Case/Card Number, Client Last Name, and Status. Frequency is monthly.
Session Activity Summary Report	Provides daily summary level totals for actions performed by each user each day on the Administrative Terminal by description and count. It also includes State level summary totals. Frequency is daily.
Session Activity Monthly Summary	Provides monthly summary level totals for actions performed by each user throughout the month on the administrative terminal by description and count. It also contains state-level monthly summary totals. Frequency is monthly.
User Access Report	Lists all the administrative terminal users, by user ID, user name, type of user, their status, and the profile to which they are assigned. Frequency is monthly.
Access Definition Report	Lists the State's the administrative terminal profiles that were established and the valid functions within each profile. Frequency is monthly.

Table 4.2-8 Security Reports	
Report	Description/Frequency
Inactive Users – Greater than 45 Days	Identifies all administrative terminal users who have not logged on to the system for more than 45 days. This report also provides the User ID and date and time of the last logon. Frequency is monthly.
Inactive Users – Greater than 90 Days	Identifies all administrative terminal users who have not logged on to the system for more than 90 days. This report also provides the User ID and date and time of the last logon. Frequency is monthly.

Statistical/System Performance Reports

The FIS standard statistical reports provide statistical information on various components and functions of the *ebt*EDGE System. In addition to the standard statistical reporting package that can all be available to West Virginia, a monthly customer service report and a monthly report card are provided (as described in further subsections), enabling the State to monitor system performance as listed in RFP Section 5.20.

Table 4.2-9 Statistical Reports	
Report	Description/Frequency
Monthly Utilization—Location	Provides a transaction summary, by benefit type, for each EBT-only retailer and the EBT Gateway. Key fields include Benefit Type, Activity Count, Transaction Type, Count, Completed Amount, Percentage, and Total. Frequency is monthly.
Monthly Utilization Summary	Provides a transaction summary for the State. Key fields include Benefit Type, Activity Count, Transaction Type and Count, Completed Amount, Percentage, and Total. Frequency is monthly.
Response Time Analysis	Provides a statistical summary of the transaction response time based on parameters defined by FNS. Key sections include Transaction Response Times, Percentage, and Transaction Counts for both FIS' POS Network and TPP Networks. Frequency is weekly.
Daily Statistical Report	Provides information on transaction activity performed on the *ebt*EDGE System each day with month-to-date totals by benefit type within benefit group. Key fields include Benefit Group and Type, Beginning Counts and Balances, Transaction Type, Current Activity Counts and Balances, and Ending Counts and Balances. Frequency is daily.

Table 4.2-9 Statistical Reports

Report	Description/Frequency
Daily Database Value	Provides a cumulative report of all activity on the database. The report shows beginning balance, current activity, and ending balance for each benefit group and benefit type. This report can be used by the State to identify data discrepancies between the FIS *ebt*EDGE System and the State's eligibility system. Key fields include Benefit Group and Type, Beginning Balance, Transaction Type, Current Activity, and Ending Balance. Frequency is daily.
Balance Verification	Summarizes various business function totals and indicates if the *ebt*EDGE System is balanced. Frequency is daily.
Network Statistics Report	Provides an overview of the transactions used to distribute benefit authorizations through the retailer and bank networks. Key fields include Date, Cash Transactions and Amounts and SNAP Transactions and Amounts for both EBT-only POS and EBT Gateway Transactions. Frequency is monthly.
Network Statistics Summary	Provides a summary, by date, of POS and ATM transactions and amounts. Frequency is monthly.
Management Statistics	Provides a summary of monthly activity for cards, cases, authorization transactions, IVR, and vouchers. The report includes case statistics on active, inactive, deleted, total cases, and cases added online. The report shows information on authorizations, by benefit type, added via batch and online. The report provides statistics, by transaction source, and shows the number of transactions approved and denied, the percentage denied, and the average number of transactions per case. Frequency is monthly.
Transaction Statistics by Hour	Summarizes transaction counts for client-generated transactions, on an hourly basis by day of the month. One page is produced for each day of the month. Key fields include Hour, ATM Transactions, POS Transactions, IVR, Voice Auth, and Total. Frequency is monthly.
Transaction Summary by Hour	Summarizes client-generated transaction counts by hour for each day during the month. Key fields include Hour, ATM Transactions, POS Transactions, IVR, Voice Auth, and Total. Frequency is monthly.
Transaction Summary by Day	Summarizes client-generated transaction counts for each day during the month. Key fields include Date, ATM Transactions, POS Transactions, IVR, Voice Auth, and Total. Frequency is monthly.

Table 4.2-9 Statistical Reports

Report	Description/Frequency
Transaction Frequency Report	Summarizes client-generated transaction counts, by benefit, for each transaction source. Key fields include Transactions/Case, ATM Transactions, POS Transactions, IVR, Voice Auth, and Total. Frequency is monthly.
FS Merchant Activity	Lists the EBT-only retailers' Cash and SNAP activity for the month. The report is arranged by retailer ID and shows retailer name, number of terminals, and approved Cash and SNAP transaction counts and amounts. Three reports are provided for retailers with transaction dollar volume between $0.00 and $100.00, between $100.01 and $5,000.00, and between $5,000.01 and $99,999.99. Frequency is monthly.
Cardholder Portal Detail	Provides a daily listing of each time the Cardholder Portal is accessed. Each access is listed by Cardholder Card Number, Timestamp, Client Last Name, Access Method, and Access ID with summary totals at the end. Frequency is daily.
Cardholder Portal Summary	Provides monthly summary counts of the number of times the Cardholder Portal is accessed. Counts are listed by date and method with summary totals at the end. Frequency is monthly.
Merchant Portal Detail	Provides a daily listing of each time the Merchant Portal is accessed. Each access is listed by User ID, Timestamp, Location, Access Method, and Access ID with summary totals at the end. Frequency is daily.
Merchant Portal Summary	Provides monthly summary counts of the number of times the Merchant Portal is accessed. Counts are listed by date and method with summary totals at the end. Frequency is monthly.
Provider Portal Detail	Provides a daily listing of each time the Provider Portal is accessed. Each access is listed by User ID, Timestamp, Location, Access Method, and Access ID with summary totals at the end. Frequency is daily.
Provider Portal Summary	Provides monthly summary counts of the number of times the Provider Portal is accessed. Counts are listed by date and method with summary totals at the end. Frequency is monthly.

Billing Reports

FIS will provide the State with easy-to-understand EBT billing reports, which will enable the State to validate the bill for EBT services. The reports listed in the following table will be transmitted to the State in the monthly reports package. FIS will work with the State to provide county-level billing data if county information is used for service designation.

Table 4.2-10 Billing Reports

Standard Billing Reports	Description/Frequency
Billing Summary	Provides a summary of billing information for each billing group. Frequency is monthly.
Billing Case Summary	Provides a cumulative summary by billing group and benefit type. Each billing group has a total line that totals the amounts for the billing group. Frequency is monthly.
Billing Exception Detail	Details the non-billable authorizations by benefit type within each billing group and the reason for exception. Frequency is monthly.
Billing Audit	Provides a detailed listing by billing group of all authorizations received for a case for the billing month. The report also indicates if the authorization is used to bill for an active case or is excluded as a duplicate. Frequency is monthly.

Customer Service Reports

FIS will provide the State with client and retailer/provider customer service reports that give you a complete picture of the effectiveness of our customer service functions (IVR and CSR). Using detail, summary, and trend data, State staff can easily monitor overall performance and understand the level of service FIS is providing to West Virginia clients and retailers/providers. FIS' customer service reports provide the State with metrics, such as average speed of answer in seconds, call type, abandoned calls, and system busy counts.

FIS ensures that through our technical design, resource allocation and staffing, each customer service call will be answered in accordance with the Performance Standards required in this RFP. FIS' Customer Service Centers are operated and staffed in an industry-standard manner. Drawing on our extensive experience in sizing and projecting system requirements to meet user needs, FIS is fully prepared to meet or exceed the monthly performance standards for the West Virginia EBT Project.

We know that customer service is about ***people***. Our CSRs focus attention on customer relationships, courtesy, and proper call techniques, as well as providing quick and accurate responses to callers. Our project management and call center management will work closely with the State to develop and implement solutions that improve customer service throughout the life of the contract.

Monthly Cardholder Call Center Statistics Reports

On a monthly basis, the FIS Customer Service Center staff will prepare an FIS cardholder customer service report package for West Virginia. This package will contain an overall performance summary, as well as the daily statistics required by the State. The Cardholder Customer Service Report will contain the following sections:

- Recipient Call Statistics – IVR provides monthly statistics for calls answered, language option selected, and number of calls received by reason.
- Recipient Call Statistics – Help Desk provides monthly statistics for calls offered, calls answered, calls abandoned, percent of calls abandoned, number of calls received by reason, and language option selected.
- Recipient Service Level Standards– Lists all required performance level statistics for the current month.
- Recipient Daily Volumes – IVR section lists data for the current month. Daily statistics will be provided for calls offered and busy calls.
- Recipient Daily Volumes – Help Desk section lists data for the current month. Daily statistics will be provided for calls offered, calls abandoned, and rings to answer ASA (four (4) rings are defined as 25 seconds).

Figure 4.2-112 shows a sample Cardholder Customer Service Report. WIC Cardholder Customer Service information will be reported on a separate report from the SNAP/Cash/Child Care information, but will be delivered in the same format.

FIS GOVERNMENT SOLUTIONS

Customer Service Reports for West Virginia RFP

Sample

September-16

Recipient Call Statistics

ARU	
Calls Answered	220,732

Help Desk	
Calls Offered	17,507
Calls Answered	17,082
Calls Abandoned	425
Percent of Calls Abandoned	2.4%

ARU Language Option	Times Selected
English	211,903
Spanish	4,194

ARU Selection	Times Selected
Account Statements	7,681
POS Locations	1,324
Balance Inquiry	212,578
Benefit Availability	5,077
Dispute	353
PIN Change	2,645
PIN Related	1,987
Transaction History	7,704
Disc. Before Language Select	4,635
Total	243,984

HD Language Option	Times Selected
English	17,350
Spanish	157

Help Desk Call Type	Number of Calls
Calls Reporting Lost Cards	4,291
Calls Reporting Stolen Cards	495
PIN Concerns	1,097
Balances Given	3,529
Calls Referred to HHR/CW	1,913
Calls Reporting Damaged Cards	461
POS Dispute	0
Hang-ups	1,045
Wrong Number	95
Not Card Holder	386
Waiting for Card	1,811
Benefit Schedule	579
ARU Information	937
Transaction History	442
Transfer to Retailer Line	1
Calls Received from CW/State	0
Total	17,082

FIS GOVERNMENT SOLUTIONS

Customer Service Reports for West Virginia RFP

Sample

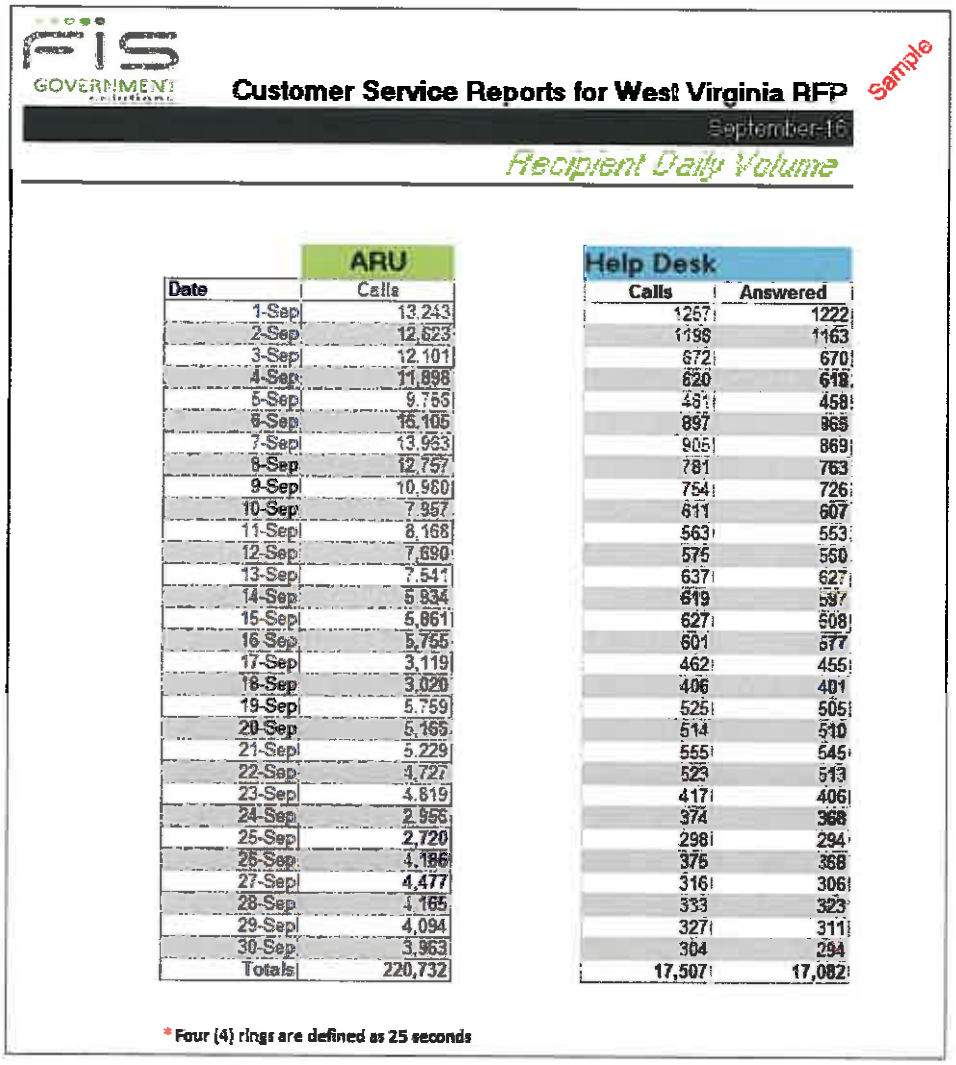
September-16

Recipient Service Level Standards

85% answered in less than 24 seconds	Jul-16	Aug-16	Sep-16	Total
Calls Offered	231,564	227,433	238,239	697,236
Calls Answered In Less Than 24 Seconds	228,341	221,390	233,717	683,448
Percent Answered In LessThan 24 Seconds	98.6%	97.3%	98.1%	98.0%
Variance				13.0%
Service Level Achieved				Yes

95% answered in less than 2 Minutes	Jul-16	Aug-16	Sep-16	Total
Calls Answered By CSRs	16,981	16,534	17,507	51,022
Calls Answered By CSRs Serviced In Less Than 2 Minutes	16,734	16,321	17,209	50,264
Percent Answered By CSRs Serviced In Less Than 2 Minutes	98.6%	98.7%	98.3%	98.5%
Variance				1.5%
Service Level Achieved				Yes

10% Busy Signal	Jul-16	Aug-16	Sep-16	Total
Calls Offered Received Busy Signal	1,947	1,789	1,562	5,298
Percent of Call Receiving a Busy Signal	0.8%	0.8%	0.7%	0.8%
Variance				9.2%
Service Level Achieved				Yes



FIS GOVERNMENT solutions

Customer Service Reports for West Virginia RFP Sample

September-16

Recipient Daily Volume

Date	ARU Calls	Help Desk Calls	Help Desk Answered
1-Sep	13,243	1257	1222
2-Sep	12,623	1198	1163
3-Sep	12,101	672	670
4-Sep	11,898	620	618
5-Sep	9,765	481	458
6-Sep	16,105	897	865
7-Sep	13,963	905	869
8-Sep	12,757	781	763
9-Sep	10,960	754	726
10-Sep	7,957	611	607
11-Sep	8,168	563	553
12-Sep	7,690	575	560
13-Sep	7,541	637	627
14-Sep	5,934	619	597
15-Sep	5,861	627	608
16-Sep	5,755	601	577
17-Sep	3,119	462	455
18-Sep	3,026	406	401
19-Sep	5,759	525	505
20-Sep	5,165	514	510
21-Sep	5,229	555	545
22-Sep	4,727	523	513
23-Sep	4,819	417	406
24-Sep	2,956	374	368
25-Sep	2,720	298	294
26-Sep	4,186	375	368
27-Sep	4,477	316	306
28-Sep	4,165	333	323
29-Sep	4,094	327	311
30-Sep	3,963	304	294
Totals	220,732	17,507	17,082

* Four (4) rings are defined as 25 seconds

Figure 4.2-112 Cardholder Customer Service Report

Monthly Retailer/Provider Call Center Statistics Reports

FIS will also provide the State with monthly retailer help desk customer service reports (which will include providers) that meet your requirements. Daily statistics regarding the Help Desk performance (i.e., number of calls, number of rings before answered, number of abandoned calls, number of busy signals received), as well as statistics regarding language selected for both IVR and CSR will be included in the report prepared for West Virginia.

- Merchant Call Statistics – IVR provides monthly statistics for calls answered, number of calls received by reason (IVR selection), and language option selected.

- Merchant Call Statistics – Help Desk provides monthly statistics for calls offered, calls answered, calls abandoned, percent of calls abandoned, number of calls received by reason (call type), and language option selected.
- Merchant Call Statistics – Retailer/Vendor Trouble Tickets provide monthly statistics of issues reported, issues resolved via phone, issues requiring dispatch RBM (replace by mail), dispatch RBM resolved, and percent of resolutions.
- Merchant Service Level Standards – Lists all required performance level statistics for the current month.
- Merchant Daily Volumes – IVR section lists data for the current month. Daily statistics will be provided for calls offered and busy calls.
- Merchant Daily Volumes – Help Desk section lists data for the current month. Daily statistics will be provided for calls offered, calls abandoned, and rings to answer ASA (four (4) rings are defined as 25 seconds).

Figure 4.2-113 shows a sample Retailer/Provider Customer Service Report. WIC Vendor Customer Service information will be reported on a separate report from the SNAP/Cash/Child Care information, but will be delivered in the same format.

FIS GOVERNMENT solutions

Customer Service Reports for West Virginia RFP Sample

September-16

Merchant Call Statistics

ARU

Calls Answered	1,736

ARU Selection	Times Selected
Voice Authorization	208
Retailer Questions	1,354
Disc. Before Language Select	174
Total	1,736

ARU Language Option	Times Selected
English	1,502
Spanish	60

Retailer/Vendor Trouble Tickets

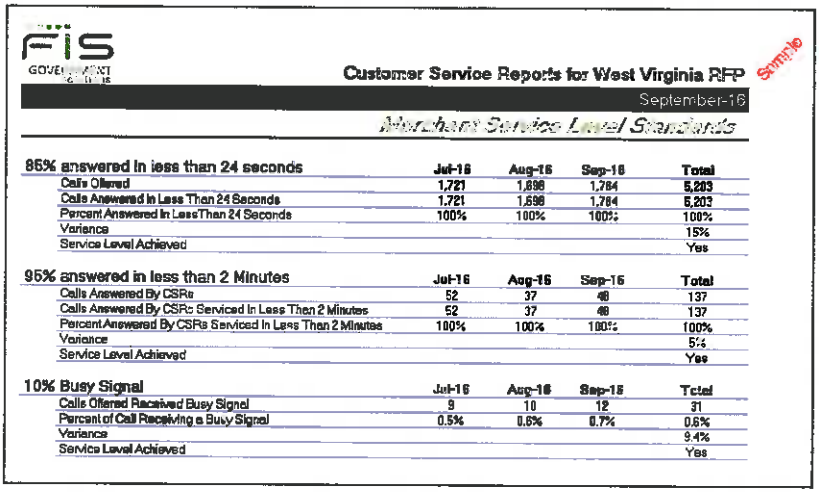
Issues Reported	48
Issues Resolved via Phone	41
Issues Requiring Dispatch RBM	7
Dispatch RBM Resolved	7
Percent of Resolutions	100%

Retailer Language Option	Times Selected
English	47
Spanish	1

Help Desk

Calls Offered	48
Calls Answered	48
Calls Abandoned	0
Percent of Calls Abandoned	0%

Help Desk Call Type	Number of Calls
Changing Store Information	1
Terminal Function Problem	15
General Question	17
Installation Problem (after installation)	0
Out of Balance/Settlement	1
Voucher	11
Installation/Training (new equipment)	0
Telecommunication Problem	0
Supply Request	0
Misdirected Recipient Calls	0
Printer and/or PIN Pad Issues	2
Third Party Inquiries	0
Hang-ups	1
Wrong Number	0
Misdirected Inquiries	0
Total	48



FIS GOVERNMENT

Customer Service Reports for West Virginia RFP Sample

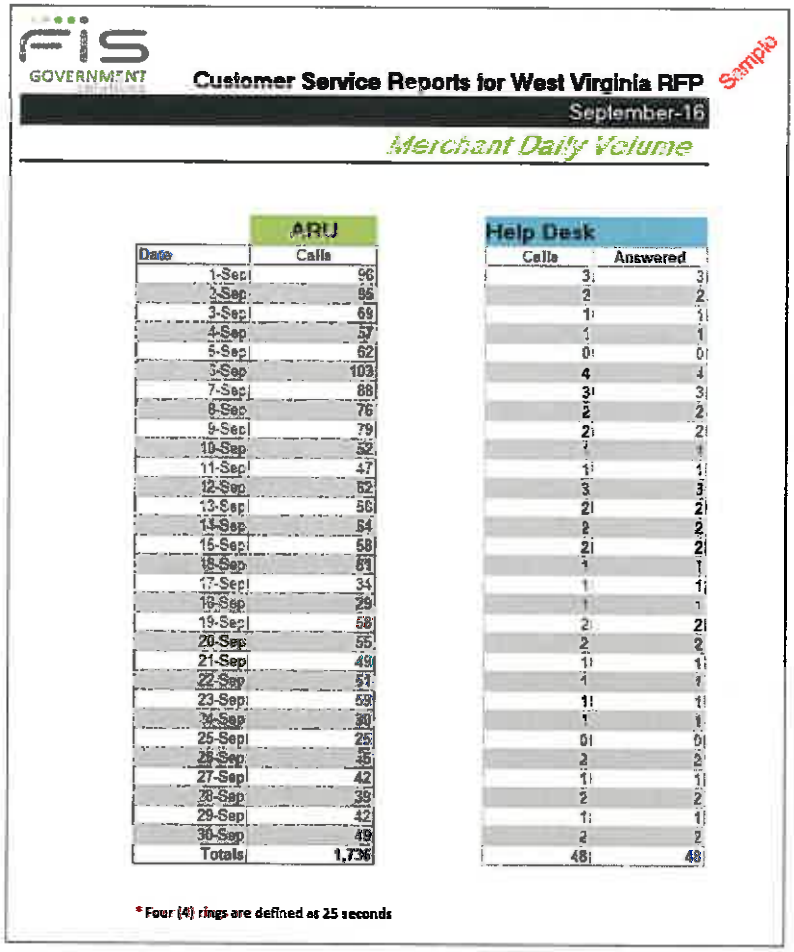
September-16

Merchant Service Level Standards

85% answered in less than 24 seconds	Jul-16	Aug-16	Sep-16	Total
Calls Offered	1,721	1,696	1,784	5,203
Calls Answered in Less Than 24 Seconds	1,721	1,696	1,784	5,203
Percent Answered in Less Than 24 Seconds	100%	100%	100%	100%
Variance				15%
Service Level Achieved				Yes

95% answered in less than 2 Minutes	Jul-16	Aug-16	Sep-16	Total
Calls Answered By CSRs	52	37	48	137
Calls Answered By CSRs Serviced in Less Than 2 Minutes	52	37	48	137
Percent Answered By CSRs Serviced in Less Than 2 Minutes	100%	100%	100%	100%
Variance				5%
Service Level Achieved				Yes

10% Busy Signal	Jul-16	Aug-16	Sep-16	Total
Calls Offered Received Busy Signal	9	10	12	31
Percent of Call Receiving a Busy Signal	0.5%	0.6%	0.7%	0.6%
Variance				9.4%
Service Level Achieved				Yes



FIS GOVERNMENT

Customer Service Reports for West Virginia RFP Sample

September-16

Merchant Daily Volume

	ARU		Help Desk	
Date	Calls		Calls	Answered
1-Sep	96		3	3
2-Sep	95		2	2
3-Sep	69		1	1
4-Sep	57		1	1
5-Sep	62		0	0
6-Sep	103		4	4
7-Sep	88		3	3
8-Sep	76		2	2
9-Sep	79		2	2
10-Sep	52		1	1
11-Sep	47		1	1
12-Sep	62		3	3
13-Sep	56		2	2
14-Sep	54		2	2
15-Sep	58		2	2
16-Sep	61		1	1
17-Sep	34		1	1
18-Sep	29		1	1
19-Sep	58		2	2
20-Sep	55		2	2
21-Sep	49		1	1
22-Sep	51		1	1
23-Sep	59		1	1
24-Sep	30		1	1
25-Sep	25		0	0
26-Sep	35		2	2
27-Sep	42		1	1
28-Sep	39		2	2
29-Sep	42		1	1
30-Sep	49		2	2
Totals	1,736		48	48

* Four (4) rings are defined as 25 seconds

Figure 4.2-113 Sample Retailer Customer Service Report

Program Management Reports

As part of the conversion, the previous five years of available transaction historical data will be converted into the *ebt*EDGE Data Warehouse. The data travels from the online system through a series of automated services, and comes to rest in the Data Warehouse. This is an ongoing, near real-time process that continually feeds the data from online to long time storage and reporting.

The Data Warehouse is an information repository containing large amounts of financial and non-financial data from multiple sources for extended periods of time. FIS will make available the past five years of data in these areas:

- Benefit transaction detail, including transaction history by account number
- Client demographic and actions
- Benefit information
- Card status
- Card issuance
- Account action
- Retailer information to include FNS number, ATM/POS, out-of-state usage

Users with access to our Agency Portal application will be able to directly link to our Data Warehouse application if their roles and permissions allow for this type of access. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to retrieve historical data for analysis, fraud investigation, and research from the reports page. Our Data Warehouse offers users access to client transaction history, financial, statistical, and retailer data to create on-demand and customized ad hoc reports. We will work with your current contractor to convert all of the financial transaction history to the Data Warehouse for use by your authorized staff.

More information on the FIS Data Warehouse can be found previously in Section 4.2.4.1, *Vendor's Reporting Capabilities, Data Capacity and Storage*.

Transition In-Out Reports

FIS understands that the vendor awarded a contract resulting from this RFP may not be successful in the next RFP. FIS' methodology for cooperation in End-of-Contract Transition Out activities is based on our experience in working with many aspects of state EBT projects, including both transitioning in as a new EBT vendor and participating in the conversion to a subsequent vendor upon contract expiration. Maintaining a good working relationship and clear communications between the FIS Team, the new vendor, and the State will be critical during a transition period. We have experienced firsthand how this cooperation ensures the continued success of EBT projects and has made us familiar with all aspects of the unique data and reporting requirements that become necessary during the Transition Out phase. FIS understands that transition reporting may be required and we will work with the State to determine the scope and expected reporting deliverables during the Transition Out phase.

Project Status Report

Once the project becomes operational, the FIS Account Manager for West Virginia will prepare and review with you a monthly project status report called the Report Card, (Figure 4.2-1). The Report Card summarizes compliance with performance standards (as specified in RFP Section 5.20 and in 7 CFR

274.8 et seq.), significant events, accomplishments, outstanding issues, problems, and status of pending enhancements requests and system change orders.

Your FIS Project Manager will send the Report Card monthly via email, and will also coordinate monthly status meetings, provide other reports, and arrange meetings requested by the State. The Report Card will include a summary of monthly host availability, including monthly downtime by category, and will document the performance of the EBT system over the last month. The report will include the State's specific performance standards and detail the performance of the system against the processing requirements as specified in this RFP.

FIS Government Solutions

West Virginia

May 2018 — **Report Card**

Problem Free Days

FIS	TPPs	External	State
31	31	31	31

Status Meetings — **Accounts Receivable**

Did We Meet Your Expectations?

Yes

System Performance

PERFORMANCE ITEM	ACTUAL	PERFORMANCE STANDARD	DEFICIENCY
1. *Central Computer Availability*	100%	The EBT system central computer shall be available 99.9% of scheduled up time, twenty four (24) hours a day, seven (7) days per week measured on a monthly basis. Scheduled up time shall mean the time the database is available for transactions excluding scheduled downtime for routine maintenance. Scheduled downtime must be performed during non-peak hours (between 12 midnight and 5 am Eastern time). The EBT central computer consists of all system functions over which the Vendor has control, either directly or through a sub-Vendor relationship.	Failure of EBT system central computer to be available and operational 99.9% of the time measured on a monthly basis, excluding scheduled downtime.
2. *Account Setup and Availability*	100%	SNAP/TANF/Cash/Child Care For Daily Account Setup and/or authorization records sent in batch mode and received by 11:59p.m. Eastern Time, the Vendor shall process and establish the Account Setup (demographic) and Benefit Authorization records by 8:00 a.m. Eastern Time the following day. WIC The Vendor shall provide processing services to support account setup, card issuance and benefit issuance that ensure WIC households have access to their benefits either at the time the current month transaction is submitted to the EBT system or, for future dated benefits, at 12:00 am on the day the benefits become available. Account setup and card issuance will be initiated from the Crossroads system using real time transaction from the WIC clinic or the date the benefits become available.	Failure to process the records as specified by 8:00 a.m. Eastern Time for SNAP, TANF, and Child Care by 12:01 am Eastern Time. Failure for WIC households to have access to their benefits either at the time the current month transaction is submitted to the EBT system or, for future dated benefits, at 12:00 am on the day the benefits become available.
3. *Accuracy Standard Transaction Processing*	0	No more than 2 inaccurate transactions processed by the Vendor in every 10,000 financial transactions shall occur measured on a monthly basis.	Failure to maintain an accuracy standard of no more than 2 errors per every 10,000 financial transactions for a month.

[Actual Report Card will contain Performance Standards as detailed in this RFP]

Outstanding Issues/Problems

FIS	TPPS	EXT	STATE	OPENED	SUMMARY	RESOLUTION	CLOSED
					None		

Figure 4.2-114 Monthly Report Card

Ad Hoc Reports

FIS is committed to supporting the occasional need for additional reporting regarding data on the EBT system in the form of an ad hoc report.

Ad hoc reports will be supported through the FIS Data Warehouse application. The FIS Data Warehouse, including our Research Central tool, is used to complement our existing data sources, bringing diverse data elements from different systems into one repository for use by authorized State and agency staff.

In addition to providing access to Research Central, the State can get an ad hoc report by placing a simple call to State Support or the FIS Account Manager. Ad hoc reports will be provided to the State in a reasonable amount of time, though actual timeframes will vary based on the complexity of the report requested.

4.2.5 SNAP Disaster Benefits

The State seeks a Vendor to implement differing system operations and delivery methods of SNAP disaster benefits depending upon the severity and scope of the event. The successful Vendor should supply and -maintain a 30,000 vault stock of EBT Disaster cards. The Vendor may refer to the Food and Nutrition Service Web site for further guidance at: http://www.fns.usda.gov/disaster/disaster-snap-guidance

Objectives:

*Note: The title of this section was corrected from "*Goal: EBT Admin System Functionality*" to "*SNAP Disaster Benefits*" by the State's Answer to Question #35 in its* Addendum Number 2*, issued on August 22, 2016, providing responses to questions submitted by Vendors.*

FIS supports multiple emergency card issuance methods for our state customers dependent upon the severity and scope of the event. These issuance methods include providing over-the-counter vault EBT Disaster cards, issuance through the normal card mailing process, a combination of vault cards and mailed cards, and drop-shipped vault cards to a location determined by the State. FIS maintains sufficient card stock at our card facilities to provide bulk vault/disaster cards in the event of an emergency or disaster and will maintain an allotment of 30,000 vault stock of EBT Disaster cards for the State of West Virginia.

FIS will provide to each state our State Disaster Recovery Support Service, a customizable set of procedures set up to support the states in the distribution of EBT cards and benefits in the event of a wide variety of local natural disasters. We have taken into account the FNS Disaster SNAP Guidance in developing the State Disaster Recovery Support Service for our state customers.

In this section, we describe how FIS will provide the services you require for the affected cardholders and new applicants, including the ability to handle increased transactions and distributing cards and benefits to affected disaster areas. FIS works with the basic assumption that there is sufficient infrastructure available within the retailer community to support EBT as a means for benefit payments, stores will be open and POS terminals might be functioning. If POS terminals cannot be used due to an interruption in telecommunications, manual vouchers can be used to provide benefits. If these infrastructures are not in place, cardholders will go to areas where they are functional.

FIS will support all disaster requirements outlined in Section Four, Subsection 5.24, *Disaster Recovery, Back-Up and Contingency Operations Plans (Deliverables)*, and have included additional details in Attachment C, *Example Disaster Contingency Plan*.

FIS Experience with Disasters in our Customers' States

Disaster preparation is of the utmost importance to FIS. We have successfully developed and implemented our State Disaster Recovery Support Service for several states. Examples include:

Florida Localized Flooding

In April, 2014, three Florida counties experienced severe flooding and resulting damage. A disaster declaration was made and Florida DCF determined that lifting staggered SNAP issuance would provide some relief to cardholders in the impacted areas by making their SNAP benefits available immediately. FIS worked closely with the State to implement this change in a short timeframe, providing both technical and administrative support. The FIS/DCF partnership resulted in quick implementation of SNAP benefit availability for thousands of impacted EBT cardholders.

North Carolina Tornadoes and Hurricane Irene

On April 16, 2011, a series of violent tornadoes tore through areas of North Carolina and a federal disaster was subsequently declared. As a result, the State invoked their on-demand disaster plan for the first time. FIS responded quickly and produced 19,000 cards for the State. The cards and PINs were shipped by overnight courier directly to the State DSS office for distribution to the affected counties.

In late August 2011, Hurricane Irene devastated the east coast of the United States. North Carolina again invoked their on-demand disaster plan. FIS responded by producing 60,000 cards and PINs in less than 10 days and shipped them to the State for distribution to the affected counties.

Alabama Tornadoes

In April 2011, numerous tornadoes ripped through the State of Alabama. In addition to the 50,000 cards the State had on hand for in-state disasters, FIS quickly worked with the plastics manufacturer to produce 400,000 additional cards to meet the State's needs. An upfront message was placed on the IVR to guide cardholders to further information regarding disaster benefits.

Arkansas Disaster

During the spring of 2011, numerous counties in the State of Arkansas were impacted by severe storms, tornadoes, and floods, resulting in a federal disaster declaration. In an effort to support benefit issuance for these victims, FIS revised our programming to drop-ship cards for the State directly to cardholders and local offices. An upfront message was placed on the IVR to direct cardholders to further information. FIS also provided specialized reporting by disaster incident to the State.

North Dakota Flooding

During February and March 2009, portions of North Dakota were devastated by flooding and a disaster was declared by federal officials. Only two weeks after conversion to the FIS *ebt*EDGE System, FIS coordinated emergency card orders for the State and provided other timely support so the State could provide emergency benefits to their cardholders. Then in 2011, parts of North Dakota were again devastated by major flooding and a disaster was declared. FIS again supported all of the State's disaster efforts, including increased card distribution, additional benefit authorizations, and increased customer support.

Wisconsin Flooding

During the summer of 2008, large portions of southeast Wisconsin were repeatedly flooded and a federal disaster area was declared. As a result of inaccurate media coverage, Wisconsin FoodShare members were led to believe that they might be eligible for additional disaster benefits, which generated crowds of people and overwhelmed the State agency offices.

To assist the State of Wisconsin in addressing the member claims and to disseminate accurate information, FIS promptly implemented upfront IVR and Private Branch Exchange (PBX) announcements,

providing members clear direction and improving call management. Based on information from the Wisconsin web site, FIS cardholder Customer Service informed members which counties were eligible for disaster benefits, and explained the application timeframe and locations.

FIS expedited issuance of 4,000 vault cards to the State for emergency over-the-counter issuance. We worked directly with the Wisconsin Grocers' Association to identify and maintain a list of stores that were or were not open for business in the affected areas. And, to support the increased level of Wisconsin member calls, FIS' Customer Service staffing levels were immediately increased and additional training was provided to ensure that we could provide timely, accurate information.

Hurricane Katrina

On August 29, 2005, Hurricane Katrina devastated the Gulf Coast region, including four counties in southern Alabama. FIS worked quickly and closely with the State of Alabama to set up case records, issue cards, and add benefits for cardholders affected by the disaster. Within 24 hours of the disaster declaration, FIS added a new benefit type to our system to track benefits made available specifically due to the disaster. To keep cardholders and retailers informed of the most recent status of EBT benefits, frequent updates were provided on the automated Customer Service line. Cardholder Customer Service immediately increased CSR staffing levels and trained a special group of CSRs to handle the increase in calls from Alabama cardholders. We adjusted our Customer Service procedures to comply with the FNS waiver that allowed cardholders to access their SNAP benefits without presenting their EBT card when performing a manual transaction. We communicated FNS regulation changes during the disaster to third-party processors and EBT-only retailers.

Hurricane Ivan

On September 21, 2004, Hurricane Ivan devastated twelve counties in southern Alabama, as well as the coastal regions of other states. When Alabama was declared a disaster area, FIS responded quickly to provide additional EBT benefits (double the regular amount) so that cardholders could purchase food or replace food spoiled due to lack of electricity and refrigeration.

To keep cardholders informed of the most recent status of EBT benefits, frequent updates were provided on the automated Customer Service line. Cardholder Customer Service immediately added the trained staff, as well as other onsite FIS staff when necessary, to keep up with the 24/7 deluge of questions and to meet the predefined service level requirements.

To expedite recovery, 25,000 Alabama EBT cards were available in State offices for victims who had lost their cards during the hurricane, or who needed to apply for first-time benefits after the disaster struck. State officials were in constant contact with FIS to assist in the coordination of card distribution, generation of reports, and authorization of disaster benefits. Because disaster benefits were assigned a unique benefit group and type, clear tracking of disaster benefit authorizations was provided on standard system reports.

Hurricane Isabel

In September 2003, as Hurricane Isabel approached the east coast, FNS advised the State of New Jersey to put procedures in place in case of a disaster. The fourth quarter vault card order was expedited and the shipment arrived in the State prior to the hurricane. The State of New Jersey also requested that a POS PIN select device be installed in the State office so they could issue cards from that location, if

needed. FIS responded immediately and our technician installed the equipment at the State office within 24 hours of the request.

Power Outage Leads to Loss of Food Supplies

On August 14, 2003, Hudson County (New Jersey) experienced a blackout due to a power outage that affected the upper east coast. Many cardholders suffered a loss of food supplies during this time. The State of New Jersey issued replacement benefits to compensate for the loss. FIS accepted, supported, and processed the additional benefit issuance for approximately 21,000 cardholders.

Natural Disaster Recovery

On July 29, 2003, the State of Tennessee invoked its Disaster Recovery Support Services for Shelby County, which experienced lengthy power outages due to severe storms. The State coordinated the transmission of all new cardholders and all disaster benefits through their standard batch maintenance files. Approximately 10,000 existing cardholders and 10,000 new cardholders were issued disaster recovery benefits.

As expected, there was a peak in cardholder calls to the Customer Service Center as a result of the disaster situation being declared. FIS' Cardholder Customer Service effectively and efficiently handled all calls to assist the impacted citizens. FIS incorporated the Tennessee Disaster Support Services into its Customer Service Online Information Guide to ensure that all CSRs were informed about the State's disaster procedures and could handle calls from cardholders accurately and empathetically. Cardholder CSRs followed the State's instructions and directed new cardholders to the State's Memphis office to pick up their EBT disaster cards for immediate use.

The State of Tennessee also relied on FIS' system reports. Because disaster benefits were assigned a unique benefit group and type, clear tracking of disaster benefit authorizations was provided on standard system reports.

4.2.5.1 Disaster Benefit Issuance

The Vendor should provide a detailed plan for disaster benefit issuance, including alternative issuance and card delivery methods, with these differing delivery methods applied depending upon the severity and scope of the event. The State is seeking the same or next day over-the-counter card issuance with a pre-designated PIN. Disaster EBT cards may be pre-loaded with specific benefit values and allow for both TANF/Cash and SNAP benefits to be accessed using a Disaster card if the cardholder has lost their regular EBT card.

FIS understands the importance of a detailed plan for disaster benefit issuance, including alternative issuance and card delivery methods, with differing delivery methods applied depending upon the severity and scope of a disaster event. We are able to offer the State same or next-day over-the-counter vault card issuance with a pre-designated PIN.

As required, FIS will maintain a supply of 30,000 disaster vault cards for the State of West Virginia. When a disaster is declared, the State will send a Vault Card request to State Support Service or the Project Manager, containing the number of cards the State requires to meet the disaster. FIS will ship the cards to the State within one business day of receipt of the request, to either a central location or drop-shipped to specified address(es).

For the initial supply of 30,000 vault disaster cards, FIS will arrange for your current vendor to transfer the existing stock with their pre-assigned PINs to FIS. When these have been depleted, FIS' card services division, will create new disaster cards to replenish the supply. At that time, FIS will create a pre-designated PINs for each card.

FIS proposes that a system generated initial 4-digit PINs be created for each disaster card using positions 13-16 of the 16-digit PAN (card) number. When the PIN is part of each card's PAN it reduces the steps your staff has to complete to issue a card to the client in the event of a disaster, expedites the client's usage and access to benefits, and makes it less confusing to the cardholders. When the disaster card is issued to a client, they must be informed at that time that the PIN is in positions 13-16 of the PAN. The client is encouraged to change the PIN for security reasons.

We understand disaster EBT cards may be pre-loaded with specific benefit values, and allow for both TANF/Cash and SNAP to be accessed using a single Disaster card if the cardholder has lost their regular EBT card.

Alternative Disaster Card Solutions

Keeping a supply of disaster cards on hand enables West Virginia to immediately issue cards in a disaster; however, if the supply of disaster cards is stored for an extended period (four or more years), the quality of the magnetic stripe and plastic can deteriorate. The State of West Virginia may consider keeping a smaller quantity of pre-embossed disaster cards or using one of the following alternatives. These alternatives are possible because several days typically elapse between the disaster event and the declaration of a disaster, or the issuance of disaster cards and benefits.

Alternative 1: On Demand Disaster Cards

In this alternative, FIS will not maintain a large supply of disaster cards for the State. Rather when a disaster is declared, the State sends FIS a Vault Card request containing the number of cards you anticipate will be needed to meet the disaster. FIS creates the cards and ship them to the State within one business day of receipt of the file at either a central location or drop ship the cards to specified address(es). Any cards remaining in opened boxes of cards the State was using after all clients had received their disaster cards would be destroyed by the State. The State of North Carolina uses this approach.

Alternative 2: Disaster Cards Issued as Mailed Cards

Instead of maintaining a large supply of disaster cards, the State will simply request cards to be shipped to disaster clients over several days as part of the normal daily card issuance process. Normal procedures would not change to issue a disaster card. When the State notifies FIS that you have declared a disaster, FIS suports the increased daily card volume and would mail cards the same day the card file is received, as we would do for the State's normal daily cards. The State of Wisconsin uses this approach.

Alternative 3: Same Stock as Regular Cards

Instead of maintaining a large supply of disaster cards, FIS simply keeps rotating stock of cards with the regular card stock. This prevents stale cards that may need to be destroyed, allows a little bit larger inventory to occur just in case there is a disaster, and reduces replacement inventory if the State desires to change card logos, or wording on cards. In the long run, this saves the State money. The State of Washington uses this approach.

Alternative 4: Same Stock at State location

Instead of maintaining the full supply of Disaster cards at FIS' facilities, if the State has the ability to securely store cards, the State can house a quantity of Disaster vault stock at one or more locations within the State. This method allows for rapid deployment of cards if the disaster has made roadways and other transportation methods impassable immediately after the disaster.

We will be happy to discuss these alternatives to disaster card processing during contract negotiations and requirements review.

4.2.5.2 EBT Disaster Card Services

The Vendor should describe their EBT Disaster Card services, including the conversion of 30,000 vault stock Disaster EBT cards with pre assigned PINs linked to the card, how the PINs are assigned to the cards, how Disaster cards are differentiated from regular card stock, and an explanation of how long the disaster accounts will remain available on the Vendor's system.

As part of the system conversion, FIS will arrange for the transfer of the State's current disaster card stock from the incumbent contractor to FIS. We will maintain the existing 30,000 vault stock Disaster EBT card numbers in our system with their pre-assigned PINs. The transitioned disaster accounts will remain available within our system indefinitely until the accounts are assigned during a disaster or the State decides to replace them.

Upon depletion of the transitioned vault stock Disaster EBT cards, the State will have several options regarding pre-assigned PINs and how the cards are differentiated from regular card stock, as described below. New disaster cards and accounts produced by FIS will also remain available within our system indefinitely until the accounts are assigned during a disaster, or the State decides to replace the cards.

PINs Assigned to Vault Stock Disaster Cards

FIS proposes that a system generated, 4-digit PIN be created for each disaster card using positions 13-16 of the 16-digit PAN (card) number. When the PIN is part of each card's PAN, it reduces the steps your staff has to complete to issue a card to the client in the event of a disaster, and expedites the client's usage and access to benefits. When the disaster card is issued to a client, they must be informed at that time that the PIN is in positions 13-16 of the PAN.

Differentiation of Vault Stock Disaster Cards

Should the State be interested, there are a number of ways that vault stock disaster cards can be made readily distinguishable from regular mail-issued cards, including, but not limited to, having the word "Disaster" in place of the first and last name on the card. Such options as using a separate BIN-plus range (i.e., 7th digit of the card number), different color/tint to the card, different image on the card, or different envelopes, etc. are also available. These alternatives can be discussed further during contract negotiations and requirements review.

4.2.5.3 Current Process

Currently the State utilizes the RAPIDS MIS to issue Disaster benefits to an existing EBT card or to provide them via an over the counter Disaster card. It is the State's preference to use the same model with the successful Vendor resulting from this RFP. Unused benefits are expunged 120 days after issuance and the Disaster card is cancelled and will no longer work at that time.

FIS understands the State utilizes the RAPIDS MIS to issue Disaster benefits to an existing EBT card or to provide them via an over-the-counter Disaster card. As the State prefers, we will continue to support this model if selected as the new contractor.

Issuing Disaster Benefits to an Existing EBT Card

The host system will have the ability to receive and process eligibility files containing emergency TANF/Cash and SNAP benefits. These emergency benefits files (EMBE files) will be processed in real-time for a quick response. These files will be provided by the State's eligibility system (RAPIDS MIS) and submitted with a high priority. The host system will return a pre-scan report, a summary report, and the original file back. If the file passes the pre-scan, it will be processed and a file containing the successfully inserted records will be returned within an established high priority time period. FIS has the ability to "expunge" the benefits at 120 days after issuance as requested by the state.

- FIS can set an "expiration" date on the benefits as the benefits are applied to the system
- FIS can run a special aging process that will remove the benefits based on a variety of expungement rules. These expungement rules can be separate from the aging and expungement of regular benefit issuances, if desired.

Over-the-Counter Disaster Card Issuance

If a disaster is declared, FIS will ship via overnight express emergency vault cards with pre-assigned PINs on the same day that the State of West Virginia requests the cards. We understand the State will determine the number of cards required for same day shipment, and we will ship them as required to the designated issuance sites.

In order to provide support during a natural disaster in the most efficient and cost effective manner, it is important that both FIS and West Virginia have a record of the account and case numbers stored on the system in case of a disaster. There are two processes that can take place:

- The State will send the demographics file with the case, names, and card assigned. When the State issues the card to the cardholder via Admin, they just update the demographics information.
- FIS establishes the Cases with the words "Disaster" in the first and last names of the client records and FIS establishes the Cards.

Expungement/Expiration of Benefits

FIS will expunge Disaster SNAP benefits in accordance with the State's current policy. Unused benefits will be expunged 120 days after issuance and the Disaster card will be cancelled and will no longer work. If West Virginia seeks a waiver for an accelerated expungement, FIS will change the number of days defined for expungement in the *ebt*EDGE System.

4.2.5.4 Disaster User Profiles

The Vendor should describe their process for providing separate user profiles with controlled access for the direct input to the EBT Administrative System for the disaster issuance if needed.

FIS' *web*ADMIN administrative terminal functionality is controlled by easy-to-use security roles and permissions, allowing West Virginia the option of predefining profiles specific to disaster services. The State can:

- Assign a disaster profile to existing state staff user IDs.
- Temporarily assign a disaster profile to FIS staff, allowing assistance only when needed, and then remove the security roles and permissions when the disaster situation is resolved.
- Establish special user IDs to be issued only in disaster situations.

Profiles can be set up so that workers will have access to administrative screens required for disaster services as well as standard inquiry access. The profiles are interchangeable between the State and FIS.

FIS will assist the State in establishing these roles and permissions within the *web*ADMIN. Additional information regarding the establishment of user profiles and security administration can be found in Section 4.2.2.1, *User Requirements*.

4.2.5.5 Disaster Card Stock

The Vendor should describe their approach to establish, produce and drop ship an additional 10,000 Disaster EBT cards to multiple locations within two business days' notice from the State. The Vendor should describe their process to replenish the Disaster EBT card stock to the 30,000-card level within seven business days after the initial card shipment to the State.

FIS will utilize our own card production facilities to produce and drop ship an additional 10,000 Disaster EBT cards to multiple locations within two business days' notice from the State. Additionally, we will use the same facilities to replenish the Disaster EBT card stock to the 30,000-card level within seven business days after the initial card shipment to the State.

FIS is the only EBT processor in the industry who owns and manages its own card production facilities. We own and operate three separate and fully-redundant Visa®, MasterCard®, and Discover® certified card processing facilities in the United States located in Romeoville, Illinois; St. Petersburg, Florida; and San Antonio, Texas, as described in Section 4.2.1.2.1, *Benefit Issuance*.

Centralized Card Issuance Management Database

As an added value, FIS offers DHHR access to our Virtual Account Manager (VAM) application, which provides online, real-time access to card-critical data, so DHHR can easily manage all aspects of its card programs using a centralized card issuance management database.

VAM is more than just a reporting tool. Instead, by providing real-time information, it gives DHHR true self-sufficiency in its card program management. VAM helps users perform tasks like searching for a specific recipient (where applicable), reviewing a bill of materials, or submitting a pull request, with maximum efficiency.

VAM offers drill-down capabilities that allow users to view information about card order jobs and program or special handling requests in real time, including:

- ***Job tracking data*** – See the production status of a card order job.
- ***Bill of materials*** – Verify materials used to produce orders, including plastic cards, card carriers, activation labels, inserts, and envelopes.
- ***Front/back images*** – View images of all materials used to produce orders.
- ***On-hand inventory*** – Check inventory levels of DHHR materials and forecast future usage to avoid material shortages.
- ***Special handling requests*** – Follow up on order changes or cancellations by accessing a complete list of cards pulled from production.
- ***Shipment tracking information*** – Link directly to FedEx to provide recipients with updates on their orders, if applicable.

VAM provides a variety of reports, all exportable to Microsoft® Office Excel, designed to keep users informed about all aspects of DHHR's card programs. Reports provide information on receipt of data files, card mailing dates, turnaround times, and service levels. VAM also offers flexible search options, including the ability to set search parameters such as date ranges and order status, as well as the ability to do targeted searches for specific job and issuer numbers or programs.

With VAM reports, users can search for and track information such as:

- ***Total card orders/delivery statistics***: on time, late, turnaround distribution times
- ***Order details***: date in, issuer information, process type, quantity, date out, etc.
- ***Job details***: start date, job number, issuer number, number of cards in job, due date, status, date completed, days late, pulls in the job, etc.
- ***Special handling requests***: date submitted, account number, account holder information, pull type, confirmation date, issuer number

4.2.5.6 Disaster Card Design

The EBT Disaster Card should be of the same design as the regularly issued EBT card except that there will be Disaster Services printed on the face of the card.

When FIS produces new EBT Disaster cards for the State of West Virginia, they will be of the same design as the regularly issued EBT card, except that we will print "Disaster Services" on the face of the card.

As described in Section 4.2.5.2, *EBT Disaster Card Services*, EBT Disaster Cards can be made readily distinguishable from regular mail-issued cards in a number of ways, such as having the word "Disaster" in place of the first and last name on the card, using a separate BIN-plus range (7th digit of the card number), different color/tint to the card, different image on the card, and/or different envelopes, etc.

4.2.5.7 Disaster Benefit Issuance by Program Type

The State is requesting that the Vendor describe their process for issuing Disaster benefits to existing EBT cards and establish disaster accounts for TANF/Cash, Child Care and WIC should it be necessary to do so.

In this section we describe our process for issuing disaster benefits to an existing EBT card and how the establishment of TANF/Cash, Child Care, and WIC disaster accounts can occur should it be necessary to do so.

Issuing Disaster Benefits to an Existing EBT Card

As described in Section 4.2.5.3, *Current Process*, the host system will have the ability to receive and process eligibility files containing emergency TANF/Cash and SNAP benefits. These emergency benefits files (EMBE files) will be processed in real-time for quick response. These files will be provided by the State's eligibility system (RAPIDS MIS) and submitted with a high priority. The host system can return a pre-scan report, a summary report, and the original file back. If the file passes the pre-scan, it will be processed and a file containing the successfully inserted records will be returned within the established high priority time period.

Establish TANF/Cash and Child Care Disaster Accounts

During a disaster, State staff can use *web*ADMIN to create accounts and issue benefits. No new interface will need to be established between RAPIDS and the *ebt*EDGE System. The transactions required for establishing a disaster account are handled through the same *web*ADMIN Case, Client, Card, and Benefit pages of the system. Users who are authorized to perform this type of account setup will have links and buttons available to them on various pages, based on their user security profile. Should the State decide to allow this functionality, authorized users can also access the Add Benefit page to manually add disaster benefits if needed. Authorized State users will also have the ability to change TANF/Cash and Child Care benefit availability dates via *web*ADMIN for recipients in disaster areas. The *web*Admin security profiles allow for separation of duties based on the State's needs. If the State wishes to only issue benefits via the *web*ADMIN for established EBT accounts, the State can grant those security permissions only to the staff that needs it.

If the State chooses to not use *web*ADMIN, and no other file transmission is possible between FIS and State data centers, FIS can generate an authorization file from the last good refresh file or list of active cases in our system to ensure cardholders have access to much needed funds.

FIS can issue prefunded benefit cards and either un-pinned or pre-pinned EBT cards during disasters to expedite cardholder access to funds.

For additional information on the functionality and screens used for establishing TANF/Cash and Child Care Disaster Accounts, please see Section 4.2.2.4, *User Requirements*.

Establish WIC Disaster Accounts

WIC Direct contains functionality that allows a user to set up accounts, issue cards, and issue benefits. This is a very powerful feature that is unique to WIC Direct. Due to audit, reconciliation, and security concerns, the FIS Team does not recommend that these functions be used in a production environment except in the event of a disaster/emergency. It is preferable that all such requests for these functions originate from Crossroads using the appropriate Interface functions; however, the functions in the WIC Direct WUI are invaluable for the establishment of test and training data and will greatly facilitate system development activities and retailer certifications.

For additional information on the functionality and screens used for establishing WIC Disaster Accounts, please see Section 4.2.2.4, *User Requirements*.

4.2.6 Goal: Transition and Card Issuance

The Vendor should describe its capacity to transition the existing EBT programs.

Objectives:

Note: The title of this section was corrected from "SNAP Disaster Benefits" to "Transition and Card Issuance" by the State's Answer to Question #36 in its Addendum Number 2, issued on August 22, 2016, providing responses to questions submitted by Vendors.

The FIS Team's capacity to successfully transition the State of West Virginia's existing EBT programs is described in detail in Section 4.1, *Project Goals and Objections*. Specifically, Section 4.1.3, *Goal: Project Management,* lays out our strategy for managing the transition through the State's identified project phases of Design, Development and Testing, and Conversion into the FIS Team's systems. Technical transition details are provided in Section 4.1.5, *Goal: Conversion Plan*, where we describe our plan for the EBT Database and POS terminal conversions. In that section we also present a summary of FIS' key EBT conversion experience that demonstrates our capacity to successfully conduct EBT transitions. Finally, Section 4.1.6, *Goal: System Testing*, lays out the FIS Team's plan to ensure that all components and functional areas of the EBT systems are working before the actual conversion takes place.

The FIS Team has the ability to transition the State of West Virginia's existing EBT programs without issuing new cards to your cardholders. Should the State wish to reissue EBT cards after the transition, we will work with the State to perform a phased card conversion. Both of these options are described in this section.

4.2.6.1 Transition without Issuing New Cards

In an effort to maintain costs and complete the transition to a new EBT Vendor expeditiously, the State is seeking a conversion to the new EBT Vendor without initially issuing new cards. With not issuing all new cards, the State believes the transition should occur at no additional cost. The Vendor should describe their approach to transitioning without initially issuing new cards to all State recipients.

As we did in the recent conversions of the states of Nevada, Kentucky, and Washington from your current vendor, we will operate the West Virginia EBT programs without replacing the existing cards that have already been produced or issued, including the disaster card stock, and without interrupting the cardholders' access to benefits and services. The FIS Team has built processes into our project work plans to help ensure that the State's existing cardholders will not be impacted by the conversion of the EBT system.

Our conversion process includes converting the cardholder database with all of the demographic and account information, and then transferring and re-encrypting the PINs associated with the active cards in the system, so that when the conversion occurs, all the necessary information for the cards to continue to function is contained within our systems. Further information about the planning that goes into the database conversion can be found in Section 4.1.5.3.3, *EBT Database.*

Recipients will continue to use their existing EBT cards during and after the transition to the FIS Team's systems with no disruption to their access of their benefits or services. For cards issued by mail, when a cardholder requests a replacement card, we will transfer the cardholder's PIN from the old card to the replacement card. We will inactivate the old EBT card once a new card is issued.

As part of the Design and Development phases, the FIS Team will work with the State to make any necessary modifications to the information that appears on the back of the West Virginia EBT card. The

card design will retain the current design on the card front. Cards with the updated design will be delivered in response to new card and replacement card requests after the existing card stock has been depleted. No mass replacement of cards will be necessary.

4.2.6.1.1 Notification to Cardholders and Retailers

Prior to the transition to the new Vendor's EBT programs, the Vendor should provide examples of informational notices to cardholders and those accepting redemption of benefits advising them about the coming changes required. The Vendor should outline their processes for notification to the cardholders and retailer community about the transition to a new Vendor. Sample information and types of communication methods should be included in this response.

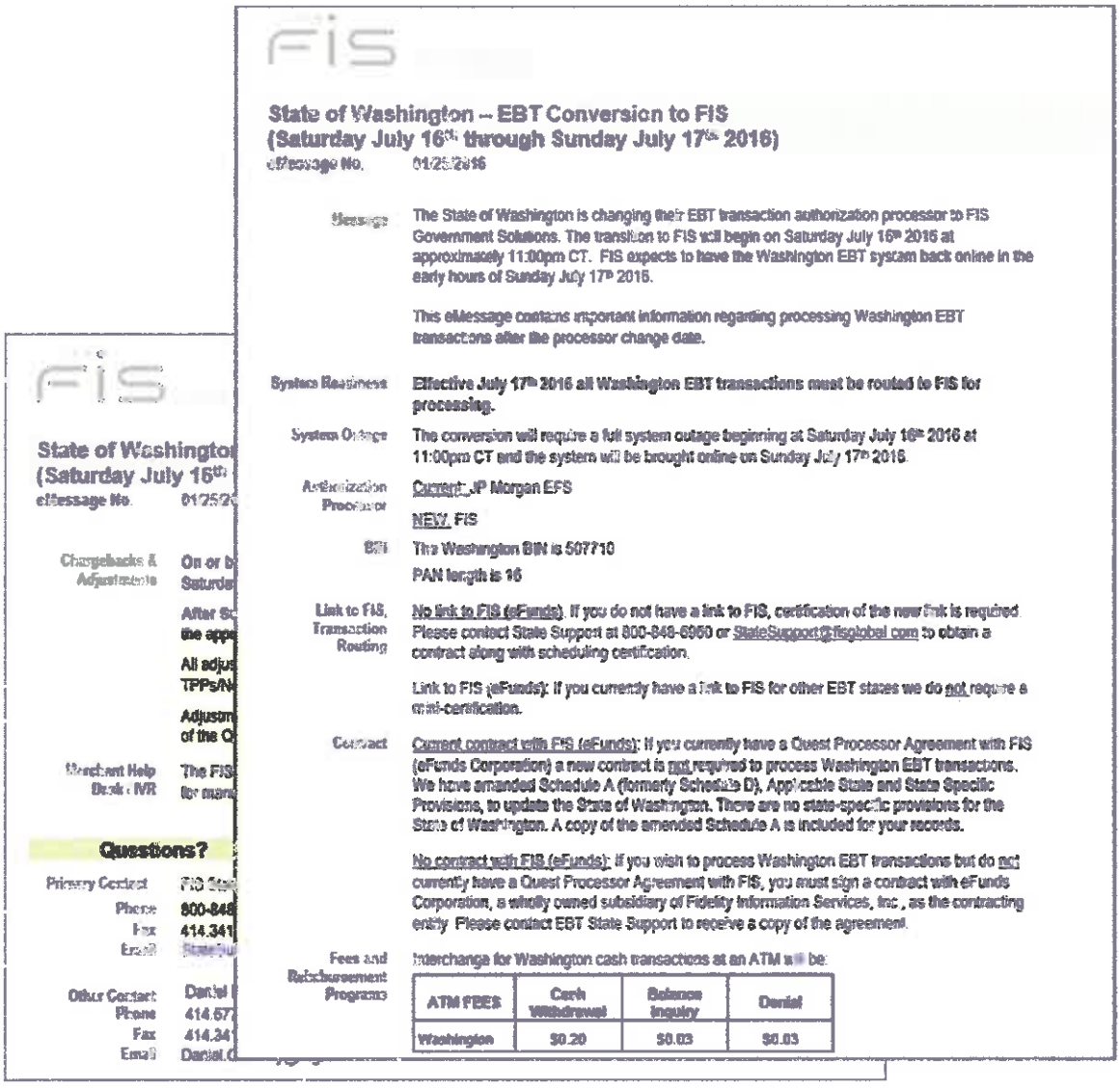
FIS understands the importance of communicating with both cardholders and the retailers accepting redemption of benefits, to advise them about the coming changes with the transition to a new vendor. Our approach to cardholder and retailer notification is explained below.

Cardholder Communication

Because there will not be a card conversion or issuance of new EBT cards, and the existing customer service number will be transferred to FIS, the transition to FIS will have a very minimal effect on cardholders. It has been our experience that states typically do their own notification to cardholders using television, radio, letters, web site, emails, etc. FIS will work with the State to determine what new information, if any, needs to be conveyed to the cardholders for a smooth transition.

Retailer Communication

FIS will send outreach notices via email to West Virginia retailers accepting redemption of benefits. Approximately 60 to 90 days before the conversion to the new system, an initial notice will be emailed to all authorized retailers to inform them about the transaction system outage window that will occur during cutover from the existing system to FIS' system. Approximately 15 days before the conversion, a second email notification will be sent to these authorized retailers. An example of the retailer email communication is shown in the following figure.



FIS

State of Washington -- EBT Conversion to FIS
(Saturday July 16th through Sunday July 17th 2016)

eMessage No. 01252016

Message: The State of Washington is changing their EBT transaction authorization processor to FIS Government Solutions. The transition to FIS will begin on Saturday July 16th 2016 at approximately 11:00pm CT. FIS expects to have the Washington EBT system back online in the early hours of Sunday July 17th 2016.

This eMessage contains important information regarding processing Washington EBT transactions after the processor change date.

System Readiness: **Effective July 17th 2016 all Washington EBT transactions must be routed to FIS for processing.**

System Outage: The conversion will require a full system outage beginning at Saturday July 16th 2016 at 11:00pm CT and the system will be brought online on Sunday July 17th 2016.

Authorization Processor: Current: JP Morgan EFS

NEW: FIS

BIN: The Washington BIN is 507710

PAN length is 16

Link to FIS, Transaction Routing: No link to FIS (eFunds): If you do not have a link to FIS, certification of the new link is required. Please contact State Support at 800-846-6960 or StateSupport@fisglobal.com to obtain a contract along with scheduling certification.

Link to FIS (eFunds): If you currently have a link to FIS for other EBT states we do not require a mini-certification.

Contract: Current contract with FIS (eFunds): If you currently have a Quest Processor Agreement with FIS (eFunds Corporation) a new contract is not required to process Washington EBT transactions. We have amended Schedule A (formerly Schedule D), Applicable State and State Specific Provisions, to update the State of Washington. There are no state-specific provisions for the State of Washington. A copy of the amended Schedule A is included for your records.

No contract with FIS (eFunds): If you wish to process Washington EBT transactions but do not currently have a Quest Processor Agreement with FIS, you must sign a contract with eFunds Corporation, a wholly owned subsidiary of Fidelity Information Services, Inc., as the contracting entity. Please contact EBT State Support to receive a copy of the agreement.

Fees and Reimbursement Programs: Interchange for Washington cash transactions at an ATM will be:

ATM FEES	Cash Withdrawal	Balance Inquiry	Denial
Washington	$0.20	$0.03	$0.03

Figure 4.2-115 Sample Retailer Conversion Notice

Retailers will be given sufficient notice and information about the transaction system outage window that will occur during the cutover.

4.2.6.2 Phased Card Conversion after Transition

The Vender should also describe its approach for a phased conversion to a new EBT card should the State wish to choose this approach after transition to the new Vendor. Pricing for phased card conversion should be detailed in the cost proposal on Cost Worksheets O and Q. There is additional information regarding card conversion in 5.11.6.

At the State's option, FIS will perform a complete card conversion to issue all new cards to the outstanding active card base should the State wish to choose this approach after the transition, in accordance with the requirements outlined in RFP Section 5.11.6, *Card Issuance Scheduling and Cardholder Notifications*.

FIS would propose to do this in a phased approach, as envisioned by the State. FIS would mail new cards to cardholders while the current cards remain active with all balances still available. This would be done in phases and time periods mutually agreed upon with the State. The cardholder's active PIN will automatically be transferred to the new card. When a cardholder uses the new card or selects a new PIN for the new card, the old card would immediately be deactivated in real-time so that it can no longer be used.

We understand the State will provide a card conversion file for each county that includes each payee's name and address. Then, FIS will print, process, and mail cardholder notification letters, specifying:

- The date of the card conversion.
- The conversion card activation is mandatory for all cardholders.
- If the cardholder does not receive a new card, he or she will not have access to EBT benefits on their existing card.
- The PIN from the prior card will carry over to the new card.
- Cardholders will have the option to select a new PIN if desired.
- The tollfree telephone number for cardholders to call if they have special needs or questions.
- The date whereby all old cards will no longer work.

In addition to the mailed notice to cardholders, the FIS Team will place a notice on the cardholder Customer Service IVR script, and the cardholder web portals to inform cardholders of change, along with the date after which all old cards will no longer work. This script will be submitted to the State for approval before its use, and will be implemented prior to the beginning of the card conversion process for each program.

The FIS Team will closely coordinate all conversion activities with the State. We will maintain a list of cardholders who are mailed new cards, a list of cardholders whose cards were undeliverable, and a list of cardholders who have not activated their newly issued cards. These lists will be provided to the State on a weekly basis, or less frequent at the State's determination. FIS can also include within these reports the cardholder name and a cross-reference to the old card.

At a date determined by the State, FIS would change the status of all old cards that are still active to inactive and lock the old card from any future use. For those cardholders who have not activated their new card prior to the conversion date, a second notice will be sent. All letters and notices will be provided in English and Spanish.

At the option of the State, FIS could also place an expiration date on the existing card to require the cardholder to activate the new card within a certain period of time. The cardholder would be instructed in the training materials sent with the new card to destroy the old card when the new card is activated.

FIS understands that during any conversion, there will be an increase in calls to the cardholder Customer Service Center (CSC). Our IVR has sufficient capacity to accommodate the State of West Virginia's call volumes. Cardholder Customer Service Representatives (CSRs) will be trained to respond to West Virginia card conversion process questions. We understand this capacity and readiness must be operational when the first cardholder notification letter is mailed. Information regarding our cardholder CSC can be found in Section 4.2.8, *Goal: Customer Service and Call Volumes*.

The FIS Team will ensure that any outstanding balance in a cardholder's account at the time of conversion remains available to the cardholder. We understand that after the active caseload is converted to the new card, local office/WIC Clinic staff will advise the SNAP, WIC and/or TANF/Cash cardholder to either:

- Request a new card via the IVR
- Request a worker to issue a new card via MIS (RAPIDS)
- Request a new WIC card over the counter

The details of a complete card conversion can be discussed further during the requirements review should the State wish to pursue this option.

Pricing for the phased card conversion can be found on Cost Worksheets O and Q of the Cost Proposal.

Optional Card Redesign Process

Should the State wish to change the design of its current cards, FIS' in-house graphic designers, who have extensive experience in EBT card design, will make recommendations for a new design unique to the State for the State's EBT cards. FIS will provide PDF proofs of card designs for the State's review. The State's input will be solicited in every stage of the card design process and the State will have sufficient time to review and approve the design prior to the implementation of any card design changes. Once the final design is agreed upon, FIS will provide a full-color production proof for final, official approval before card production begins. Upon approval, FIS will manufacture the cards to industry standards and retain the appropriate inventory for the State of mailed card and disaster card issuance, as well as distribute appropriate inventory to local clinics for over-the-counter WIC card issuance. A few options in card design, for both SNAP/Cash and WIC cards, are shown in the figure below.

Figure 4.2-116 Sample West Virginia EBT Card Designs

FIS will continue to produce the State's EBT cards using the current designs, but we have the ability to revise them should the State choose to.

4.2.6.2.1 SNAP and TANF/Cash Card Conversion Activities and Tracking

If the State determines that current SNAP and TANF/Cash Mountain State Card conversion is to occur, the Vendor should outline the coordination of all card conversion activities with the State to include how the Vendor plans to track cardholders and report who will be mailed new cards, those cardholders whose cards were undeliverable, and cardholders who have not activated their newly issued cards.

If the State determines that current SNAP and TANF/Cash Mountain State Card conversion is to occur, FIS will coordinate all card conversion activities as described above in Section 4.2.6.2, *Phased Card Conversion after Transition*, including tracking cardholders and reporting who has been mailed a new card, whose cards were undeliverable, and those cardholders who have not activated their newly issued cards. All of this information is captured within FIS' *ebt*EDGE System, and will be provided to the State through our card issuance, undelivered cards, and inactivated cards tracking reports.

4.2.6.2.2 WIC Card Conversion

The card conversion process for WIC may, at the State's option, occur at the WIC clinics via an over the counter method. The Vendor should describe how it will facilitate the card conversion process at the clinic level. The Vendor should provide information that will be made available to the WIC State and clinic staffs and cardholders. The information should include web and social media based information.

The FIS Team understands that the card conversion process for WIC may, at the State's option, occur at the WIC clinics via an over-the-counter (OTC) method. WIC cards are currently issued using the OTC method. Because no system conversion is anticipated upon award of this contract to the FIS Team, the existing practices for card ordering and issuance at the clinic level are expected to continue. If a card conversion is requested at a later date during the contract term, the FIS Team has several strategies that will be employed to support the process.

To facilitate the card conversion process at the clinic level, FIS will work with the State to determine how many cards are needed at each clinic, and arrange for bulk card shipments and brochures to be sent to each clinic prior to the date the conversion is scheduled to begin.

Since the card conversion will occur after the transition to FIS, clinic staff will have already been trained on the new system, and card issuance processes and procedures. Additionally, clinic staff will already have the administrative equipment that is necessary to support over-the-counter card issuance, and have the policies and procedures developed for secure storage of the card stock.

Communication with State and Clinic Staff

The FIS Team will closely coordinate all conversion activities with the State. We will provide the State with the conversion schedule, which the State can share with the clinics to advise them about the conversion and give them time to arrange to have enough staff on hand to service the extra traffic coming in to the local clinics for card replacements. We would provide recommendations and best practices for the State and clinic users based on our previous WIC conversion experience.

Cardholder Communication

Information regarding the card conversion can be communicated to cardholders in several ways. The State may do their own notification to cardholders using television, radio, letters, web site, emails, etc. The FIS Team can provide a cardholder notification letter specifying the information about the conversion, as described earlier in this section, indicating the need for the cardholder to go to the local clinic by the set date to receive a replacement card. In addition to a mailed notice to cardholders, the FIS Team will place a notice on the WIC cardholder Customer Service IVR script, and the optional WIC cardholder web portal, if the State choses to implement it, to inform cardholders of change, along with the date after which all old cards will no longer work.

4.2.6.3 Phased Card Conversion Communication and Reporting

The Vendor should provide information about how it will manage the dissemination and reporting of information about the progress of phased card conversion activities to the State, cardholders, State staffs, retailers, providers, clinics and local office staff. The information should include how conversion cards are identified in the EBT Administrative System. Customer Service information to be provided to cardholders and retailer/providers is also sought as a response to this objective.

As described earlier in this section, the FIS Team will provide weekly card conversion reports to the State that show the progress of the phased card conversion. These reports can be posted to the project's SharePoint library or sent via email. If needed, the FIS Team will schedule a weekly conference call with the State to discuss the status of the card conversion.

The FIS Team will send a second cardholder notice to those cardholders who have not yet activated their new EBT card, and will leave the conversion notifications on the IVR and cardholder web portals until such time as the State has deemed the conversion to be completed.

FIS can also send an eMessage to retailers and place up-front notices on the retailer IVR and Merchant web Portal to inform the retailer community about the card conversion. By informing the retailers, it may serve as an additional way of notifying cardholders: If a cardholder attempts to use a card that does not work, the retailer can inform the cardholder about the conversion, and ask the cardholder if they have received their new card.

The FIS Team will rely on the State to communicate to their staffs, and clinic and local office staffs the details and expectations for their role in the card conversion. As noted earlier, local office and clinic staff will have already been trained on the FIS Teams systems, and no new training will be needed to facilitate the card conversion.

Identifying Conversion Cards in the System

The State will be able to identify conversion cards in the EBT Administrative system in two ways. The first method is by the card issuance date on the account record. Any card issued on or after the date the first conversion cards are scheduled to be issued will be a new/conversion card. The second method is by the card's PAN. FIS will select a beginning card number range for the new cards that skips ahead from the last card number used so that there will be a clearly identifiable gap in the number range, allowing the new cards to be easily identified by the PAN. For example, if the last card number issued from the old card stock has 150 in positions 7-9 of the PAN, FIS will assign a PAN to the new cards starting with 155 in positions 7-9 of the PAN. Thus, when viewing a card in the Administrative system, any card with a 150 or under in positions 7-9 of the PAN will be an old card, and any card with a 155 or higher in those positions will be a new/conversion card. The State will have input into the card numbering scheme change, and may specify where the number range for new cards will begin.

Customer Service Information

FIS will place State-approved recorded messages about the card conversion on the cardholder and retailer IVRs and web portals. In addition, FIS will provide training to cardholder and retailer CSRs so that they are aware of the West Virginia card conversion, and the procedures necessary for cardholders to obtain a new EBT card. FIS uses state-specific scripts that inform CSRs how to answer questions from cardholders. This state-specific information for the State of West Virginia will be updated with the details of the phased card conversion and so enable CSRs answering West Virginia calls to be able to supply cardholders with the appropriate program information.

4.2.6.4 Deactivation of Prior Vendor's EBT Cards

The State is seeking to deactivate the prior vendors EBT cards so they will no longer work when a conversion card is activated and deactivating all old cards on a specified date. The Vendor should describe their process to do this and how various stakeholders will be advised of the information.

The FIS Team's systems are set up such that whenever a new EBT card is activated, the prior card is automatically deactivated. The State's existing cards and accounts will be transitioned from your current vendor to the FIS Team's systems. When a cardholder uses the new card issued by FIS, or selects a new PIN for the new card, the old card from the prior vendor will immediately be deactivated in real-time so that it can no longer be used.

On the date specified by the State, FIS will change the status of all old cards that are still active to inactive and lock the old card from any future use. Deactivation of old cards is made possible using a configuration parameter available within our systems that allows us to set an expiration date for a previous card on the system when a new card is issued.

Stakeholder notification of the deactivation date for existing EBT cards will be communicated as described in the previous section.

4.2.6.5 Conversion Card Life Expectancy, Deactivation, and Replacement

The Vendor should describe the life expediency for conversion cards and the process to be used to encourage retailers and cardholders to replace cards that are no longer working. The Vendor should describe their process to deactivate a card that is used via the key entry of the card number at the POS and under what conditions this could occur.

The useful life expectancy for conversion magnetic stripe cards is dependent on many variables. If a magnetic stripe card is routinely kept in a clean, dry location like the cardholder's wallet or an envelope, and is properly used in an ATM or POS terminal to access benefits, then it is reasonable to expect the card to last approximately five years. The State's EBT cards will be manufactured with high coercivity magnetic stripes that are very durable and less prone to scratching, all of which extends the cards' useful life.

FIS' CSRs are the single best source we have for detecting defective cards and encouraging retailers and cardholders to replace cards that are no longer working. Typically, a cardholder will call to report that their card is not working. It then becomes the task of the CSR to determine the cause of the problem that is preventing the cardholder from using the card. Although there is a very low incidence of defective cards, if a card is discovered to be defective, it will be replaced. The CSR will cancel the card and provide the cardholder with the options to get a replacement card.

Card Deactivation for Key Entry of the Card Number at POS

The FIS Team generates several reports to track transactions completed with key-entered card numbers and provides these reports to the State for investigation and possible deactivation of the card by DHHR. In addition, FIS has the capability to turn off a specific retailer's ability to perform key-entered transactions at that particular retailer's POS device.

Standard Reports

The State will have the ability to follow up with cardholders who appear on the Manual Card Entry Report (County/Local Office). The report lists the cardholders whose EBT cards are manually entered and not swiped. The volume of card numbers listed is configured according to the percent amount selected by the State. If the State does not select a percent, the default of 100 percent is used. Occurrences less than that percentage amount are not reported.

The State will be able to follow up with merchants that are on the Manual Card Entry Report (Merchant), which provides a sort by merchant, and then lists the cardholders by terminal ID and FNS number where the EBT card was manually entered and not swiped. The volume of card numbers listed is configured according to the percent amount selected by the State. (100 percent is used as the default if the State does not select a percent.) Occurrences less than that percentage amount are not reported. If FIS or the State see a lot of key-entered cards at the same retailer and fraud is suspected, FIS can turn off the ability to perform key-entered transactions at that particular retailer's POS device.

Additionally, cardholders are instructed in the cardholder training materials to contact Customer Service or the local office/clinic, as appropriate to the EBT program, for a replacement card if their card is damaged and not working.

4.2.7 Goal: Farmers' Markets

The Vendor should offer solutions for nontraditional SNAP and WIC approved farmers and farmers' markets. The WIC program currently has no mechanism for the issuance of the farmers' market program via Crossroads but does provide for a paper issuance method. The State does not currently have a mechanism for providing wireless equipment to SNAP authorized farmers or farmers' markets.

Objectives:

We understand that the State of West Virginia is looking for a contractor that is able to offer solutions for nontraditional SNAP and WIC approved farmers and farmers' market programs. We also understand that the WIC program currently does not have a mechanism for the issuance of the farmers' market program through Crossroads, but does provide for the option of a paper issuance method. As with any farmers and farmers' market program, the ability to provide wireless equipment to SNAP authorized farmers or farmers' markets is important.

FIS is always at the forefront in adapting innovative technologies to enable merchants to provide better service to their EBT customers. We were one of the first EBT service providers to deliver a wireless POS solution, when in 2003, we implemented our state-of-the-art (at that time) wireless solution for Fondy's Farmer Market in Milwaukee, Wisconsin.

Route vendors, other non-traditional retailers without a brick-and-mortar location, and any other facility without a dedicated, wired POS device will be provided with manual vouchers. These non-traditional retailers also have the option of obtaining a wireless POS device.

4.2.7.1 Provision of Wireless POS Equipment

The Vendor should describe their approach for providing wireless POS equipment for SNAP EBT transactions at no cost to farmers who do not have access to a telephone line or electricity at their selling locations, but are approved by the State and FNS to participate in SNAP.

The Vendor is encouraged to offer the pricing for wireless equipment and service provider rates separately. The Vendor should consider options for the maximum coverage of the State or to offer multiple provider options to achieve the maximum coverage of the state. The Vendor should provide details about what services are included in the monthly service fees and the transaction fees for all transaction types to include SNAP, EBT Cash, credit and debit. The transaction fees will be the responsibility of the farmer/farmers' markets. The Vendor is encouraged to offer a cost efficient farmers' market solution.

FIS has a proven approach to providing authorized farmers who do not have access to a telephone line or electricity at their selling locations, with wireless POS equipment at no cost to the farmers, so they may participate in SNAP EBT transactions.

In addition to our approach for providing wireless POS equipment explained below, we have provided pricing for the optional SNAP Direct Sales Farmers and Farmers' Market wireless equipment, including customer service, with a detailed narrative within *Schedule E*. Our pricing has taken into account a cost effective solution offering maximum coverage of the State. Additionally, we have provided details about what services are included in the monthly service fees and the transaction fees for all transaction types to include SNAP, EBT Cash, credit, and debit. We understand that the transaction fees will be the responsibility of the farmers and farmers' markets, and have provided a sustainable solution.

FIS leads the market in wireless payment solutions for farmers and farmers' markets and other non-traditional retailers. More than ten years ago we developed and still offer the only POS application of the full EBT transaction set for a wireless POS device. Our wireless solution accepts EBT, debit, and credit cards on a handheld VeriFone VX 680 device. In fact, our competition uses the FIS POS application in their wireless POS solutions today.

The FIS Wireless Payments POS solution, developed in partnership with VeriFone and AT&T, uses the VeriFone VX 680 terminal that will allow FNS-approved farmers and farmers' markets, roadside vendors, and route vendors or any facility without a dedicated, wired POS device to participate actively in the EBT program. Wireless technology opens the door for these non-traditional retailers to serve EBT recipients, and allows EBT cardholders to access local sources of fresh and healthy foods—a win-win for all participants.

Our Wireless Payments Solution has been very well received by both retailers and their customers. We have supported wireless POS customers from coast to coast, as shown in Figure 4.2.7-117.

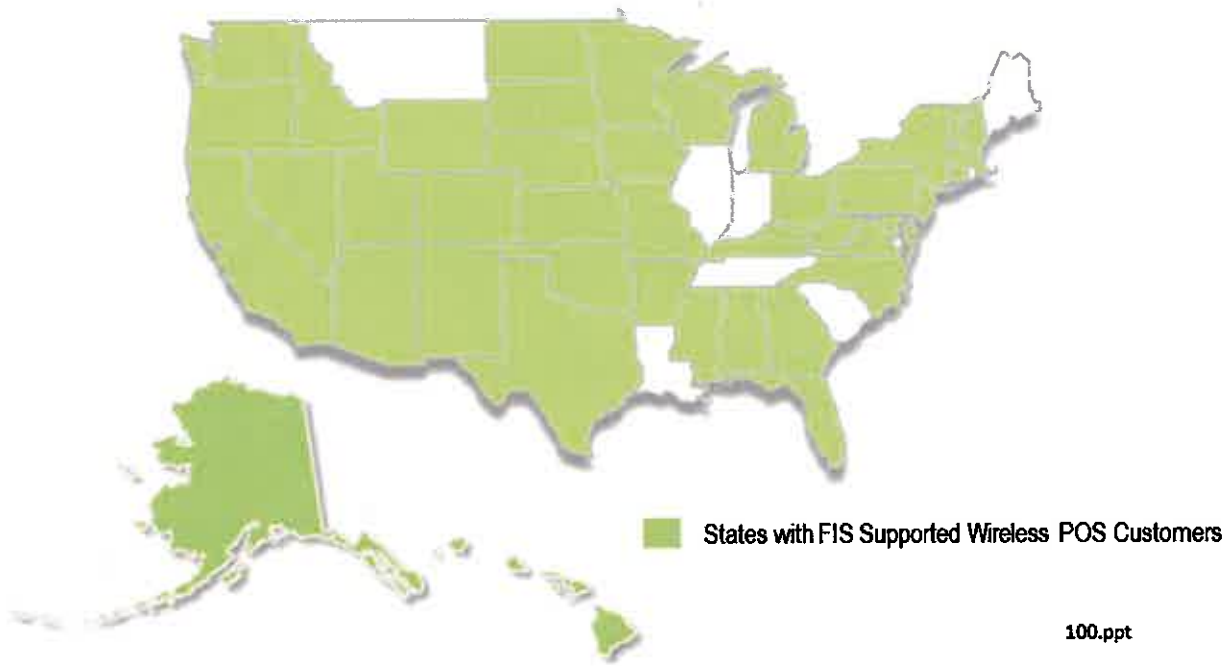


Figure 4.2-117 FIS Has Wireless POS Customers from Coast to Coast

FIS will support FNS standards and requirements for the support of farmers and farmers' market retailers in the State of West Virginia for the duration of the Contract. As we do for traditional retailers, FIS provides our wireless retailers with installation support, training and training materials. In addition, access to the 24/7 retailer Customer Service Center (CSC) and equipment repair or replacement is included in the monthly lease fee proposed in Schedule E of our Cost Proposal.

At the State's request, FIS can post a map or listing of all farmers and farmers' markets with participating retailers in the State on our Cardholder Portal to help recipients find and access these retailers.

Technology behind the FIS Wireless Payments Solution

The FIS Wireless Payments Solution, developed in partnership with VeriFone and AT&T, accepts EBT, debit, and credit cards on a VeriFone VX 680 handheld device. The VX 680 uses cell phone technology, and AT&T's network provides nationwide, reliable, and high-speed telecommunications coverage. By using top-of-the-line 3G technology used to transmit wireless calls and AT&T's digital and extended network coverage, we have received rave reviews from farmers' markets that were unable to get connected with any other vendor's wireless terminals. As we tell prospective markets, "If you can make a cell phone call from your location, you can complete a transaction with our terminal."

Powered by POS and transaction processing software developed by FIS, the terminal supports the full transaction set required in all of our EBT projects, including cash transactions and voucher clearing. The VeriFone VX 680 terminal itself uses GPRS wireless technology TCP/IP over a data-packet network. Always-on connectivity eliminates the time consuming dial-up process for every transaction, ensuring that transaction response times meet or exceed FNS requirements. Support for end-to-end SSL security and 3DES encryption allows the VeriFone VX 680 wireless terminal to set the standard for all wireless POS devices. The VX 680 is PCI PED 2.0 and PCI PTS 3.0 approved.

PORTABLE HARDWARE VERIFONE VX 680

VX 680 BRILLIANT PAYMENTS ANYWHERE

Go places with Verifone's VX 680. Specifically tailored to the needs of merchants on the move, this full-function, portable payment device is power packed with performance. Businesses from delivery services and stadium vendors to restaurants will benefit from wireless connection options, lightning-fast processing speeds and the reliability and security of the proven VX platform.

SMALL DESIGN, BIG PERFORMANCE

- Delivers wireless connection through GPRS or Wi-Fi/Bluetooth combo or 3G to meet any environment requirement
- Empowers mobile payments with Verifone's NFC software technology
- Supports loyalty-building, profit-producing and value-added applications
- Offers maximum security and compliance with end-to-end encryption
- PCI PED 2.0 and PCI PTS 3.0 approved

SPECIFICATIONS

Memory	128MB (128MB Flash, 64MB SDRAM)
Display	3.5" color QVGA ; touch-screen version
Printer	18 lps | 58mm paper roll
Card readers	Triple-track MSR | keyed-entry card
Contactless	ISO/14443 A&B | MiFare | ISO18092 capable | EMVCo L1 certification | supports major NFC/contactless schemes
Peripheral Ports	Supports up to two connectors supporting RS-232, USB Host, and integrated charging
Other Standard Features	2 SAM slots | audio/video player
Power	Battery: Li-ion 7.4V 1800mAh
Environmental	0° to 40° C (32° to 122° F) operating temperature | -10° to 60° C (-4° to 140° F) storing temperature | 5% to 90% relative humidity, non-condensing
Physical	172mm L x 87mm W x 67mm H

Terminal connectivity	GSM/GPRS EDGE/1800 MHz	Wi-Fi 802.11b/g/n; Bluetooth local area	GSM/GPRS/EDGE, 850/900/1800/1900 MHz UMTS/HSPA+: 850/AWS/900/1900/2100 MHz
Base connectivity (charging base or full-feature base with external battery)	Ethernet, 2 hosts, UART, 2 USB devices	Ethernet, 2 hosts, UART, 1 USB device	Ethernet, 2 hosts, UART, 1 USB device
Weight	Terminal: 470g; Full shipping: 1.108g	Terminal: 491g; Full shipping: 1,211g	Terminal: 492g; Full shipping: 1,211g
Warranty	PCI PED 2.0; PCI PTS 3.0	PCI PED 2.0; PCI PTS 3.0	PCI PTS 3.0
EMV	–	–	Yes
Open API	–	–	Yes

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3.5" QVGA Touch Screen

Multiple Connectivity Options

Maximum Security

Verifone

Figure 4.2-118 VeriFone VX 680 Product Information

Our wireless solution accepts EBT, debit, and credit cards on a handheld device.

4.2.7.2 Alternative to WIC Paper Issuance

The Vendor should propose an alternative to the WIC paper issuance method of farmers' market benefits, recognizing that the Crossroads system does not have the capacity to issue them. The Vendors proposed method should include the ability to track and report the redemption and balance of the benefits that meet WIC standards.

FIS understands, from the State's answer to Question #39 in Addendum 2 issued on August 22, 2016, that this requirement is requesting the capability to add WIC farmers' market benefits as a benefit type to the EBT card.

FIS proposes to support a farmers' market benefit type on West Virginia's EBT card, which we interpret as the Farmers' Market Nutrition Program (FMNP). The purpose of the WIC FMNP is to provide fresh fruits and vegetables to women, infants and children eligible for WIC and to increase the use of local farmers' markets. The current coupon process is used by WIC participants at authorized farmers' markets to obtain fresh fruits and vegetables.

We understand that the State of West Virginia is looking for a contractor that is able to offer an alternative to the WIC paper issuance method of farmers' market benefits, because the Crossroads system does not have the capacity to issue them. The FIS Team is developing a solution for the FMNP that will offer an alternative to the paper issuance method that is very similar to the solution used for SNAP benefits described above. The VeriFone VX 680 terminal is able to be used for all EBT benefits, SNAP and WIC. The ability to track and report the redemption and balance of the benefits that meet WIC standards will be available through the WIC Direct reporting.

There are some key differences between FMNP and "regular" WIC. In particular:

- FMNP benefits expire at the end the season rather than on a monthly basis
- FMNP allows for the purchase of white potatoes
- FMNP is funded separately from WIC and may require a different settlement path

We are in discussions with our other WIC EBT clients developing a suitable solution that will work for each of them.

The FIS Farmers' Market terminal will support FMNP along with WIC Cash Value Benefit (CVB) and SNAP. In addition, the FIS team will work with other POS vendors with a farmers' market solution to ensure that other solutions will handle FMNP as well.

The FIS Team welcomes the opportunity to discuss with the State the detailed requirements and implementation timeline of the FMNP for West Virginia's WIC EBT program. We understand the State may phase-in FMNP when North Carolina determines there is adequate internal infrastructure to support it.

4.2.8 Goal: Customer Service and Call Volumes

The State is seeking options from the Vendor for customer service which should result in low call volumes. Currently balance inquiry calls for SNAP and TANF/Cash accounts are limited to five (5) per cardholder per day with subsequent balance inquiry calls resulting in an informational message provided for other ways to access account information. As a result, the State has never paid additional cost for customer service calls.

Objective:

Note: The title of this section was corrected from "Farmers' Markets" to "Customer Service and Call Volumes" by the State's Answer to Question #38 in its Addendum Number 2, issued on August 22, 2016, providing responses to questions submitted by Vendors.

FIS understands and supports the State's desire to seek alternatives to customer service which will result in low call volumes, and to limit balance inquiry calls for SNAP and TANF/Cash accounts to five (5) per cardholder per day with subsequent balance inquiry calls resulting in an informational message providing other ways to access account information. The CSR will additionally refer the caller to the IVR and the self-service portal for services that do not require CSR assistance.

FIS currently has in place the following innovative solutions we can recommend as alternatives for SNAP and TANF/Cash cardholders instead of placing calls to customer service:

- Cardholder web portal
- FIS' Mobile Solution smartphone app
- SMS messaging

The Cardholder Portal and FIS Mobile Solution are part of our core SNAP and TANF/Cash EBT program offering to the State, included in the cost per case month (CPCM). A description of these services is provided in Section 4.2.8.1, *Alternatives to Customer Service Call Center Functions*. SMS messaging is a non-core EBT product offering, which is discussed in Section 4.7, *Optional EBT Processes*.

In the remainder of this section, we present an overview of our Customer Service functions for West Virginia cardholders, retailers, and State staff, and how we meet the State's requirements outlined in Section 5.16, *Customer Service Plan (Deliverable)* of Section Four, Subsection 5, *Mandatory Requirements* of this RFP.

Cardholder Customer Service

We understand that when it comes to customer service, EBT cardholders want and expect easy access to their account information and to receive help when needed. FIS' design for customer support services will provide just that: Cardholders will have easy 24/7 access to their account information, understandable functions, prompt responses, and efficient and compassionate support from our Customer Service Representatives (CSRs).

Since 1992, FIS has successfully provided a full array of call center services for EBT cardholders in 32 EBT Projects. FIS is a recognized leader in providing EBT services and consistently provides the highest quality customer service in the industry. Our proven track record and extensive experience provide cardholders a feature-rich, toll-free 24/7 Customer Service Center (CSC), using a bilingual (English and Spanish) IVR System and knowledgeable bilingual (English and Spanish) CSRs, to meet their EBT account and benefit access information needs.

FIS will transfer the State's current cardholder toll-free telephone number to FIS so your cardholders will continue to use the same number they do today.

Full-Service Functionality

The combined functionality of our IVR and Cardholder CSC enables us to meet or exceed all customer service functional requirements (standards) of the State:

- Operated 24/7
- Assistance available in English and Spanish
- TransPerfect translation assistance for other languages
- Toll-free access without charge or fee to the cardholders
- Operated and staffed in an industry standard manner, utilizing best practices
- TTY capability for cardholders with hearing disabilities
- Access and support for cardholders using rotary phones
- Full array of functionality, including
  - Real-time account balance
  - Transaction and account history
  - Replacement card requests (WIC cardholders will be directed to the local clinic)
  - PIN selection or change
  - Benefit availability date
- Secure website access for account information and PIN change
- CSRs available to help with issues not resolved by the IVR, including
  - Reports of lost/stolen/damaged card, unauthorized card use, and non-receipt of card
  - Adjustment requests
  - Website access issues
- IVR and CSC activity data reports

TTY Capability

West Virginia cardholders with hearing impairments will be able to reach and communicate with the Customer Service Center using the State's own TTY relay service toll-free telephone number. Training for CSRs includes a module devoted to understanding the needs of cardholders using a TTY system, and how to handle TTY calls to effectively meet each caller's needs.

Answering Calls from Rotary Phones

FIS provides Customer Service access and support for cardholders using rotary telephones. All calls to the toll-free customer service number are initially answered by a user-friendly IVR system. Callers unable to enter their account numbers and/or PINs correctly and callers requiring special assistance are transferred to a CSR, who is fully knowledgeable about the EBT System's operation and who has been trained in customer service/satisfaction techniques.

Cardholder Customer Service Website

In addition to IVR functionality and personalized CSR support, State cardholders will have access to FIS' web-based Cardholder Portal, as described in Section 4.2.8.1, *Alternatives to Customer Service Call Center Functions*. The Cardholder Portal is available to both SNAP and TANF/Cash and WIC cardholders as part of our core EBT offering to the State, included in the cost per case month (CPCM). Child Care program cardholders will also be able to access the Cardholder Portal when the Child Care EBT program is implemented.

Performance Standards

Our comprehensive experience in operating EBT CSCs has provided FIS with a unique knowledge of how to cost-effectively manage this critical function for cardholders, while meeting the performance standard requirements of the State. FIS and USA800 will ensure that through our technical design, resource allocation and staffing, each cardholder customer service call will be answered in accordance with the performance standards specified by the State.

To ensure that the most effective resource management techniques are used in our call centers today, both FIS and USA800 use state-of-the-art software for forecasting and scheduling. This software is designed for optimizing processes in our call centers, such as complex forecasting, scheduling, trending, and analyzing problems. It enables robust forecasting and scheduling functionality for our multisite call centers, provides workforce management capabilities, delivers enhanced employee and call center management tools, and integrates skill-based scheduling. By using this software for forecasting and scheduling, too, we facilitate the transfer of information across our business to ensure enhanced productivity in the call center.

FIS and USA800 conduct regular capacity planning meetings to ensure we staff appropriately to handle the projected call volume. Other data elements considered in ongoing staffing planning are the average talk-time, amount of after-call work necessary, call pattern trends presented thus far in the month, and planned percentage of shrinkage (such as vacation, anticipated sick time, jury duty, etc.). Additionally, we factor in the number of non-English and non-Spanish speaking callers who may require access to a translation service. Relay calls, which experience a longer handle time to ensure the cardholder's questions are answered properly are also factored into the regular staffing model. Our monthly staffing plan also ensures that a sufficient number of English and Spanish speaking CSRs are available to meet required performance standards for the EBT Project.

Regular Compliance Monitoring

After the staffing plan is established, Call Center Management monitors call volumes throughout the day to ensure the State's performance standards are met. Call Center Management is equipped to monitor calls in real-time. Our software tool works in conjunction with our automatic call distributors to route callers to CSRs waiting to service cardholder calls. Also using this software, Call Center Management monitors real-time calls and staff balancing, and is able to manage real-time adherence to service levels and respond to increased call fluctuations as they are happening.

Daily operations meetings and statistical review of the business needs demonstrates our commitment to our customers and your cardholders in meeting the State's service level performance standards. State staff can monitor the daily performance of CSC via the monthly customer service reports we will provide.

Detailed IVR and Customer Service Activity Data

On a monthly basis FIS will prepare an FIS cardholder Customer Service report package for the State. For additional information about these reports, please refer to Section 4.2.4.7, *Program Operations Reports.*

IVR Functions

FIS has designed, implemented, and currently operates and maintains a feature-rich customer service IVR that is easy for cardholders to use and provides all of the functionality required by the State. Our cardholder IVR has a high satisfaction rate: On average, 95 percent of callers are able to get the help they need or the answer they are looking for without waiting to speak with a CSR. This high satisfaction rate means that cardholders like the system and find it an easy and quick way to get help with their concerns. West Virginia cardholders will have the benefit of a user-friendly, established system that works and our dedication to working with the State to implement new IVR functions and state-specific messages.

Our IVR menu choices are available in English and Spanish. All IVR functions end with the ability to select other menu choices allowing the cardholder to speak to a CSR. Callers who do not speak English or Spanish and are unable to understand the IVR prompts will be transferred to a CSR who will enlist our translation service, TransPerfect, described later in this section, for assistance in serving the caller.

For security purposes, the IVR prompts the cardholder to provide adequate verification of identity before any account access or activity occurs. The State may define the criteria for establishing identity for their cardholders by program, such as date of birth (DOB) and last four digits of the Social Security Number (SSN) for SNAP and TANF/Cash cardholders, or zip code for WIC cardholders, and optional passcode if one is chosen by the cardholder. The optional cardholder passcode feature is described below. If the cardholder requires assistance when using the IVR, our friendly, experienced bilingual CSRs are available 24/7.

The table below describes the functionality of the FIS IVR for the SNAP and TANF/Cash, and WIC EBT Programs. The future Child Care program will be supported in a similar manner.

Table 4.2-11 Cardholder IVR Functions

Function	Description
Current Account Balance	Cardholders can obtain their current (real-time) SNAP and TANF/Cash and WIC program balances through the IVR by entering their PAN.
Benefit Availability Date	Cardholders can hear the standard benefit issuance schedule via a recorded message in the IVR based on the issuance schedule supplied by the State. WIC callers selecting this option will be provided with their current benefits expiration date.
PIN Selection/PIN Change	IVR confirms cardholder identity according to data elements specified by the State. Cardholders are able to use the IVR 24/7 via a single call to select or change their PIN.

Table 4.2-11 Cardholder IVR Functions

Function	Description
Transaction History	Provides cardholder with amount and date of last 10 transactions that affect the benefit balance by benefit program, including credits and debits, within the last 60 days by transaction type, amount, date and time, including the transaction number. (Transaction number is available for SNAP and TANF/Cash programs only.) The transaction information is given in chronological order with the most recent transaction first.
Account History (SNAP and TANF/Cash programs)	Cardholders can select an option to receive a two-month account history statement by program, mailed to them within two (2) business days via First-Class mail. The caller will be transferred to a CSR who, upon verifying the cardholder's identity and address, will process the request.
Reports of Lost/Stolen/ Damaged Cards, or Card Not Received	Immediately transfers cardholder to a CSR for card cancellation requests and replacement procedures. Caller's identity is confirmed using DOB and last four (4) digits of SSN (if SNAP/TANF/Cash program), or zip code (if WIC program) or other criteria as established by the State, prior to card cancellation. SNAP/TANF/Cash cardholder's address within the system is verified prior to card replacement. WIC cardholders will be directed to go to their local clinic for a replacement card.
Report Unauthorized Card Use or Adjustment Request	Immediately transfers to a CSR to initiate an adjustment request or report unauthorized card use. CSR obtains specific information needed for adjustment from cardholder, and provides information to FIS claims adjustment area which could result in a credit to the cardholder's account.
Benefit Access Service Points	SNAP and TANF/Cash cardholders can hear information about how to identify locations that accept the EBT card.
Customer Service Representative	If a cardholder is not able to receive the support needed through the IVR, the cardholder may select to speak with a CSR. CSRs are available 24/7 to provide support to cardholders, including assisting with trouble accessing or using the cardholder website and mobile device application and text message inquiries.

Optional Cardholder Passcode

As a second tier security feature, FIS offers the ability for State staff, through our *web*ADMIN system, to add a security passcode to a SNAP and TANF/Cash cardholder's account. Once a security passcode has been added, the cardholder must verify the passcode to access or change information using the IVR or the Cardholder Portal, or to speak with a CSR to continue the call. Cardholders have the ability to choose their own passcode and provide it to their caseworker, who will add it to the *ebt*EDGE System. Authorized State staff can set, change, or delete the passcode for specific cardholders. Cardholders who have forgotten their passcode must call their caseworker or authorized State staff, who can reset/change or delete the passcode. If the State desires, CSRs can also be authorized to add, change or delete the pass code for cardholders. The security passcode field within the *web*ADMIN system allows for an additional layer of security for cardholders.

Customer Service Representatives

FIS and USA800 monitor and maintain English- and Spanish-speaking CSR capacity sufficient to meet the contractual service standards for cardholder calls referred to a CSR in all our EBT projects. We will provide the State with a talented pool of individuals who are committed and dedicated to providing quality customer service. State staff may choose to schedule listening sessions with the CSR, as described below.

CSR Training Overview

We know that customer service is about ***people***. The CSRs who answer West Virginia calls focus attention on customer relationships, courtesy, and proper call techniques, as well as providing quick and accurate responses to callers. Our account management and call center management will work closely with the State of West Virginia to develop and implement solutions that improve customer service throughout the life of the contract.

FIS sets high standards for CSRs employed on our EBT projects. CSRs meet strict employment qualifications. Adherence to these criteria ensures that we hire the right people with the right skills to provide the service our customers require. As FIS must meet the requirements for financial institutions, our employment qualifications for CSRs are more stringent than many other call centers.

CSRs taking West Virginia calls will have a solid background in EBT. Each CSR will also receive training specific to the State's EBT Program. CSRs are trained on proven problem-resolution procedures to identify and resolve problems, and to respond to cardholder concerns in a timely and efficient manner. The importance of cardholder information confidentiality is also emphasized during CSR training. All CSRs receive security training upon initial employment and on a yearly basis thereafter.

CSR trainees must spend a minimum number of hours monitoring calls, as well as achieve a satisfactory rating in each aspect of training (including on-the-job), before fielding actual calls. Upon completion of a final assessment, each trainee will take calls with an experienced CSR in attendance for guidance. This mentoring continues until the trainee demonstrates the skill level sufficient to handle calls independently.

During and after training all CSRs have access to the *Online Information Guide*. This is a state-specific, browser-based manual that details call-handling procedures, and will include a section specifically for the West Virginia programs. The *Online Information Guide* is used by CSRs as a reference source for each call, and ensures quick, accurate, and consistent responses to caller inquiries. It is updated as necessary whenever system changes are implemented, allowing CSRs access to the most up-to-date program information. Further information about the OIG is provided in the sub-section below titled, *CSR Efficiency and Accuracy Tool.*

Security Standards

FIS understands the vital importance of maintaining system integrity, managing security access, and protecting the confidentiality of transaction data. FIS, being a leader in the field of transaction processing, offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control.

FIS' Governance and Risk division creates, monitors, and enforces the administrative, physical and technical controls for FIS. The security framework in which FIS operates is established through regulatory, industry, management standards and "best practices." Governance and Risk policies ensure that all employees and contractors, including USA800 CSRs, receive FIS' security training upon initial employment and, at a minimum, refresher training on an annual basis thereafter. Security training and confidentiality of cardholder and retailer data are included as part of both cardholder and retailer CSR training. CSR access to cardholder and retailer data in the Administrative Terminal and the Merchant Management System (MMS) is controlled using security profiles.

Effective Quality Control Processes

Call Center Management is focused on providing excellent cardholder customer service. We maintain quality control processes to ensure that State cardholders consistently receive the highest quality of service from our CSRs. Our quality assurance program consists of monitoring, observing, and coaching all members of the customer service team to ensure processes and procedures are being followed. Performance monitoring is a regular and ongoing event for our CSRs.

Both FIS and USA800 CSCs use software which records and analyzes interactions between CSRs and cardholders. These recordings, which are scheduled for a percentage of each CRS's calls, are used to observe and evaluate CSR performance, refine business processes, and provide timely feedback to our CSRs. The recordings also allow CSRs to listen to the playback of the call and evaluate the cardholder's contact experience. The software we use also allows immediate viewing of performance components for the CSR, such as average hold time and average speed to answer. The CSR's performance, as measured through supervisor observation, forms the basis for follow-up training and coaching by the supervisor. Follow-up training and coaching are targeted to an individual CSR's skills and needs to ensure that the process is continuous. Our CSRs will be held accountable for providing best-in-class service to your EBT cardholders.

We encourage State staff to schedule monitoring sessions. We will listen carefully to your feedback and ideas to improve service. As a result of state monitoring, innovative updates to our standard practices are formulated and implemented to further improve customer service. We will work with the State to arrange monitoring sessions that allow State staff to listen to calls when scheduled.

Multiple Languages Support

FIS and USA800 offer translation assistance to meet the needs of all State cardholders, without restriction to language. Should a caller require CSR assistance in a language other than English or Spanish, we will use TransPerfect Services for translation assistance. TransPerfect's service is used in several of our EBT states today; it is a successful method of communication, enabling non-English speaking cardholders to obtain the assistance they need in a timely manner. The services provided by TransPerfect enable translations in over 200 different languages, such as Arabic, Khmer, Japanese, and Korean, and will successfully meet the needs of the State's diverse populations.

When a caller who does not speak a language currently supported by our CSRs (English and Spanish), the CSR will determine the language the caller speaks. Generally, we have found through our interactions that callers are familiar with how an IVR works and are able to communicate enough in English to tell the CSR what language they speak. Or, in many cases, the cardholder has a helper who speaks English and can inform the CSR the language spoken by the caller. After identifying the language needed, the CSR will call TransPerfect and obtain a translator for the proper language to assist the cardholder.

CSR Functions

CSRs will provide the full range of customer service functions to cardholders 24/7. Cardholders calling the CSC will be greeted by the IVR and must enter their card number (PAN) to obtain current balance or transaction information within the system. If a card number is not successfully entered, or if a caller chooses certain options after hearing the card balance, the caller will be routed to a CSR who verifies the caller's identity, using parameters and information provided by the State, prior to providing account information.

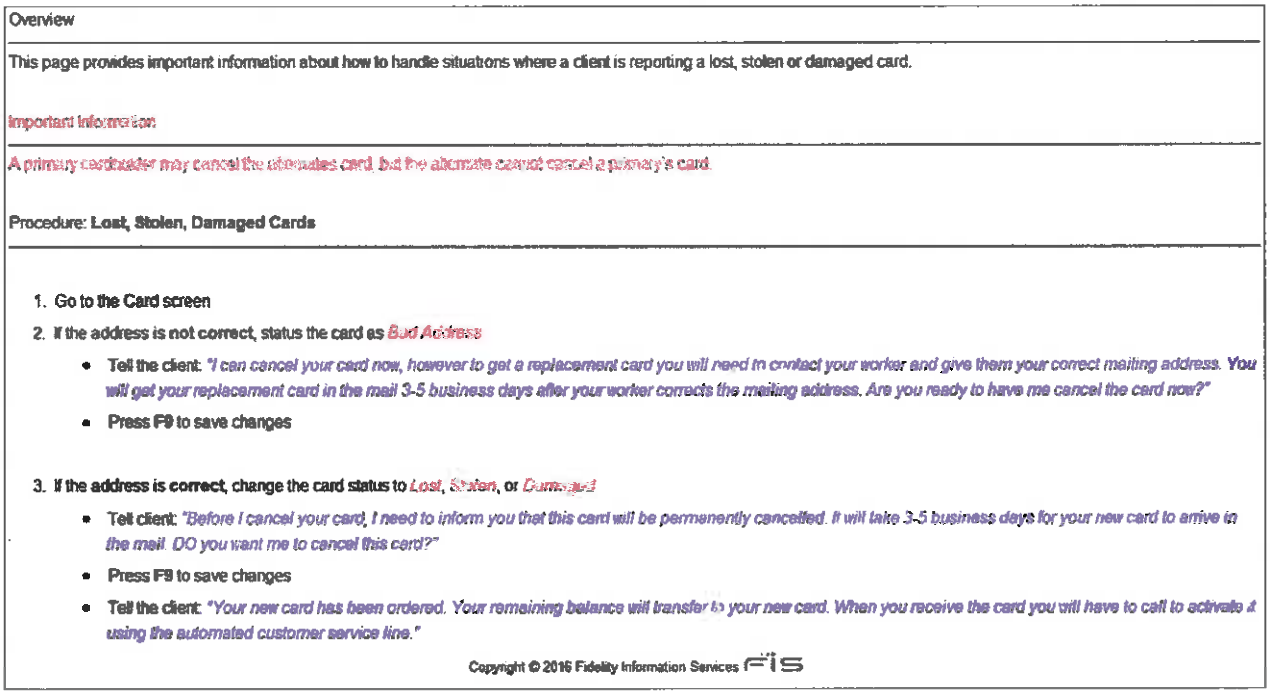
CSRs use proven problem-resolution procedures to identify and resolve all types of problems and respond to all concerns in a timely and efficient manner. As mentioned, our CSRs use the *Online Information Guide*, a comprehensive online knowledge database, to ensure quick and accurate responses to callers.

Trained CSRs will answer questions and provide guidance efficiently and courteously. CSRs answering EBT calls receive overall training about the State's EBT programs and are able to respond to general inquiries from cardholders, such as the items that can be purchased with food benefits, where a cardholder can use their card within the State and in other states, how to find the address or telephone number of the local office, and benefit availability dates. CSRs also receive training to help them understand when it is appropriate to refer the cardholder to the local office. FIS will work closely with State staff to add information to the *Online Information Guide*, described below, which enables our CSRs to increase the number of questions they can answer. Working together with the State to identify these opportunities, FIS can reduce the number of callers referred to local offices for assistance.

CSR Efficiency and Accuracy Tool

FIS has developed the *Online Information Guide* (OIG), a state-specific, browser-based knowledge database detailing call-handling procedures for EBT CSRs. This unique tool ensures accurate, complete, and efficient training of CSRs. FIS organized and developed the *Online Information Guide* by compiling frequently asked questions and by documenting state-specific call handling procedures, escalation procedures, and call center tools. While developed as a training tool, the *Online Information Guide* has expanded and is now also used by CSRs as a reference source for each call, to ensure quick, accurate, and consistent responses to cardholder inquiries.

The *Online Information Guide* uses a "point-and-click" format via an internal web site that makes information readily available to the CSR when a cardholder calls. In addition to providing facts about each State's EBT program, the *Online Information Guide* contains problem resolution scripting and procedures. Problem scripting ensures consistent delivery among CSRs, and guarantees that the CSR obtains all of the information needed to fulfill a request. Figure 4.2-119 shows a sample *Online Information Guide* page that defines the procedures for disabling a cardholder's card.



Overview

This page provides important information about how to handle situations where a client is reporting a lost, stolen or damaged card.

Important Information

A primary cardholder may cancel the alternates card, but the alternate cannot cancel a primary's card.

Procedure: **Lost, Stolen, Damaged Cards**

1. Go to the Card screen
2. If the address is not correct, status the card as *Bad Address*
   - Tell the client: *"I can cancel your card now, however to get a replacement card you will need to contact your worker and give them your correct mailing address. You will get your replacement card in the mail 3-5 business days after your worker corrects the mailing address. Are you ready to have me cancel the card now?"*
   - Press F9 to save changes
3. If the address is correct, change the card status to *Lost*, *Stolen*, or *Damaged*
   - Tell client: *"Before I cancel your card, I need to inform you that this card will be permanently cancelled. It will take 3-5 business days for your new card to arrive in the mail. DO you want me to cancel this card?"*
   - Press F9 to save changes
   - Tell the client: *"Your new card has been ordered. Your remaining balance will transfer to your new card. When you receive the card you will have to call to activate it using the automated customer service line."*

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Figure 4.2-119 Online Information Guide – Sample

State-specific scripts ensure appropriate handling of cardholder calls by all CSRs. Scripts will be prepared with State input, and will be submitted to the State for approval.

With the help of the State, the *Online Information Guide* will be customized with specific details of the State of West Virginia's EBT programs and will be updated to include any new functionality implemented during the contract for EBT services.

These information categories are covered in the guide, as applicable:

- Quick Reference Guide
- State-specific information
- Card information
- Balance/benefit information
- PIN information
- ATM information
- Store information

CSR Resolution of Cardholder Calls

The table below provides an overview of how CSRs will respond to specific types of cardholder calls for the SNAP, TANF/Cash, and WIC programs. Calls from Child Care cardholders will be answered in a similar manner. Additionally, CSRs will be trained to ensure callers do not rely on CSRs for information

that can be obtained through other means within the FIS system. CRSs will train callers to utilize the tools available to them for answers to their questions, such as the IVR and Cardholder Portal.

Table 4.2-12 CSR Resolution of Cardholder Calls

Function	Description
Current Balance	Confirm cardholder's identity. Provide cardholder with real-time account balance information by benefit program while referring them back to the IVR or www.ebtEdge.com.
Report of Lost/Stolen/ Damaged Cards	Confirm cardholder's identity using criteria established by the State for each program, such as date of birth, last four (4) digits of the SSN, zip code and/or case number. Cancel the lost/stolen/damaged card, removing access to EBT benefit accounts. Record reason for deactivation. At the State's option for SNAP and TANF/Cash cards, order a replacement card to be mailed to the cardholder, or for WIC cards, direct cardholder to the local office for card replacement. Cardholder's address within the system is verified prior to mailed card replacement.
Disputes/Adjustments	Confirm cardholder's identity. Obtain specific information needed for adjustment from cardholder. Provide cardholder with unique identification number for the dispute. Send information to FIS claims adjustment area which could result in a credit to the cardholder's account. Provide status of dispute upon request.
Report Unauthorized Card Use	Confirm cardholder's identity. The CSR can then help investigate account history to determine if and how card was improperly used. CSR provides information to cardholder about procedures for guarding against unauthorized card use.
Benefit Availability	CSRs provide information on benefit availability, while referring the caller back to the IVR or www.ebtEdge.com. FIS will work closely with the State to understand the State's unique issuance schedule for monthly and daily benefits.
PIN Selection/ Re-selection	Cardholders are able to use the IVR 24/7 to select a new PIN. If a cardholder has a problem with the IVR PIN select process, the cardholder can opt to speak to a CSR who will confirm the cardholder's identity, according to parameters established by the State for each program, troubleshoot and provide information about PIN selection procedures.
Transaction History	Confirm cardholder's identity. Provide cardholder with requested transaction details. Deposit history will also be provided by benefit program if requested.
Account History (SNAP and TANF/Cash programs)	Confirm cardholder's identity. Enter request for a two (2)-month account history statement by program, to be mailed to the cardholder's address via First-Class postage.
Benefit Access/ Service Points	Provide SNAP and TANF/Cash cardholders with information regarding how to identify locations that accept the EBT card.
Cardholder Website/Mobile Device Application Troubleshooting	Provide assistance to SNAP and TANF/Cash cardholders who want access to and assistance with the cardholder website, mobile device application and text message inquiries.
General Information	Provide answers to general questions regarding the EBT program, such as items that can be purchased with food benefits, where a cardholder can use their card within the State and in other states, the address or telephone number of the local office, and benefit availability dates. Additionally, WIC EBT cardholders will be provided with local agency and State-level WIC contact information upon request.

Retailer Customer Service

West Virginia retailers have already benefited from FIS' commitment to customer service excellence: FIS currently provides 24/7 IVR and Customer Service Center support for terminal software and first- and second-level terminal trouble shooting for Non-Exempt EBT retailers in the State. Our FIS warehouse currently deploys POS equipment replacements for these merchants in the event of equipment malfunctions. FIS also handles POS deployment and training for new Non-Exempt merchants who join the EBT program.

We fully know the importance of handling retailer requests quickly and effectively to ensure satisfaction with the EBT System. Since 1992, FIS has successfully provided a full array of call center services for EBT retailers in almost every state in the US, acting as a prime contractor, subcontractor or through our terminal driving. FIS is a recognized leader in providing EBT services and consistently provides the highest quality customer service in the industry. Our competitors have also recognized our superior customer service qualifications and have used our CSCs in some of their state projects.

We will provide State retailers with access to FIS' own feature-rich 24/7 retailer CSC, used exclusively for retailer support, via a toll-free number. In choosing FIS as your next EBT contractor, State retailers will enjoy 24/7 support for all their service needs, any time of the day or night. By using our Merchant Portal, an IVR system, and knowledgeable CSRs, FIS will fully support State retailers' EBT and program information needs. The FIS retailer CSC uses proven problem-resolution procedures to allow for quick and effective solutions to problems. Retailers calling the CSC can access the following services:

- Offline, manual voucher approval/voice authorization
- Equipment problems and troubleshooting
- Communication problems and troubleshooting
- Settlement inquiries
- Answering questions on daily deposits
- Account problem resolution
- Training
- Supply ordering
- Complaints
- General Assistance

All FNS-approved retailers, including farmer's market retailers, have full access to our IVR system and our retailer Customer Service Centers.

Our retailer Customer Service Centers are operated and staffed in an industry-standard manner as our cardholder Customer Service Centers described previously in this section. Drawing on our extensive experience in sizing and projecting system requirements to meet user needs, FIS is fully prepared to meet or exceed the performance standards for the State.

Comprehensive IVR and Retailer Customer Service Center Activity Data

On a monthly basis FIS will prepare an FIS cardholder Customer Service report package for the State. For additional information about these reports, please refer to Section 4.2.4.7, *Program Operations Reports.*

Full Service Functionality

The combined functionality of our IVR and retailer CSC enables us to meet or exceed all of the State's customer service functional requirements (standards):

- Operated 24/7
- Toll-free access without charge or fee to the retailer
- Accessible to all retailers
- Operated and staffed in an industry standard manner
- TTY capability for retailers with hearing disabilities
- Assistance available in English and Spanish
- TransPerfect translation assistance for other languages
- Access and support for retailers using rotary phones
- Unlimited number of calls made by the retailer

One-Stop EBT-Only Retailer Support

FIS' retailer CSC is a one-stop, 24/7 service-support center that provides retailers with a single point of contact when assistance is needed. We have the experience and resources to successfully manage this important stakeholder of the State's EBT System. We continue to work with EBT states and retailers to streamline and improve the quality of response to the retail community.

The FIS retailer CSC currently meets the requirements of this RFP for EBT-only retailers, as well as other states' requirements for functionality and service, by providing:

- Support, training, and problem resolution on EBT-only POS equipment
- Settlement information and reconciliation procedures
- Support on system adjustments and resolution of out-of-balance conditions
- General information regarding EBT policies and procedures
- Processing of requests for POS tapes and other POS supplies
- Ordering for retailer EBT signage and posters

Retailer Customer Service Website

In addition to IVR functionality and personalized CSR support, West Virginia EBT-only retailers will have access to FIS' web-based Merchant Portal, described in Section 4.2.8.1, *Alternatives to Customer Service Call Center Functions*.

Retailer CSC Overview

All calls referred to the retailer Customer Service Center come through the IVR based on the option the retailer selected from the IVR menu. The selection of these options transfers the call to a CSR:

- Equipment problems
- Settlement Issues
- Contract changes/updates

The IVR also offers the retailer a "General Information" option. When this option is selected, a pre-recorded message is played supplying an 800 number the retailer can call for further information. Information on ordering signage and supplies for West Virginia's EBT program will be included in this recording.

Strict Access Control

FIS understands the vital importance of maintaining system integrity, managing security access and protecting the confidentiality of transaction data. As a leader in the field of transaction processing, FIS offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control.

To ensure the security of retailer and cardholder/provider account information, the *ebt*EDGE System always validates the retailer's FNS number at call entry. When speaking to a CSR, the retailer is required to verify the store name and FNS number. Additionally, CSR access to cardholder and retailer data in the Administrative Terminal and MMS is controlled using security profiles.

Security training and confidentiality of cardholder and retailer data are included as part of both cardholder and retailer CSR training.

Effective Retailer CSR Quality Control Processes

State-of-the-art technology alone is not a guarantee of good customer service. To us, customer service is about people and the quality of the personalized service we offer our customers. Retailer CSRs focus attention on customer relationships, courtesy, and proper call techniques, as well as providing quick and accurate responses to callers. We set high standards for our CSRs, and use the same proven methods of hiring, training, monitoring, and coaching as described above for cardholder CSRs, to maintain an efficient and effective staff. Professional call center personnel with years of call center experience manage our CSCs to meet and exceed retailer customer performance standards.

Retailer CSR Efficiency Tools

Our retailer CSRs are trained to understand the call from the retailer's point of view. Many retailers call with a problem while the cardholder is in the check-out lane. It is imperative that the retailer Customer Service Center staff is knowledgeable and efficient in order to resolve the problem or offer a solution that lets the retailer complete the transaction quickly and keep the check-out lanes moving smoothly. We provide our CSRs with the necessary training and tools so, in turn, they provide the service the retailer needs:

- Retailer CSRs have access to the *Online Information Guide*, a comprehensive state-specific online manual that ensures quick and accurate responses to retailer questions or equipment problems. A sample of retailer information in the guide is shown in the following figure.

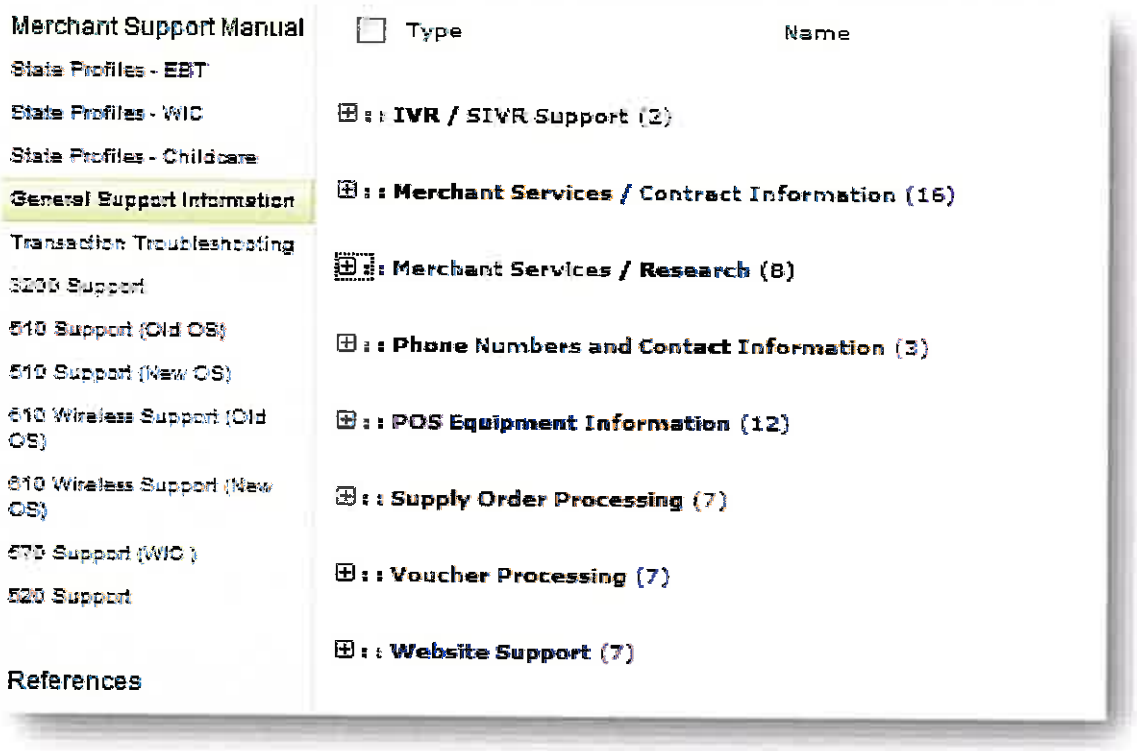


Figure 4.2-120 Online Information Guide—Retailer General Support Information Page

CSRs are equipped with the State-specific Guide to provide fast and accurate answers to retailer questions and issues.

- Each CSR's PC is equipped with the administrative terminal application for transaction information inquiry and voice authorization.
- CSRs have access to the Merchant Management System (MMS), which contains contract information and tracks information concerning retailer installation, training, equipment, telephone lines, bank account information, and supply orders.
- CSRs have access to a POS terminal and PIN pad to walk through any POS problems with callers.
- CSRs use a Call Tracking System (CTS) to document and manage the workflow of the calls. All problems are prioritized and key points of escalation are defined if the problem cannot be resolved by the CSR. Workflow processes are built into the CTS—for example, requests for adjustments are automatically routed to the Research and Adjustment Unit—to help provide the quickest resolution to any retailer request or problem.

An example of a Call Tracking ticket is shown in the figure below.

Figure 4.2-121 Retailer Call Tracking (Example Ticket)

This system tracks how often a retailer has called in the last 30 days, enabling CSRs to proactively identify and address ongoing issues or training needs.

State retailers will benefit from FIS' goal to provide the best one-stop retailer CSC in the industry. We will strive and sustain a knowledgeable, reliable, and efficient service center to meet and exceed the expectations of the State and retailers.

Fast CSR Resolution of Retailer Calls

The first priority of the retailer CSR is to attempt to resolve the caller's problem on an individual basis. If the retailer is calling while the cardholder is at the check-out lane, it is imperative that the retailer Customer Service Center staff quickly resolve the issue to keep check-out times as short as possible. We use proven problem-resolution procedures to provide quick and effective solutions for your retailers.

The table on the following page provides an overview of how FIS CSRs handle retailer calls.

Table 4.2-13 CSR Resolution of Retailer Calls

Function	Description
General EBT-Related Inquiry or Support	Retailers can obtain general information about the EBT system from our knowledgeable CSRs, including updates regarding EBT policy and procedures or notice of any system problems.
Questions Concerning Settlement	CSRs answer general settlement questions. Issues that are more detailed are forwarded through the Call Tracking System (CTS) to Customer Service research staff who have relevant banking experience and are knowledgeable in Automated Clearing House (ACH) and banking procedures. Research staff will answer questions and help resolve issues concerning account, statements, ACH issues, and reconciliation procedures. Daily activity totals are available through the POS device. If the State-supported retailer does not have a POS device (non-traditional), the daily activity totals can be obtained from a CSR.
Equipment Support and Problem Resolution	CSRs provide support to EBT-only retailers who need additional over-the-telephone training on the use of the equipment. CSRs also troubleshoot equipment problems/malfunctions. If the problem cannot be resolved over the telephone, the CSR will log the call into the CTS and request an order for replacement equipment via the Merchant Management System (MMS). Or, if a technician is required, the CSR denotes the call ticket as dispatch, which escalates the ticket to the dispatch coordinator who will have a technician contact the retailer. All open tickets are monitored on a daily basis. The CTS collects information enabling FIS to provide a report categorizing terminal problems and tracking number of dispatches, trouble tickets, repair orders, open and closed orders (including any opened in prior months), and the resolution. The CTS database holds information for 60 days.
Telecommunication or System Problems	If the problem is thought to be system related, the CSR offers to process a voice authorization for the retailer and informs management of the suspected problem. Management checks with other CSRs for trends and then informs the appropriate support staff. In most instances, the problem is resolved quickly and efficiently.
Account Problem Resolution/ Complaints	CSRs accept and acknowledge a transaction dispute, including system adjustments and out-of-balance conditions. Any complaint/dispute that the CSR cannot immediately resolve will be escalated via the CTS to the Customer Service research staff.
Supply Orders	CSRs advise the retailer where they can obtain paper for their EBT equipment, and explain the supply reimbursement process for State supported EBT-only retailers. CSRs will fulfill orders for other supplies, such as vouchers, tapes and signage.
Offline/ Voucher Approval/Voice Authorization	FIS offers SNAP transactions using manual voucher processing via automated voice authorizations through the IVR. The IVR will prompt the retailer to enter all pertinent voucher information, and provide authorization numbers for approved transactions or denial reason if not approved. If a retail store does not have online transaction processing access and is unable to use the IVR, or does not have a touch-tone telephone, a CSR will process the manual SNAP voucher via the ADMIN, provide the retailer with an authorization number and instruct the retailer how to perform a Voucher Clear transaction. CSRs can assist retailers who have questions about a particular transaction.
Contract Changes or Questions	CSRs answer questions about EBT contracts or handle requests for changes, such as a change in bank account number. Calls related to contracts or banking information are, for security reasons, referred to the Merchant Services Support Team for resolution.

FIS is committed to our customers. We fully understand the importance of handling retailer requests quickly and effectively to assure satisfaction with the FIS *ebt*EDGE and WIC Direct Systems.

State and Local Office Assistance

In our many years of experience working with state EBT customers, we understand that there may be times when State staff using the EBT System will need immediate technical assistance to resolve an issue. FIS will provide 24/7 EBT support for State staff via our State Support Service team. State Support Service is staffed by individuals who have knowledge of the State's EBT program operations and are trained on all applications within the support center. The FIS State Support Service staff is prepared to provide assistance with:

- Problem resolution of issues that cannot be resolved through other means
- Special reports and/or research
- Technical assistance
- Assistance with *web*ADMIN and WIC Direct applications

Support representatives are trained to provide timely, concise and accurate answers to questions, and resolutions to problems. To assist State Support Service staff with providing efficient solutions, the team uses information specific to the State's EBT program to help the representative work through common issues that may face State staff during day-to-day operations.

Additional information about State Support Service can be found in Section 4.1.4.1, *Problem Management and Escalation Procedures*.

In summary, when compared to financial industry standards, the FIS Team is very proud to offer the State of West Virginia an outstanding end-to-end customer support solution.

4.2.8.1 Alternatives to Customer Service Call Center Functions

The State is seeking alternatives to customer service call center functions such as web portal, use of customer receipts and cell phone applications for all program types issued via EBT. The Vendor should describe the types of alternative customer service it makes available which are included in the cost per case month (CPCM).

FIS is pleased to offer the State of West Virginia alternative customer service solutions that will result in lower call volumes to the State. These services, described in this section, are included in the CPCM:

- Cardholder Web Portal
- FIS Mobile Solution smartphone app (SNAP and TANF/Cash programs only)
- Merchant Web Portal

While the FIS Mobile Solution smartphone app is only available to SNAP and TANF/Cash cardholders, WIC cardholders will be able to access the Cardholder Portal with their mobile devices if they have internet capability.

Cardholder Web Portal

In addition to IVR functionality and CSR support, West Virginia cardholders will have access to their EBT information 24/7 by navigating to the Internet Cardholder Portal at www.ebtEDGE.com. This safe, secure, encrypted, and easy-to-use website provides additional self-service opportunities for our end-point users. The cardholder site was built to be user friendly, with clearly marked choices for users who may be new to website navigation.

State staff can also securely log on to the Cardholder Portal using the card number. Your staff sees the same cardholder information and in the same format as viewed by the cardholder, with the exception of initial PIN selection or PIN changes, making it easy to assist cardholders and provide additional instruction if needed.

There is no additional charge to the cardholder to access and use the Cardholder Portal, except for third-party (ISP) charges the cardholder may have to pay to access the Internet.

Portal Accessibility

The Cardholder Portal complies with the federal accessibility requirements for accessibility by persons with disabilities, ensuring that all of the State's cardholders will be able to access information about their accounts. The website is also compatible with screen reader technologies to assist visually impaired cardholders in accessing and using the Portal.

The Portal is accessible in both English and Spanish for both input and display.

Cardholder Portal Functionality

A traditional point-and-click application, the FIS Cardholder Portal enables cardholders to:

- Obtain current benefit account balance(s)
- View a listing of the last ten transactions
- View and print a transaction history statement of all completed debit and credit transactions for the previous 60 days
- Reset/change PIN
- Request an adjustment for a system error
- View demographic information
- View transaction detail
- Activate card/select PIN
- View benefit deposit information
- View benefit availability dates
- Sign up for text and/or email alerts
- Find customer service phone numbers
- Read frequently asked questions about the EBT card, including information on browser access
- View cardholder notification materials
- Use links to State websites

- Access printable PDF versions of client training material
- Find the location of State and local offices
- Utilize ATM location services (for cash programs)
- Find the location of SNAP retailers
- Pay authorized Child Care providers from their Child Care benefit account, when the State offers Parent Pays Provider child card services

In addition to the existing Cardholder Portal functions described in this section, FIS is continuing to develop new web site functionality. We will alert the State of any new functionality that would represent an effective and economical application of this technology.

Easy as 1-2-3

Step 1: Using an Internet browser, the cardholder navigates to www.ebtEDGE.com and clicks the Cardholder Login link.

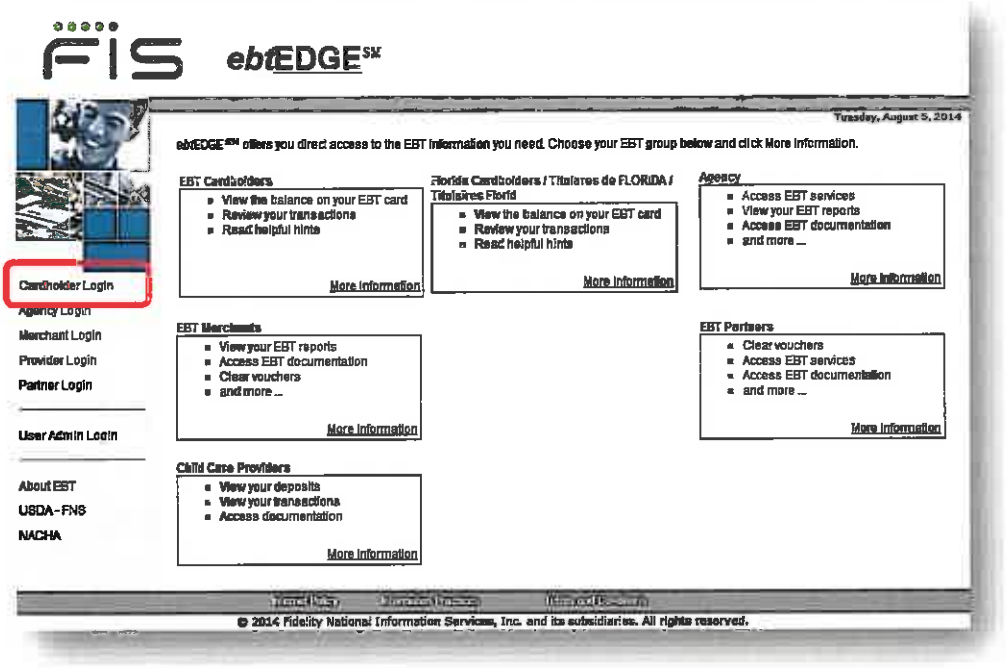


Figure 4.2-122 Cardholder Portal Home Page—Select Cardholder Login

Step 2: The cardholder enters their PAN.

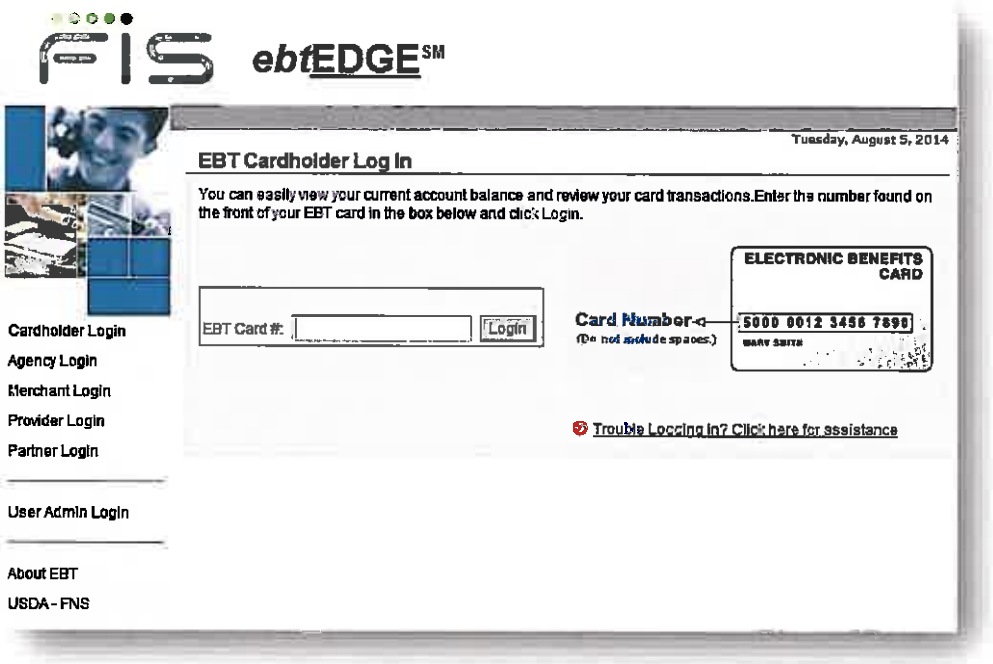


Figure 4.2-123 Cardholder Portal Log In Page—Enter PAN

Step 3: The cardholder enters their PIN (and other information if chosen by the State) and clicks the Continue button.

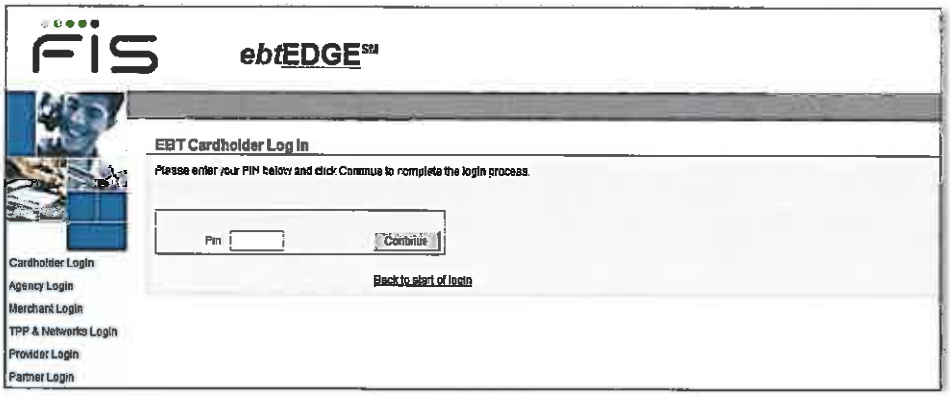


Figure 4.2-124 Cardholder Portal Log In Page—Enter PIN

Cardholder Account/Transaction Information

The Cardholder page displays the cardholder account and transaction information. From this page, the cardholder can also click Help Topics or News.

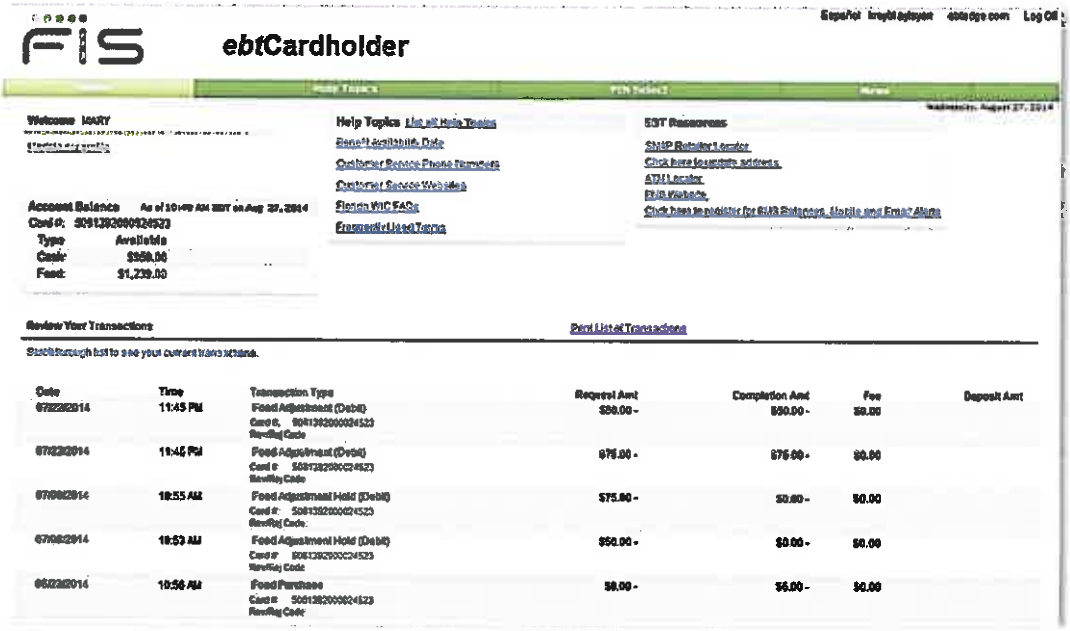


Figure 4.2-125 Cardholder Portal—Main Page

Cardholder Help-Frequently Asked Questions

If the cardholder clicks the Help Topics link at any time, help in the form of frequently asked questions (FAQs) is available (Figure 4.2-1). Web-based help in this form reduces the number and frequency of calls to either Cardholder Customer Service or State staff. The documents displayed in the portal are all configurable and will be defined with the State.

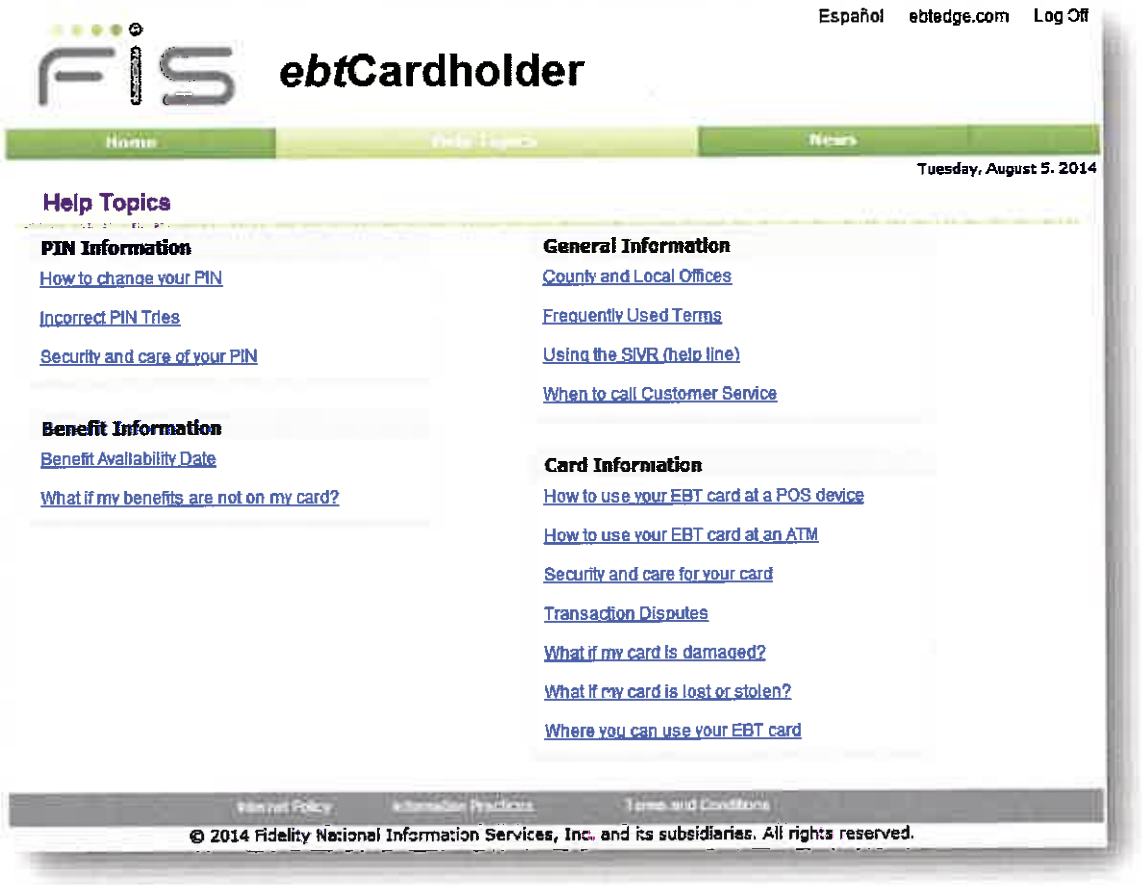


Figure 4.2-126 Cardholder Portal—Help Topics

Cardholders can find answers to many of their questions on the Cardholder Portal, reducing the number of calls to the CSC.

Cardholder Portal Activity Reporting

To assist State staff in monitoring activity on the Cardholder Portal, FIS will capture and track all "hits" on the Cardholder Portal and provide this data to the State on the *Cardholder Portal Detail Report* and the *Cardholder Portal Summary Report,* as further described in Section 4.2.4.7, *Program Operations Reports*.

Portal Security Standards

FIS meets the following security standards for the Cardholder Portal:

- HTTPS protocols for communications between the cardholder's device and the *ebt*EDGE system
- Supports SSL technology SSL V3.0 and TLS up to 1.2 and will be upgraded as new secure technology emerges
- Access will be limited to only browser versions that support 128-bit encryption
- System does not use cookies or allow storage of log on data elements by the browser
- Properties are set so that user IDs and passwords cannot be stored by the browser software
- FIS performs regularly scheduled penetration testing to maintain the highest levels of security

Password Security

The login information for the Cardholder Portal is the PAN combined with the valid PIN. Additional security options are available, such as a cardholder password or the use of challenge questions.

FIS supports a lockout threshold for excessive invalid access attempts. FIS can lock access to the account after a configurable number of consecutive invalid PIN entries (normally set to three). Accounts that have been locked due to invalid PIN attempts will be unlocked at 12:01 am the following calendar day. The consecutive portal invalid PIN entry counter is a separate counter from the transaction processing invalid PIN attempts counter, to avoid blocking cardholders from the ability to continue with normal purchasing activity.

FIS Mobile Solution Smartphone App

Along with our unmatched performance in EBT over the past 24 years, another key benefit of choosing FIS as the State's EBT provider is that we provide best-in-class technology solutions to 8 of the top 10 global banks, and 40 of the top 50. We are a market leader in most major categories of financial information services, including credit card, prepaid card processing, loyalty programs, electronic bill payment, item processing, core processing, and many others.

FIS has leveraged solutions we developed for our banking customers and custom fit them to meet the needs of the EBT industry. We have already built access to the FIS Mobile platform for EBT into our standard product offering. Our solution does not require the cardholder to download software and is accessible using any device that supports a browser (tablet or mobile phone); it can be used across all operating systems including but not limited to: iOS, Android, Windows phone, Blackberry and Symbian.

Portal Access Via Mobile Phone

FIS' mobile device solution enables cardholders to access the Cardholder Portal with their mobile devices if they have internet capability. Cardholders can log in to the Portal, which detects that they are using a mobile device, and changes to a mobile-optimized format automatically.

When using this application from a smart phone or tablet, FIS requires the cardholder to authenticate their identity to the EBT system by providing their User ID and Personal Identification Number (PIN) through a secure connection between the cardholder's device and the FIS *ebt*EDGE system. This solution is actively in use by multiple states, and is certified by FNS. FIS will meet all State, FNS and industry standards for secure data transmission in advance of implementation.

The mobile website allows the cardholder to receive their balance, benefit schedule, and view past transactions using their mobile browser. The mobile-optimized format currently allows cardholders to easily view the past five transactions without additional scrolling; however, the past ten transactions can be made available. Images of the Cardholder Portal accessed from a mobile device follow.

Figure 4.2-127 Cardholder Portal Access via a Mobile Phone

FIS offers cardholders a way to check their account information in a mobile phone friendly format.

Mobile Device Security Standards

For our mobile device development, FIS uses industry standard tools and follows the Mobile Application Security Standards for Development as well as other best practices for developing secure applications. Our mobile solution meets the same security standards as described above for the Cardholder Portal.

Merchant Web Portal

In addition to IVR functionality and personalized CSR support, State EBT-only retailers will have access to FIS' web-based Merchant Portal. Access to the Merchant Portal is controlled through the use of a retailer-selected user ID and password. We provide retailers with an EBT Merchant Express Lane reference card to let them know about the tools available on the website. This secure tool directly benefits the retailer by allowing them to use the web to:

- Research and balance deposits (settlement)
- View deposit transaction details by settlement date
- Order and clear vouchers
- Order supplies
- View retailer notification materials
- Learn "How To" perform various functions
- Find answers to frequently asked questions
- Find retailer Customer Service phone numbers
- Link to the USDA/FNS/SNAP website

These tools improve retailer efficiency and reduce calls to the retailer CSC. There is no additional charge to the retailer to access the Merchant Portal, except for third-party (ISP) charges the retailer may have to pay to access the Internet. The figure below shows a deposit page from the FIS Merchant Portal.

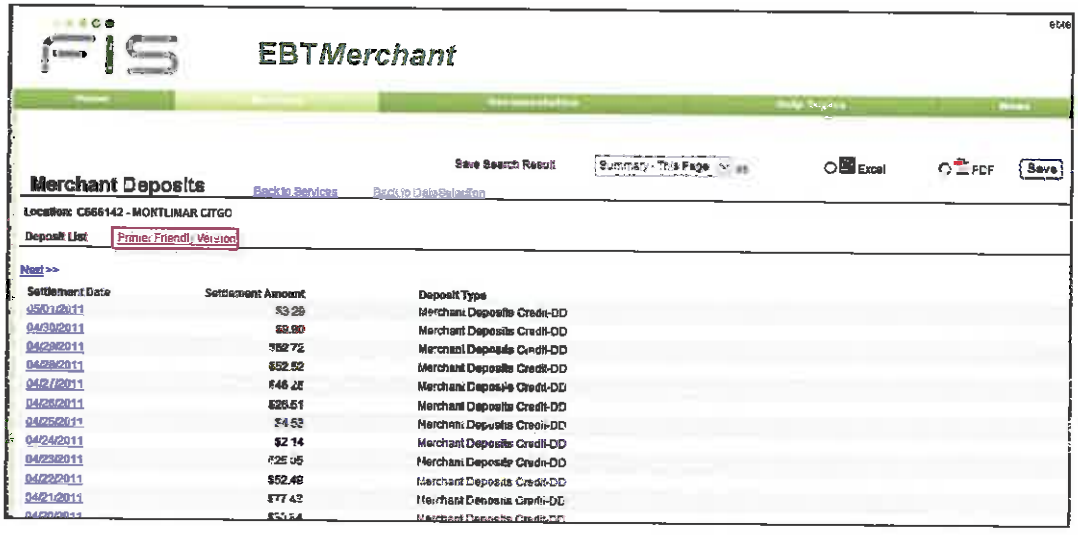


Figure 4.2-128 Merchant Portal Deposit Page

Retailers can use the Portal to research deposits, reducing the number of calls to the CSC.

Retailers will also have the ability to reconcile individual transactions with payments and save the results to an Excel or PDF file. From here the retailer can drill down to the details of the transactions that made up that day's deposits. Cardholder EBT card numbers are truncated in all merchant transaction history, and no other information is shown that would expose the identity of the cardholder.

In addition to the existing Merchant Portal functions described in this section, FIS is continuing to develop new web site functionality. We will alert the State of any new functionality that would represent an effective and economical application of this technology.

Merchant Portal Activity Reporting

To assist agency staff in monitoring Merchant Portal activity, FIS captures and tracks all "hits" on the Merchant Portal by user ID, time of access, location, access method, and access ID. This information is reported on the *Merchant Portal Detail Report* and the *Merchant Portal Summary Report* as further described in Section 4.2.4.7, *Program Operations Reports.*

4.2.8.2 Limit Balance Inquiry Calls for SNAP and TANF/Cash Programs

The State is seeking to limit balance inquiry calls for the SNAP and TANF/Cash programs. The Vendor should describe their process to limit balance inquiry calls and include this service within the CPCM.

FIS supports the States desire to limit balance inquiry calls for the SNAP and TANF/Cash programs to five (5) per cardholder per day. We will configure our IVR to both limit the number of calls allowed per day for balance inquiry and to play an informational message informing the caller about other ways to access their account information. The message can include such things as a reminder that the cardholder's remaining benefit balance is displayed on the transaction receipt, the 24/7 availability of balance and transaction information from the Cardholder Portal, and the URL address for the Cardholder Portal. FIS will work with the State during the Design Phase to finalize the content of the informational message.

This service is reflected in the CPCM we have submitted with our proposal.

4.3 SNAP-Specific Goals

4.3.1 Goal: FNS Changes to SNAP Manual Transactions

The State is seeking a Vendor that will have the flexibility to manage changes as a result of Federal, State or industry requirements.

Objectives:

Effective change management and clear communication are essential to the success of any project. By using a proven methodology for defining and implementing system changes, FIS will meet the needs of the West Virginia EBT Program. FIS' change processes have been proven through large-scale conversions and implementation projects. We will work closely with the State to ensure that any change (including as a result of a federal, State, or industry requirement change) is handled in the most efficient and effective manner and according to the State's requirements.

4.3.1.1 Manual SNAP Transaction Changes at No Cost to the State

FNS plans to implement changes to the handling of SNAP manual transactions and the State is seeking a Vendor to implement these changes at no cost to the State. The Vendor's agreement should be offered in the context that FNS is considering clarification of the provision of manual vouchers due to recent changes under the Farm Bill. Additional information on the Farm Bill may be found on the USDA Website at:
http://www.usda.gov/wps/portal/usda/usdahome?navid=farmbill

FIS is fully aware of the impact of the March 21, 2014, FNS Implementing Memorandum for the Agricultural Act of 2014 (the Farm Bill), and will enable FNS-authorized retailers to continue to use manual vouchers to conduct ongoing SNAP business as instructed. Retailers authorized to use manual vouchers before March 21, 2014, as well as retailers that have purchased the business of an authorized retailer already using manual vouchers, can continue to do so. As an EBT transaction acquirer, FIS will continue to convert paper vouchers into electronic voucher clear transactions, and as an EBT transaction processor, FIS will process voucher clear transactions and provide appropriate settlement to retailers and TPPs.

FIS agrees that retailers who are in one of the exempt groups defined in the March 21, 2014, FNS Implementing Memorandum for the Agricultural Act of 2014, may continue to accept manual vouchers until further notice. Exempt groups include: eligible farmers' markets, direct-marketing farmers, military commissaries, non-profit cooperatives or organizations, group living arrangements, treatment centers, and prepared meal services.

FIS will implement, at no additional cost to the State, any system edits or checks required by final FNS regulations addressing the manual voucher changes required by the Farm Bill. We agree to implement these system changes within the timeframes specified by the final regulation. These changes would be implemented using our Conforming Change process as described below.

Conforming Changes

If federal regulations or Quest rules change for any of the benefits supported by the West Virginia EBT Contract, the State can request a conforming change following the established change management approach. Conforming changes include those that are necessary to adapt the system to requirements that result from changes in federal or State regulations, policy or law, updates to the Quest® Operating

Rules or other applicable network rules, and federally-mandated changes. Federally-mandated changes include:

- New or revised file formats
- Description of record contents
- Transmission methods
- Timing and frequency of current files such as:
  - Account Management Agent (AMA)
  - Retailer EBT Data Exchange (REDE)
  - Antifraud Locator of EBT Retailer Transactions (ALERT)
  - SNAP redemptions
- Other future data collection needs that may be identified

FIS can also initiate the conforming change if there is a federal regulation (including Farm Bill) or Quest® rule change. We will follow the change request process to propose a solution, assess the level of effort (in hours), and obtain State approval. We will not implement any changes, whether initiated by the State or FIS that affect the State's EBT System until they are properly tested and approved.

In addition, FIS will discuss with the State how to enable a cooperative effort of the State of West Virginia and other states using FIS' services to negotiate a single reasonable solution for such conformance requirements and to prepare an estimated level of effort (in hours) for all parties involved.

4.3.1.2 Change Requests

The Vendor should describe its process for considering requests from the State to implement changes using the hourly rate for professional programming services as contracted, including the time required to implement requested changes. As a means of reducing the costs of implementing needed changes, the Vendor should also describe their procedure in making similar changes for more than one State EBT program with a mechanism for allocating the costs among participating state EBT programs.

Managing and communicating change is essential to the success of any project. By using a proven methodology for implementing changes, FIS will meet the needs of the West Virginia EBT Project. FIS' change processes have been proven through large-scale conversions and installation projects, as well as ongoing system enhancements. We will work closely with the State to document, assess, prioritize, and execute system modifications and enhancements in an efficient and effective manner and according to documented configuration management procedures.

FIS has formal change management procedures in place, and we use them to manage changes that affect a project's timeline, scope, or cost. We will implement any design changes or corrective actions according to this change management process. The mechanism to track requested changes made to the *ebt*EDGE System will be described in detail in the *Configuration and Change Management Plan* we provide to the State. FIS' change management process is in place today for all of our EBT projects and we will use it throughout the life of the new Contract. FIS' *Configuration and Change Management Plan* will define roles and responsibilities for FIS and State staff who participate in the change management process. Finally, we assure West Virginia that no changes to the System will be undertaken without the State's prior knowledge and approval.

Subsequent to acceptance of the *Detailed Design Document* and extending throughout the term of the Contract, all FIS design changes, corrective actions, and System enhancements will be communicated to the State through a formal written process. As required, FIS will provide West Virginia with timely pre-notification of those changes that have an impact on the State, including any changes made by other entities that could have an impact on the State's system.

FIS tracks changes and modifications by software version, source, and reason. A strict change process, described below, is in place for the implementation of all changes into our production environment. When FIS delivers a newly-modified software version to the State for testing, we will provide documentation to the State indicating that we have modified the appropriate software version. This applies to all changes, regardless of type, or whether initiated by FIS or by the State.

FIS accepts that during the term of the new contract, the State may require us to incorporate into West Virginia's EBT System, any benefits, such as System enhancements and other advantageous changes, that we have made available in our EBT offering to another state or political subdivision. The *ebt*EDGE System is highly configurable, so if the State would like to incorporate an enhancement or change already developed for another FIS customer, in many cases, the State would only pay for the implementation of the feature, not the entire build. If more than one customer has a similar request for a new feature, FIS will attempt to allocate the cost of the project amongst the participating states. The costs for these changes would be laid out to the State using our standard change management process.

Periodically, FIS will implement a System upgrade, or a modification initiated by another state. Prior to installation, we issue a formal *Product Announcement* to our state clients to enable them to review the changes being made, to assess the impact the change may have to the State's EBT system, and to take any action that may be required by the state to use the enhancement to the best effect. In addition to the *Product Announcement*, we can include information regarding system upgrades or modifications (whether requested within or outside the State) in the *Monthly Report Card* we provide to the State.

EBT Work Requests

FIS initiates all changes and enhancements in the Work Request database, which is an internal FIS tool. This database is used to track the Work Request from project initiation through project closure. The Work Request is part of FIS' Enterprise Project Management Methodology (EPMM). EPMM combines project forms, a repository for project documents, and project processes into a cohesive project management tool. EPMM is used to manage the project life cycle, to communicate project status internally, and to manage project documents. The EPMM process also enables the State to request specific system enhancements, system changes that are the result of federal or State legislation, changes in procedures, or changes to specific tasks associated with any aspect of the project. Using this proven methodology while working closely with the State, we can ensure that change requests will be handled in a logical and efficient manner.

A completed Work Request becomes either a Customer Authorization (CA) or a Product Enhancement (PE). When the State requests a change to an agreed-upon or established system, it is determined to be a custom CA change and is developed at the State's expense. Customer Authorizations are subject to State approval before FIS resources are assigned. A PE is an improvement initiated by FIS that affects

the entire EBT System. In most cases, these changes benefit the integrity and functionality of the System and its ability to manage multiple state systems and processes. Prior to installation, a formal *Product Announcement* is issued in order for the State to review the changes being made, to assess the impact the change may have to the State's EBT Project, and to take any action that may be required by the State to use the enhancement fully.

All product modification requirements and estimate requests undergo a multiphase approval process from the time a change request is made until it is accepted and entered into production.

Any change to the EBT System will be performed in a manner that conforms to the contract agreement between the State and FIS. No change will be made without a signed change request from the State.

EBT Change Reporting

No FIS-initiated changes that affect the State's EBT system will be made without providing the State with a proposed development and implementation schedule. The change documentation will include known or anticipated impacts that the change will have on the State system's functionality, file formats, screens, reporting, performance, and other relevant information. The timeframe for implementation of all non-remedial changes will be coordinated with the State to maximize the availability and participation of the program and technical staff. Our proven methods for handling change enable the State to feel confident in our ability to keep all those associated with the EBT Project abreast of project statuses and future innovations.

Implementation of changes to the EBT System involves reliance on a defined change control process that includes extensive testing to verify that changes are compatible with the existing hardware and software, and to maintain the integrity of the entire system. FIS uses the same change control process for internally-requested changes and external customer requests. We have regularly-scheduled monthly installation dates for changes to be implemented to the system. These established dates and times enable FIS to provide adequate support during and after the implementation of the changes. The implementation dates and times are selected to occur at a time when there is minimal transaction activity on the system, so there will be minimal impact to cardholders, retailers, and the State.

During regularly-scheduled status meetings, FIS' EBT Project Manager will provide the designated State staff with a report of any proposed system changes. This report includes changes requested by other system stakeholders that may impact the California EBT System and changes impacting FIS' EBT Gateway services. Product Announcements will be issued for any internal system performance enhancements or product improvements initiated by FIS that may impact the West Virginia EBT System. We will work with the State to include testing designed to make sure that FIS-initiated changes do not unintentionally impact the State's functionality, file formats, screens, reporting, or performance.

FIS' Internal Change Management Process/Change Recording

FIS' internal change management process begins when our development team initiates a Change Packet; this packet is our means of relaying the change information through the testing and installation service areas prior to implementation. The change packet contains specific detail on the change, supporting authorization for the change, an operational impact statement, and special installation considerations. No changes move into production without a completed change packet and an approved State change request form.

The change packet provides the Quality Assurance (QA) group with the results of the unit testing performed by the development team. QA expands upon this initial testing during their independent testing and regression testing of the packet. The results of the testing are retained in the change packet document for the installation and support groups to review. Any additional installation considerations can be documented by the testers and included in the packet so that the installation group does not encounter issues at the time the change moves into the production environment.

Prior to installation, FIS' technical project manager reviews the change packet to verify that the changes described and tested meet the specifications of the Customer Authorization (CA) or internal Product Enhancement (PE) change request, and issues the necessary Product Announcements to states informing them of upcoming changes.

The change packet is also tied into our program code modification process. Our version control system software (PVCS Version Manager for PC code and Revision Management System for central system code) requires the developer to identify a change with the change packet tracking number. The version control software ensures that changed program code or objects can be reproduced faithfully and exactly from their original sources. It also ensures that objects running in production are exactly those that are expected to be in production.

Software movement is controlled through strict security that enforces version control. Developers are allowed access to a limited set of software libraries. Several stages of approvals are required to move the software into the production libraries. This requirement helps enforce and track all program and module changes throughout the Design, Development, and Testing, Conversion In, and Operations and Maintenance Phases.

An FIS Change Coordinator monitors all of the EBT changes entering the system and works with the data center to ensure compliance to data center change procedures and system integrity. The Change Coordinator reviews all changes for thoroughness, completion of supporting documentation and testing, and necessary approvals. Once all criteria are met, the change is scheduled for production to allow for adequate certification, endpoint testing, and installation preparation. The lead times established have been proven to be effective to stage changes, either alone or in conjunction with others, to ensure minimal system interruption.

The FIS Change Coordinator also holds weekly internal meetings to review forthcoming changes for all of our EBT customers. Meeting attendees include developers, testing analysts, installation analysts, release and change control analysts, offline analysts, EBT support representatives, EBT product and account managers, and data center change management staff. These meetings provide a forum to discuss all changes, their status within the queue, impact to the system or its users, and any issues that have been uncovered.

By discussing the changes early in the process, FIS can resolve issues in a timely fashion, prior to installation. Additionally, our proactive change coordination approach ensures that proper and accurate information is communicated to the Account Management team, who in turn can provide information to their states regarding system changes.

This entire change control process is audited on a regular basis to ensure that no unauthorized change is introduced into the production environment. The processes and procedures of all divisions within FIS are subject to regular FIS Software Development Life Cycle internal audits. Auditors consistently give the Government Solutions group the highest ranking for our change management processes and procedures and our adherence to Software Development Life Cycle (SDLC) best practices.

4.3.1.3 Alternatives to Manual Vouchers

The Vendor should propose optional alternatives to the issuance of manual vouchers for FNS authorized retailers with less than $100 per month in SNAP redemptions that are non-exempt retailer using the FNS definition of that category for exempt retailers which is provided in 5.1.10 to prepare their response.

FIS understands the provision of the Agriculture Act of 2014 that requires non-exempt retailers to pay for EBT equipment, supplies, implementation, and related services, and that except as noted in the requirements, newly-authorized retailers must arrange for lease or purchase of EBT equipment and services themselves in order to participate in SNAP. FIS provides a low-cost lease solution for non-exempt retailers who wish to participate in the West Virginia EBT Program. These retailers also have the option to process EBT transactions through a third-party processor of their choosing, as all major networks are certified to the *ebt*EDGE System.

Exempt Retailers

FIS also understands that retailers who are in one of the exempt groups defined in the March 21, 2014, FNS Implementing Memorandum for the Agricultural Act of 2014, will continue to be eligible for no-cost equipment until such time as final regulations addressing retailer equipment cost changes are promulgated. These Exempt groups include eligible:

- Farmers' markets
- Direct-marketing farmers
- Military commissaries
- Non-profit cooperatives or organizations
- Group living arrangements
- Treatment centers
- Prepared meal services.

We will continue to use the daily State Retailer EBT Data Exchange (REDE) file to identify which specific retailers are exempt.

4.3.2 Goal: System Discrepancies

The Vendor should have the capacity to research and correct system discrepancies.
Objective:

FIS used our deep experience in all aspects of settlement to establish procedures to efficiently research and correct system discrepancies, on the rare occasion that they occur. These procedures, paired with industry-leading settlement experts, provide the State with a high confidence that all discrepancies will be resolved quickly and accurately.

4.3.2.1 Research and Resolve Discrepancies

The Vendor's plan should detail procedures for handling requests from the State or FNS to research and resolve discrepancies discovered in reconciliation of State-reported issuance data and the data provided to AMA by the Vendor, noting that AMA also uses the summary level retailer credit data provided by the Vendor to FNS in the STARS file to reconcile funds drawn down from the EBT benefit accounts in ASAP.

FIS' *Settlement and Reconciliation Manual* will detail the procedures for handling requests from the State and FNS to research and resolve discrepancies discovered in reconciliation of State-reported issuance data and the data provided to AMA by FIS.

The State transmits benefit authorization records to be applied to the FIS *ebt*EDGE System database. The *Batch Refresh Reports* provide totals based on the actual information contained in the file and the trailer record sent in by the State. Any error detected is reported back to the State.

The *Batch Refresh Total Report* provides statistics on each batch received. The report summarizes the total number of detail records, the count and dollar amount for the add transactions, the number of deletes, and the errors detected. The information is sent to the State via file transfer. The State can use this report to compare to the information sent from the State's eligibility system.

The *Batch Refresh Error Report* lists all records received in batch that were not processed due to edit errors. For those records in error, the report lists case number, record number in the file, record type and action, field in error, and error description. The information is sent to the State via file transfer. The State can use the information on this report to correct the record and retransmit to FIS or submit through the Administrative Terminal application.

The SNAP benefit authorization activity applied to the FIS *ebt*EDGE System database through the Batch Issuance Files, along with any benefit issuance, cancellation, repayment and aging processed online, are reported to AMA by effective/availability date by means of the AMA Batch Issuance File that is transmitted for each day.

In order to validate that the benefits are posted with the correct available date, FIS provides the State with an *AMA Batch Issuance Report* that corresponds to the data provided to the Federal Reserve Bank (FRB) in the AMA Batch Issuance File and summarizes food benefit authorization activity by effective (available) date to allow easier tracking of automated entries to the AMA System. Each day, FIS validates the posting of the AMA Batch Issuance File to the AMA System with the data contained in the AMA Batch Issuance File. In the event that a discrepancy is discovered in the reconciliation the data provided to AMA by FIS, and depending on the discrepancy reason, FIS will either re-transmit the AMA Batch Issuance file to the FRB or use the online, manual entry method of AMA reporting to make corrections. The State is notified of all manual entries into AMA and approve the acceptance of the entry.

Should the State find a discrepancy for SNAP or any other benefit group or type, it can be reported to State Support Service or the FIS West Virginia Account Manager. Upon notification of an error, FIS opens a problem tracking ticket using the Case Management System (CMS). CMS provides a shared tool that details all of the information needed to resolve issues quickly. The CMS database includes customer-specific data, unique customer requirements, and all active processes associated with that customer's system.

The problem-tracking component of CMS assigns a severity code to each problem that enables the system to escalate requests for additional technical and management resources that may be needed to

ensure timely resolution. The severity ranking and the parallel escalation processes are used to prioritize issues and determine the timeframe needed to resolve them. FIS uses established guidelines to determine the appropriate severity level of an issue and enters it in the case tracking tool.

FIS understands that FNS uses the STARS file to reconcile funds drawn down from the EBT benefit accounts in ASAP. Through this process, an inquiry (report) is created in the AMA System called the *Net Retailer Credit Payment Reconciliation Inquiry*. Should this report show a variance, FNS reports the variance to FIS. At FIS, a CMS ticket is opened. FIS researches the variance by looking at the STARS file sent to FNS and the amount of the drawdown compared to settlement that was processed for the day. The variance, and the steps to correct it, are then reported to the State. FIS has had very few of these variances throughout our history of AMA reporting. These variances have always been a result of the drawdown process, and have always been corrected with the next day's drawdown. Should FNS not notify FIS of the variance, FIS would find the variance when we perform our balancing of the State's Letter of Credit to the State's Database Value on the *ebt*EDGE System. The process to resolve the variance is the same as if FNS had provided FIS notice of the variance.

4.4 TANF/Cash & Other Cash-Specific Program Goals

4.4.1 Goal: Transaction Fees

The State is seeking a Vendor to track and account separately for each benefit account at the cardholder level for transaction fees on a monthly basis.

Objective:

The FIS *ebt*EDGE System is designed to account for transactions by program (benefit account), including any transaction fees associated with different transactions. We track the total number of transactions by transaction type and by retailer at the cardholder level.

4.4.1.1 Track and Account Transaction Fees

The Vendor should describe its process to track and account for transaction fees on a monthly basis by program for cardholders.

FIS tracks transaction fees systematically by program for each cardholder, and provides the information to the State in the *Monthly Transaction Fee Report*. The report summarizes the monthly total of transaction fees debited to the client's account by FIS, as well as transaction surcharges debited to the client's account by the ATM owner for cash withdrawals. Transaction fees are reported by category, and include ATM cash withdrawal fees as well as any other specific fees directly debited to the client's EBT account. The report includes ATM surcharges debited the client's account as a separate category for any transaction where the surcharge is separately identified.

The report is broken down by local office number and sorted by case number, and includes the cardholder number.

```
EBTMS404-1     STATE NAME -CASH - STDHRA     SETDATE: 07/16/XX PAGE: 15
LOCAL OFFICE - 052   TRANSACTION FEE REPORT      RUNDATE: 07/17/XX

          TRANSACTION  TRANSACTION
CASE NUMBER CARDHOLDER NUMBER DATE TIME  AMOUNT   ATM FEE POS FEE SURCHARGE OTHER
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____
0123456781  1122334455667700 07/05 08:05:29 161.75   1.75
0123456782  1122334455667711 07/07 15:25:06 62.00   2.00
0123456783  1122334455667722 07/09 12:08:56 42.00   2.00
0123456784  1122334455667733 07/05 10:23:51 136.75   1.75
0123456785  1122334455667744 07/08 10:54:23 102.00   2.00
0123456786  1122334455667755 07/11 13:23:50 51.75   1.75
0123456787  1122334455667766 07/12 12:34:27 22.60   0.85     1.75
0123456787  1122334455667766 07/14 14:46:41 22.60   0.85     1.75
0123456787  1122334455667766 07/16 17:29:42 15.85      0.85

COUNTY TOTAL       _____ _____ _____ _____ _____
                    1.70  0.85  14.75   0.00

EBTMS404-1     STATE NAME -CASH - STDHRA     SETDATE: 07/16/XX PAGE: 283
LOCAL OFFICE - 052   TRANSACTION FEE REPORT      RUNDATE: 07/17/XX

          TRANSACTION  TRANSACTION
CASE NUMBER CARDHOLDER NUMBER DATE TIME  AMOUNT   ATM FEE POS FEE SURCHARGE OTHER
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____
0123456788  1122334455667777 07/05 10:33:41 92.00          2.00

COUNTY TOTAL       _____ _____ _____ _____ _____
                    0.00  0.00  2.00   0.00

AGENCY TOTAL       _____ _____ _____ _____ _____
                    906.95  181.05  13,598.86  11.52
```

Figure 4.4-1 Monthly Transaction Fee Report

4.4.2 Goal: Access to TANF/Cash Benefits

The State intends to make access to TANF/Cash benefits as convenient as possible with minimal cost to the State and cardholders. The State expects TANF/Cash access sites of no fewer than the number reflected in Appendix A-17 POS Locations by County and at a comparable cost to the fees further explained below in 4.4.2.3.

Objectives:

FIS will provide cash access for West Virginia EBT clients through ATM networks and commercial POS terminals using existing networks, and will work with our large client base to expand locations in all demographical locations. We have reviewed Appendix A-17, *POS Locations*, and understand the State's cash access standards. We will use a strategy of combining data warehousing and geographic mapping to ensure that there is sufficient dispersion of cash access and that all West Virginia clients can access their cash benefits either without any cost or at a minimal cost as conveniently as possible.

FIS is the world's largest payment technology company, and due to our industry presence, we work very closely with all major financial networks. As an EFT and EBT processor, FIS processes more than 27 billion transactions every year. Payments are our world – we are the clear industry leader providing support and services to the entire EBT community, including to our EBT vendors, partners and competitors.

An experienced retail team manages our retail cash access effort, and will manage this effort for West Virginia as described in Section 4.4.2.2, *Cash Access Plan Requirements,* below. FIS has developed close, professional relationships with all of the large retail chains and TPPs that support retailers throughout the country. FIS will use this relationship to monitor and maintain adequate cash access outlets.

4.4.2.1 Cash Access Plan

The Vendor should provide and maintain a Cash Access Plan based on its analysis of available cash issuance locations that will meet the cash distribution needs of the State. A preliminary Cash Access Plan should be included in the Vendors response to this RFP with the Vendor agreeing to provide a detailed plan within the first 60 days following the contract award.

A preliminary *Cash Access Plan*, is provided as Appendix D. The final *Cash Access Plan,* which will fully describe FIS' analysis of the cash distribution needs of the State will be developed more comprehensively and provided to West Virginia according to the schedule on the approved Project Work Plan.

4.4.2.2 Cash Access Plan Requirements

The Vendor's Cash Access Plan should identify the total number of cash access points available in each county by type of access (e.g., ATM, full cash back retail POS, etc.). The Vendor is responsible for any fees to be paid to encourage participation of cash issuance sites other than ATMs. No additional fees will be paid by the State for cash issuance. The State will review access to cash benefits based upon the cash access points measured against the TANF/Cash case load and POS availability for cash back transactions. The Vendor should utilize the POS Locations and WV Works Assistance Groups data found in Appendix A for the development of the Cash Access Plan. The Vendor should also identify participating ATM networks that are QUEST® compliant.

FIS' detailed *Cash Access Plan* will identify the total number of cash access points available in each county by type of access. FIS agrees that the State will not be required to pay any additional fees for cash issuance other than fees assessed when withdrawing cash from an ATM. The *ebt*EDGE System processes and authorizes cash withdrawal transactions originating from ATMs. Our system denies

transactions if the balance of the cash account does not support both the requested withdrawal or transaction and all allowable charges and fees.

Tracking of cash access points is a core component of the FIS service offerings as FIS is a provider of POS terminals and services to a variety of retail vendors. In addition, FIS owns and manages the NYCE Payments Network, LLC (NYCE Network). FIS' broad capabilities and direct ownership/management of PIN networks provide a strong foundation for expanding strategic and tactical solutions to consumers and their cash access needs. As a result of FIS' NYCE ATM Network, West Virginia's EBT cardholders would be able to access their cash benefits at existing NYCE Network ATMs.

Leveraging our many contracts with vendors and management of the ATM network, FIS can easily identify all cash access points throughout the State. Using the FIS Merchant Management System (MMS), FIS tracks retailer locations and transaction activity by location including pertinent information on all FNS-approved retailers, including the retailer's FNS number.

FIS is the only EBT vendor that is fully interoperable with the major TPPs. FIS maintains a monthly log of third-party retailer transactions and provides an accounting to the TPPs of retailers who provided cash to clients and the amount to be reimbursed. This process allows us to identify retailers providing cash back.

In completing the FIS Cash Access Plan and ensuring the cash access locations are available, FIS will leverage all of our data sources including the cash access points identified by the State within this RFP. The FIS System continually updates the retailer database as transaction processing information is received. This systematic approach ensures that all location information is up-to-date and accurate.

Financial Networks

FIS is differentiated from other EBT processing companies in that FIS provides a wide array of financial/payment products and services, beyond EBT, to government, utilities, insurance, financial institutions, retailers, alternative financial services providers and other markets globally. As it relates to cash access, FIS is further differentiated by our ownership of the NYCE Network. In addition, we operate, manage and/or provide software technology for other branded networks including Pulse, Star, NETS, CU24, CO-OP and portions of the Visa and MasterCard platforms.

In addition, FIS supports full interoperability for cash access throughout the country. Because FIS is the only contractor with a fully interoperable EBT Gateway, all the EBT BINs are already loaded into the EBT host system.

Processor Agreements, Interoperability and Controls

FIS will ensure EBT processor agreements are in place with each network servicing West Virginia clients for cash access at the highest level possible. The major TPPs, such as WorldPay and First Data, and ATM networks such as STAR and NYCE already have a connection to FIS' EBT Gateway. We will leverage our current processing relationships, along with knowledge of the retail community, to ensure that participation in cash issuance in West Virginia is at a maximum level. FIS' solid EBT customer base and the role FIS plays in the national EBT network will greatly benefit the State of West Virginia.

ATM networks agreeing to support *QUEST® Operating Rules* must sign an agreement, and as specified within the *QUEST® Operating Rules*, all ATMs and all merchants displaying other brand marks will display the QUEST mark on or near each terminal or ATM informing cardholders that their EBT cards will be honored at that location.

Each TPP that supports retailers providing cash must sign a QUEST® Processor Agreement governed by the *QUEST® Operating Rules*. By signing the *FIS Quest Processor Agreement*, the processor agrees to comply with the Operating Rules and the regulations of the FNS.

4.4.2.3 POS and ATM Cash Access Transactions and Fees

The Vendor should allow unlimited free POS access to Cash Cardholders to access their benefits and three (3) or more free ATM cash withdrawals per month. The Vendor should indicate whether it proposes to charge a transaction fee after the three (3) free per month ATM transactions, ~~and if so, the amount of the proposed transaction fee~~.

Currently the State is billed for the cost of providing cardholders with two (2) transactions. The State is seeking the same or lower fees for this service. Vendor should agree to provide cardholders with three (3) or more Cash withdrawal transactions at no charge to the cardholder when additional cash programs are added (TANF supportive service payments, LIEAP, and School Clothing Allowance) and are issued via EBT to the cardholder. The Vendor should complete Exhibit A: Cost Worksheets, Schedule N with the recognition that the current fee structure is $1.00 to the cardholder after the first two (2) transactions and $.40 to the DHHR for the first two (2) transactions, with surcharges being the responsibility of the cardholder. No cost data is to be submitted within the technical proposal. Refer to Appendix A for historical data for TANF/Cash transactions.

Note: The requirement language was modified as reflected above to provide clarification in Addendum Number 5, *issued on October 3, 2016.*

Cash Access from POS Terminals

FIS agrees that Cash cardholders will have unlimited free access to cash transactions which includes: cash purchase, cash purchase with cash back, and cash withdrawal at a Point-of-Sale (POS) device. These POS cash transactions will not incur a transaction fee to the cardholder's account.

Cash Access Using ATMs

FIS agrees to honor the current (same) fee structure in place today for ATM cash withdrawals while increasing the number of cash withdrawal transactions per month from two (2) to three (3) at no charge to the cardholder per the State's request.

Please refer to Attachment C, *Cost Worksheets*, for the amount of the transaction fee after the three (3) free per month ATM transactions.

4.4.2.4 Other Cash Only Transactions and Surcharges

The Vendor should agree that all other cash only transactions and surcharges shall be at the cardholder's expense. Additionally, the Vendor should describe cost strategies for providing adequate cash access that are within the threshold of the fee structure provided in 4.4.2.3.

FIS agrees that all other cash only transactions and surcharges will be at the cardholder's expense. If awarded the West Virginia EBT Services Contract, FIS will work to increase cash access and surcharge-free cash access by undertaking, among other strategies, the following activities:

Promote Direct Deposit of Cash Benefits

If the county offers direct deposit services and the EBT cardholder has a bank account, EBT cardholders can receive their cash benefits using direct deposit. Cardholders can be overwhelmed by the enrollment process and easily overlook this option. FIS can develop promotional materials explaining the advantages

of having their cash benefits deposited directly into their bank accounts that will then allow them surcharge-free access to their benefits.

Training Materials

FIS will work with the State to develop training materials which will educate EBT cardholders where to access surcharge-free cash access locations. Figure 4.4-2 provides a sample illustration of posters that FIS will develop with the State to display in the local county offices, encouraging cardholders to use surcharge-free ATMs.

Figure 4.4-2 Sample Surcharge-Free ATM Locations Poster

Communicating to EBT Cardholders

EBT cardholders can search for cash access locations and ATMs using the *ebt*EDGE Cardholder Website or FIS' mobile device solution if they have Internet capability. FIS can develop a message which will display whenever cardholders access location information, reminding cardholders to check for surcharge-free cash access locations and use retailer locations at the point of sale to avoid surcharges.

In summary, FIS' broader presence, focus, capabilities, and innovations in the global payments market will provide an opportunity for the State of West Virginia to evolve and grow services provided within the State's EBT program. We are committed to working with our state clients to increase awareness and education regarding the needs of citizens within their own State.

4.4.3 Goal: Child Care EBT Payment to the Parent System

The State is seeking a Child Care EBT program which is a Payment to the Parent system.
Objectives:

FIS is excited by the opportunity to offer the State of West Virginia our Parent Pays Provider Child Care EBT solution. Prior experience with services similar to those requested by the State of West Virginia provides FIS with exceptional insight to help you achieve your Child Care EBT program goals.

Child Care Experience

FIS has been at the forefront of Child Care EBT, developing and implementing the first "Parent Pays Provider" program in the State of Utah in 2001. The Kansas State of Social and Rehabilitation Services (DSRS), seeing the value and efficiencies in this model of Child Care, implemented a similar program with FIS in 2006. Most recently, FIS has been contracted by the State of Wisconsin DCF to develop an enhanced version of the "Parent Pays Provider" model, with a go live date of October, 2016.

In support of these Child Care programs, FIS:

- Developed and tested Child Care system enhancements.
- Completed certification work on interface files between FIS and the State.
- Developed new reports and batch file records.
- Provided training and training materials to clients, providers, and State staff.

FIS' Parent Pays Provider model utilizes the same environment as described throughout the FIS proposal for EBT services. Enabling a Child Care EBT program for the State is made easy through this shared environment and allows FIS and the State to focus on the specific rules and functionality required for West Virginia to implement their Child Care policies as part of EBT.

FIS can support several options that will support West Virginia's Child Care program business rules with regard to benefit issuance and provider type. These include:

Table 4.4-1 West Virginia Child Care Program Options

Option	Description	Value
Option 1 Open Payment	Enables cardholder's (i.e., parent/custodian) discretion to use their Child Care benefit at any provider location authorized by the State.	The State of Kansas selected the Open Payment option to allow, the State to manage the allocated funds; while granting the cardholder greater flexibility when selecting and arranging Child Care services. The Open Payment option allows cardholders to change Child Care Providers when needed, for example when their Child Care provider is ill or not available, an alternate Child Care Provider can easily be selected from the State's authorized list of providers, eliminating the need for the cardholder to obtain permission from the State and there is no impact to the allocation of funds from the States perspective. FIS will provide data that allows the State to track where the cardholder has taken the child for services to support the management and oversight of the use of funds.
Option 2 Tiered Providers	Supports program rules that divide Child Care providers into tiers of service based on size, location, level of staff training, insurance coverage, etc. (i.e., in-home providers caring for 1 or 2 children would be in a lower tier than a corporate-owned care facility caring for 80 children). States with provider tiers typically allocate benefits based on the specific provider tiers.	The Tiered Providers option, selected by the State of Utah, allows the State to retain full management of the funds. Paying different rates to different providers depending on the type and quality of care provided. Parents select providers within an assigned tier for each child. Should a provider location close, the parent selects another provider within that same provider tier category without needing to return to the State for approval or funds allocation. However, if the parent elects to select a provider within a different tier, they must obtain approval from the State. The State will then re-allocate funds to the selected provider. This option prevents cardholders from signing up for a full-service/fully-licensed provider when, in reality, they are using a lower-cost care provider.
Option 3 Directed Provider	Supports program rules whereby benefits are issued for a specific child to be cared for at a specific authorized provider. Each child within a family may have a different provider based on age, time of care etc. The State will authorize benefits and allocate funds to the parent based on the selected provider(s) for each child.	The Director Provider option implemented in the State of Wisconsin allows the State to establish guidelines such as the age of the child, type of care, the allotted time of care needed, etc., for determining the Child Care facility. If there is a need for the parent to select an alternate provider on a temporary or permanent basis, the parent must return to the State to select an alternate provider. This option enables the State to have the highest level of management over how issued benefits are allocated and utilized.

When the State decides to implement a Child Care program in the future, FIS suggests and will support conducting multiple Joint Application Design (JAD) sessions with the State prior to finalizing the requirements and design. The JAD sessions will result in a comprehensive Requirements Document that will serve as the foundation for the project. During the JAD sessions, FIS will share lessons learned from developing and implementing our three (3) Child Care Options with our State clients. Understanding the choices made by other States and how the choices impacted the stakeholders may prove to be very beneficial to the State of West Virginia with selecting the right Child Care option.

Once all requirements are determined for the West Virginia Child Care payments program, FIS will provide and deliver the full scope of services to meet the needs of all child care stakeholders including the child care providers, the parents and/or caregivers, and the State's agency staff.

4.4.3.1 Child Care Payments

The Vendor should agree to treat Child Care payments as cash transactions debited from the approved household's Child Care account using DHHR supplied POS equipment or POS enabled to accept the State's Child Care payments. The Vendor should agree to supply the POS or the payment load to approved Child Care providers, with State paying for four (4) Child Care payments per month. The Vendor should describe its strategy for restricting the Child Care funds at only State approved Child Care providers. Any additional charges should be incurred by the Child Care Provider.

FIS is one of the largest point-of-sale (POS) terminal deployment, support, and transaction-acquiring companies serving government and has been in this business since 1992. Our terminals are driven by software developed and maintained by FIS. In addition, the software used to route, acquire and approve transactions is developed and maintained by FIS.

Our Payment to Parent application has been in production since 2002. This software load is similar to the SNAP/Cash POS software load that FIS developed and has been using to support EBT projects and process EBT magnetic swipe transactions for over 20 years.

The FIS propriety POS software load for Child Care providers supports balance inquiries and debits from the cardholder's Child Care benefit account. In addition, as currently deployed for existing states, the terminals support cash withdrawal (transfer) transactions to provide cardholders the option of paying any co-pay amounts from their EBT cash benefits.

The table below lists the types of transactions that can be performed using the terminals deployed at the State's authorized Child Care provider sites.

Table 4.4-2 Child Care Provider POS Device Transaction Functions

Type of Function	Type of Transaction	
Financial Transactions	• Child Care payment	• Balance inquiry
	• Void last transaction(s)	• Manually-keyed transactions
	• Transaction reversal	• Transaction denial message (printed in red)

Table 4.4-2 Child Care Provider POS Device Transaction Functions		
Type of Function	Type of Transaction	
Administrative Functions	• Training mode • Clerk log-on • Clerk log-off • Device/clerk totals • Settlement/close out • Store totals-previous day • Store totals-current day	• Business totals-previous day • Business totals-current day • Add clerk/supervisor • Remove clerk/supervisor • Change password • Download device • Communications test
Receipt Functions	• Print receipt	• Reprint receipt

The POS device will be connected to an active telephone line that is installed, owned and maintained by the licensed Child Care provider under agreement with FIS.

A receipt will be printed for every transaction entered, whether completed or not and whether the transaction is approved or denied. As shown in Figure 4.4-3, the receipt will contain:

- Terminal ID number
- Provider's name and location
- Terminal-generated transaction sequence number
- Transaction date and time
- Truncated Cardholder PAN
- Clerk ID
- Transaction type
- Transaction amount
- Transaction result

For privacy, the cardholder's available balance for Child Care Assistance will not be shown on the Child Care payment receipt, nor will the provider be able to see this information on the POS.

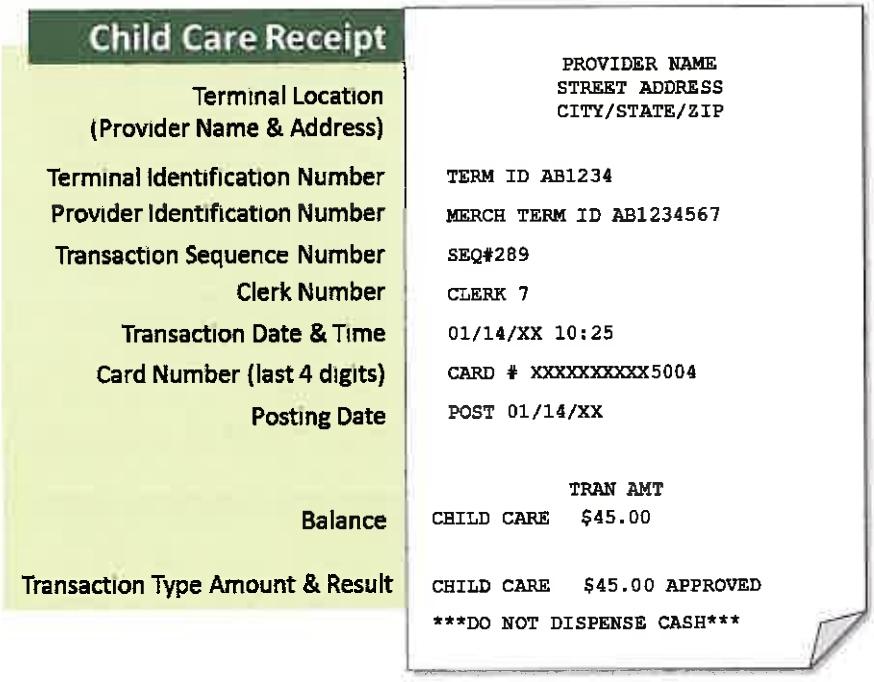


Figure 4.4-3 EBT Child Care Payment Receipt

POS Balance

Child Care assistance transaction receipts printed by the provider upon completion of a Child Care payment do not detail the Child Care cardholder's available balance for privacy reasons. However, the POS terminals installed in the Child Care Providers business do have balance inquiry functionality. The Child Care cardholder can complete a Balance Inquiry transaction on the POS terminal at the Child Care provider's location. The Child Care client will select 'Balance Inquiry' on the terminal screen, swipe their card and enter their PIN to view and print a receipt of their current balance.

Child Care Payments Using the IVR and the Cardholder Portal

In addition to providing swipe-card POS terminals to Child Care providers who select that option, FIS offers cardholders the ability to initiate Child Care payments via the IVR and the Cardholder Portal. This choice of payment methods offers the flexibility that busy cardholders need. While a POS device at the provider location is a great convenience, many cardholders prefer to make a payment through the IVR or web at a time more convenient and less busy than when they are dropping off or picking up children.

Cardholders calling the toll-free Customer Service number will find it easy to use. FIS has created well-accepted IVR prompts and functions for cardholders in numerous online electronic benefit programs. We have made the IVR payment process quick and easy for cardholders, who follow clear prompts to enter the information necessary to complete the transaction: card number, PIN, the provider's ID number, and the transaction amount. Upon verification of the information, an approval number is given to the cardholder as proof of a successful transaction.

Cardholders with access to the Internet, including access via mobile devices, have the opportunity to transfer Child Care funds through the Cardholder Portal. Cardholders can safely and easily pay their Child Care provider using the Child Care Payment Transfer functionality.

Child Care Provider Fee Responsibilities

All payment transactions, whether through the IVR, web, or POS, are free of charge to cardholders and providers. All additional charges, including providing access to the IVR or the web, will be the responsibility of the Child Care Provider.

Restricting the Child Care Funds to Only State-Approved Child Care Providers

FIS will maintain a database of authorized West Virginia Child Care providers using data supplied by the State. Child Care providers are entered and maintained in the FIS Merchant Management System (MMS). This is the same system used to manage EBT-only retailer information for all of our state customers. All subsequent contract activity is monitored using this database. FIS uses the MMS to ensure compliance and provide effective management of this critical function in the overall system of benefits distribution.

FIS will process the daily file, containing provider identifiers and contact information, supplied by the State to update the MMS with any additions, deletions or changes to authorized West Virginia Child Care providers. Any provider updates, additions, or deactivations are effective immediately upon successful completion of processing of the file. Except for banking and tax identifier information, FIS will not make changes to provider data transmitted by the State.

FIS has a proven record of successfully managing providers for Child Care programs. We will work with the State to establish a transport mechanism for exchanging files. In particular, FIS will receive a file that contains information on authorized providers from the State. This file contains information on newly-authorized Child Care providers as well as information on updates to existing provider information including possible deactivations. When FIS receives a new Child Care provider authorization, a new record on the provider is written to the FIS database. FIS processes the file according to a schedule agreed upon with the State.

4.4.3.2 Transaction Fees and Administrative Functionality

The Vendor should propose the transaction fees for the Child Care Provider transactions conducted by the cardholder and any transaction fees to be incurred by the Child Care Providers. The Vendor should detail its EBT Administrative system approach for implementing a Child Care system which includes the EBT system capabilities for reporting, tracking and maintaining the Child Care account at the household and individual child level and the payment process based upon the Child Care provider levels to ensure that Child Care is provided at the State's approved provider type.

As stated above, all payment transactions, whether through the IVR, web, or POS, are free of charge to cardholders and providers.

Administrative System for the Child Care Program

The FIS *ebt*EDGE System can receive and process West Virginia's Child Care benefit authorization via batch file transmissions and real-time processing using *web*ADMIN or Web Services. All transactions received via *web*ADMIN or Web Services will be immediately reflected in the FIS database, with benefit availability occurring based on the Availability date and time provided by the State. Benefits can be

immediately available or in the near future. Benefits received by batch will be processed when received, applied to the FIS system, and immediately reflected in the cardholder's account. Benefit availability is again based on the Availability date and time provided by the State.

The application of benefits to the FIS system via either batch, *web*ADMIN or Web Services, contains demographic information about the case the benefits are issued to, the amount of benefits issued, and the provider where the benefits are authorized to be used. FIS stores this information in our Authorization database. When payment transfers are requested, FIS validates that the transfer of payments can only be to the specified provider(s) for up to the amount available to that cardholder allowed at that provider.

Administrative Terminal

The FIS *ebt*EDGE System offers the most comprehensive and innovative administrative terminal options in the industry. Currently, the *ebt*EDGE System offers our customers these administrative solutions to connect to the EBT database:

- *web*ADMIN, a browser-based administrative terminal
- Web Services (SOAP [Simple Object Access Protocol])

The FIS client Customer Service Center also uses the Administrative Function to support cardholder and provider inquiries, as well as to change the status for lost, stolen, or damaged client cards. Online access or file transmissions of EBT transaction and settlement reports are also included in the Administrative Function.

Other EBT services include providing:

- Call centers with up to 24/7 toll-free customer service for cardholders, providers, and State staff
- Project management activities, including overall performance and contract compliance
- Provider management, including maintenance and training
- Client, State, and county office training materials

Payment Process

FIS will manage the benefit authorizations connected with each case and will ensure clients can only use authorized benefits at the approved level of provider. Clients can initiate payments from one of three available methods:

- IVR: Automated Voice Response unit over the phone
- Web: Payments via Cardholder Portal
- POS: Point of Sale device

The cardholder can use one of the above payment methods to initiate the payment transfer. The cardholder will enter their card number, provider's ID, amount to transfer, and then confirm the transfer with their PIN. Once the information has been verified, an approval number is returned to the cardholder. Multiple consecutive transfers can be made to the different providers via these payment methods.

As cardholders perform a payment transaction, the transaction is checked against the provider database to verify that only an authorized provider is allowed to receive a payment. Any transaction for a provider

that is not in the database will be immediately rejected and a message returned to the cardholder. All payment transactions require a positive confirmation from the FIS Authorization Platform in order to be completed. Since the FIS Authorization Platform is an online real-time system, all balances are accurate and up to date at all times. All transactions are validated against the appropriate balance depending on the options that State selects:

- Open payment (cardholder can pay any authorized provider)
- Tiered providers (providers are divided into tiers of service being provided and benefits can be issued to specific tiers)
- Directed provider (benefits are issued to a specific provider)

This function of checking the balance prior to authorizing the transaction ensures that the FIS system will not allow a transaction that exceeds the total available balance.

Since the cardholder is in control of the payment process, the cardholder can choose whether to pay the full amount or a partial amount of the payment to the provider.

Tracking and Reporting Child Care Accounts

FIS maintains a clear audit trail of all transactions to ensure the system is balanced and reconciled on a daily basis. The FIS *ebt*EDGE System logs each financial transaction and records an offsetting debit to the cardholder's account and credit to the provider. The system continually maintains the current balance in the cardholder's account and the amount to be settled with the provider. The FIS *ebt*EDGE System never allows a cardholder's account to contain a negative balance. The FIS *ebt*EDGE System also maintains the original benefit authorization amount so the cardholder's balance can never exceed this amount.

FIS can provide the following files to assist the State with monitoring Child Care program benefit issuance and payments.

Monthly Child Care Provider Payment List File

FIS can provide the State with a monthly electronic data file that lists the case numbers of Child Care subsidy recipients who made payments to Child Care providers during a given month. FIS will work with the State to ensure that the data file includes all the information elements needed. FIS will be happy to discuss putting this type of monthly file or report on the *ebt*EDGE Agency Portal for review by any authorized State user.

Monthly List of Ending Balances File

FIS can provide the State with a monthly electronic data file that lists the case numbers of Child Care subsidy recipients who have a remaining balance at the end of the month. FIS will work with the State to determine the threshold dollar amount of the remaining balance, for purposes of producing the monthly file. For example, the monthly file could list all cases that had an unspent Child Care assistance balance greater than $500 at the end of each month. The appropriate threshold level will have to take into account the amount of staff time and other State resources that will be used to follow-up on those cases with a relatively high unspent balance.

History Extract File

FIS will provide the State with the Daily History Extract file that contains all financial transactions impacting benefit authorizations on the FIS database. The file will consist of a header record followed by multiple detail records, followed by a trailer record, and ending with program summary records. Each transaction against a given benefit for the reporting category, such as cardholder-initiated transactions, adjustments, or aged benefits, will be detailed. An update type field will indicate whether the update is a debit (withdrawal) or a credit (addition) to the benefit. Balance inquiries and rejected transactions are not included, as they do not affect the benefit authorization. The program summary records state the outstanding liability for authorizations by benefit type on our EBT database.

Provider Status File

FIS will provide the State with the Daily Provider Status file that contains all authorized Child Care providers and their current status on the FIS database. The file will consist of a header record followed by multiple detail records, followed by a trailer record, and ending with program summary records.

4.5 WIC-Specific Goals

4.5.1 Goal: WIC Database Management

The Vendor should develop and maintain a WIC database management (eWIC) system to validate those WIC transactions originating at authorized merchant locations and to manage all food benefits issued to WIC participants by the Crossroads system.

Objectives:

The government-owned and FIS Team-built WIC Direct System was conceived, designed, and built in a tight collaboration with USDA-FNS, the Kentucky WIC Program, and representatives of the grocer community. Together, this team crafted and verified the system to reflect the best thinking of not only system and payment processing professionals, but also the WIC state agency, the WIC national office, and a multitude of industry stakeholders, many of whom were from the WIC retailer community. It is not coincidental that the national initiatives to develop operating, implementation, and testing/certification standards for WIC EBT happened concurrently with the construction of the WIC Direct System. Much of this work was the result of needs identified during the process, and often, WIC Direct was the test bed to validate the solutions.

West Virginia was the first state to utilize WIC Direct after its initial implementation in Kentucky. The FIS Team's creativity and flexibility allowed West Virginia to initially implement WIC Direct with its legacy WIC MIS, STORC, before Crossroads was ready. The subsequent integration between WIC Direct and Crossroads was the first project to implement a standards-based interface between a WIC EBT and WIC MIS system. The FIS Team and WIC Direct have continued to evolve as its use has expanded to other states, resulting in numerous improvements for West Virginia. Most notably, West Virginia has been able to utilize Data Direct, our flagship ad hoc reporting engine, that can be used to analyze WIC EBT data generated by WIC Direct.

The FIS Team continues to enhance and improve WIC Direct, keeping it current with changing technology and needs. The WIC Direct system reflects the most up-to-date WIC EBT technology consistent with current USDA-FNS policies and expectations regarding rules, standards, and technologies. Further, because it is the government's system, it will continue to evolve as operational EBT systems develop and adjustments are made. West Virginia will benefit from this continuous progression.

Continuous Enhancement

The FIS Team maintains only one productive version of WIC Direct. All customers use this single version of the software, although each has a separate instance supporting their productive environments. Either because of change orders from existing customers or RFP requirements from new customers, the FIS Team is continually enhancing the WIC Direct platform with new features or functions. Because the FIS Team maintains only one version of WIC Direct, and all of these enhancements are ultimately funded through government grants, the FIS Team makes new features and functions available to all customers as they become available. There is no additional charge for these enhancements because the same software benefits multiple customers. Generally, these enhancements are configurable options and do not requirement a commitment from each state; however, West Virginia can be assured of receiving a living product; one that grows and evolves over time.

Solution Specific

WIC Direct was built for WIC EBT. Its inception proved to be a leading edge laboratory for how WIC EBT should work. WIC Direct is not an add-on or an enhancement to an existing EBT or payments solution. Instead, it was designed and architected as a stand-alone product solely to meet the needs of WIC benefit distribution. Consequently, it is compliant with the standards for WIC EBT and supports program policy and regulation specific to WIC EBT and benefit redemption. Further, because it was intended from the beginning to be a transferrable platform, it was built using industry-standard and readily available technology. It is server-based, uses a Windows operating environment, SQL database infrastructure, .NET development platforms, and C# programming.

Interfacing with Crossroads

The FIS Team understands that West Virginia requires that the selected WIC EBT system interface with Crossroads according to the interface specifications already supported by Crossroads. WIC Direct already interfaces with Crossroads according to these specifications. The FIS Team also understands that Crossroads will continue to be enhanced and improved by the Crossroads User Group and the enhancement contractor, and recognizes that our responsibility for support of Crossroads is ongoing. In order to support Crossroads enhancements, the FIS Team maintains a development version of WIC Direct that is "always-on" throughout the life cycle of the project, allowing the Crossroads User Group to test their interface functions during the development cycle against a real version of WIC Direct according to their schedule. The development and testing process is greatly simplified because feedback is instantaneous. The FIS Team maintains the development environment throughout the entire project life cycle as a way for user group's developers to validate and regression test any systems changes that are made. And of course, FIS Team technical staff is available to help in the event any technical issues are uncovered.

Working with Third Parties

WIC Direct has been built with an underlying set of function calls using service oriented architecture (SOA) that easily enables function and services to be invoked from remote platforms. The FIS Team is quickly able to tailor the solution to meet the demands of its customers and has the technical expertise to provide sound guidance as to the best approach. The FIS Team has made external interfaces with WIC Direct easy and simple to build and, consequently, is able to increase functionality rapidly through the use of third-party innovations. Examples include call answering systems, help desks, third-party smartphone apps to check account balances, and even third-party WIC EBT payment platforms.

Information Management

A feature of WIC Direct that makes it truly unique in the industry is its approach to information management. A data warehouse, hosted by the FIS Team, is included with each implementation of WIC Direct. This tool, Data Direct, is a repository for much of the data generated by the agency's EBT solution. Data Direct provides views into benefit issuance, benefit redemption, and food utilization that were not previously available. This is an invaluable resource for many of the WIC management processes including program management, food management, retailer management, fraud analysis, financial management and trend forecasting. The data warehouse's business intelligence front end empowers WIC customers with easy-to-use query and analysis tools, and provides customers with on-demand access to data and the capability to turn that data into real and useful information.

The FIS Team is very excited about this innovation that is taking WIC EBT to the next level. With WIC Direct, EBT is now more than just a better way of issuing food benefits; it is an integral component of program management and business process improvement.

Robust Functionality

Most EBT solutions provide a native "Administrative" interface that is useful for querying and managing EBT information. WIC Direct provides a web user interface, the WUI, that can be accessed from any computer with an Internet connection and modern browser functionality. Role-based security inherent in the WUI limits user access to specific feature and function, as controlled by the security administrator.

The WUI is the most powerful WIC EBT administrative interface found in a WIC EBT application. It has extremely robust query functions that allow for viewing transaction data based on a number of filters such as date and time, household or card, or even a WIC retailer ID. The WUI:

- Provides export of transaction data to a spreadsheet for further analysis
- Provides complete access to household account balances and demographic information with access being facilitated by a number of search criteria and filters
- Allows users to view and modify approved products and to set up or modify retailer information

Technical Overview

The FIS Team is proposing that West Virginia continues to use WIC Direct. The FIS Team has successfully implemented this system in several states and, since its installation in West Virginia, we have continued to enhance WIC Direct to meet the changing technology environment and stay current with regulatory requirements. When building WIC Direct, the FIS Team incorporated several overall design goals:

- **High Availability**: Building a system that is available 24 hours a day, seven days a week, 365 days a year, requires fully-redundant componentry, including telecommunications, incorporated into the design. The FIS Team has seamlessly integrated disaster recovery services, including remote hot site processing capabilities as well as automated system monitoring and system health analysis into the solution. Fault tolerance with transparent failover in the event of a component failure has also been incorporated.
- **High Throughput**: Transaction processing demands rapid, sub-second, responses. Database structures used for approving WIC redemptions are isolated from query and reporting applications and tuned for this type of throughput.
- **Expandable**: The FIS Team recognized this was a system operating in a new and evolving industry, and that WIC Direct would need to be able to change. The solution needed a core component for WIC EBT processing, but it also had to be able to evolve as the industry matured. The FIS Team wanted to easily add features and functionality to the core platform without having to continually modify the core, and also recognized that some new functionality might be provided by third parties (ARU/ARU and participant web portals are examples of external components). Consequently, the WIC Direct design incorporates coupled application components, using well-defined interfaces, in order to easily accommodate the product expansion.
- **Ease of Use**: Customers need to be able to access WIC Direct from anywhere, and at any time. To make this possible, the design uses standard security protocols, browser-based functionality, and IP-

based message routing. It does not require the use of tightly bound telecommunications paths that create inflexible access protocols and barriers to system availability.

- **Portable**: The system was designed for use for or by government agencies. Consequently, the underlying technology (operating system, database, etc.) had to be mainstream and commonly available. The FIS Team did not want to incorporate any proprietary third party components into the integral components of the system. WIC Direct can stand alone as a solution for WIC EBT processing.
- **Service Oriented Architecture**: WIC Direct is responsible for certain software services that relate specifically to the enablement of electronic WIC redemption processing and payments to retailers, while the MIS is primarily concerned with the certification of WIC participants and the determination of appropriate food benefits to be issued. In many ways, it does not matter to either system "who is on the other side," provided that each system adheres to a well-defined interface that allows communication between the two systems. While there is an effort by the USDA FNS to standardize the interface between WIC MIS and WIC EBT systems with the WUMEI, there are numerous ways that WIC MIS and WIC EBT systems successfully connect with each other to allow each system to provide the services necessary to achieve its primary function. This philosophy of connected, standardized services is also behind the enterprise architecture that links a federation of different systems that work together to provide a total electronic payment solution for state WIC agencies.

A general understanding of the high-level architecture of WIC Direct and the associated components is helpful in setting a context for the content of the subsequent sections.

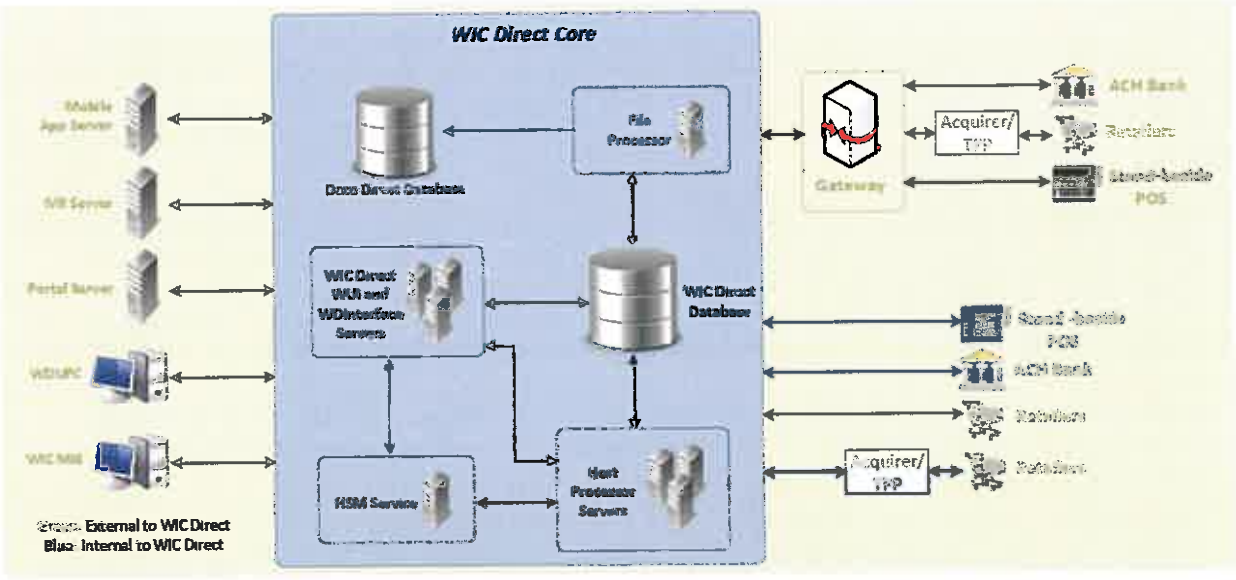


Figure 4.5-1 WIC Direct Architecture

The WIC Direct core system consists of the following high-level system components:

- **Host Processor**: The WIC Direct Host Processor application processes all real-time retail transaction requests. The Host Processor also handles connections directly from retailers providing a "free path" for retailers not choosing to use the services of a third-party processor. The Host Processor handles the standard retail transaction set, including balance inquiries, purchase requests, and reversals.

- **WDInterface**: The WIC Direct Interface (WDInterface) provides the mechanism by which an external system (such as an MIS) communicates with WIC Direct in real time to perform certain activities in WIC Direct or to receive information from WIC Direct. For example, WIC Direct provides a mechanism that allows the issuance of benefits to an account housed in WIC Direct. WDInterface supports multiple interfaces, including the Universal Interface for an MIS to WIC EBT integration. The underlying architecture and tools supporting the WDInterface allows the FIS Team to rapidly customize the interface to meet the unique requirements of customers. The services provided by WIC Direct are referred to as "methods" (this is in keeping with terminology associated with object-oriented programming).
- **HSM Service**: The HSM Service interfaces with supported hardware security modules (HSM). The HSM Service handles all integration with supported HSM APIs and provides an abstraction to other components to easily integrate with the devices.
- **WIC Direct Database**: The WIC Direct Database is the core database running in SQL Server that stores all of the information necessary to process transactions. This database is designed and tuned specifically to support the sub-second response times that are appropriate for real-time transaction processing.
- **WIC Direct WUI**: The WUI is a web-based administrative application that can be used by authorized users to perform certain activities directly within WIC Direct. The WUI is implemented on top of the WDInterface. Any data presented on a page and any updates from a page flow through the WDInterface.
- **Data Direct**: Data Direct is a data warehouse database and engine that is primarily used for reporting. All issuance and redemption transaction detail is loaded into this data repository on a daily basis. Data Direct supports real-time generation of pre-defined reports, as well as self-service access, reporting, and analysis using native data analysis and reporting tools. Data Direct empowers customers to make the most of WIC EBT data to improve the efficiency of WIC program management and enhance the integrity of program delivery.
- **File Processor**: The WIC Direct File Processor is responsible for all batch processing and for processing any file-based interfaces. For example, the File Processor not only processes data that feeds reconciliation reports, but it also creates various files, such as the Food Category/ Subcategory file, whenever necessary.

WIC Direct core applications are built using various Microsoft technologies. WIC Direct server applications run on Windows Server 2012 R2. The server database applications use SQL Server 2012. These platforms are proven and continue to improve with each new release. They provide a cost-effective and robust platform for running WIC Direct.

The WIC Direct Database operates on the Enterprise version of Microsoft's SQL Server database platform and utilizes the AlwaysOn availability groups feature as a way to both increase processing speed and provide robust high availability for the database components. Increased processing speed comes about as a result of the AlwaysOn group's ability to distribute different operations to different servers. For example, AlwaysOn allows the application to send all read operations to a replica database running on a server designed to quickly process read operations, allowing the primary database to focus on transaction processing. Beyond the enhanced performance AlwaysOn provides, it allows you to create full replica databases at both the primary and backup data centers. The system can easily operate on any of the replica databases if the primary database encounters any issues. Furthermore, the FIS Team utilizes a high performance Storage Area Network (SAN) for storage of the database files.

Additionally, the component-based construction of a WIC Direct environment gives the network operations team the ability to quickly, securely, and safely set up and support production environments for multiple clients.

Working in conjunction with WIC Direct, there are a number of other applications and systems that provide specialized services that meet various end-user requirements. These systems adhere to the external system interface requirements for accessing the core services within WIC Direct. The following is an overview of these additional applications:

- **Mobile Application Server**: Third parties may implement mobile applications capable of running on smart phones or other mobile devices that allow cardholders to access account information stored in WIC Direct. WIC Direct provides an interface through the WDInterface that allows the cardholders using these applications to securely access their account information.
- **Interactive Voice Response (ARU) Server**: An ARU provides a first line of communication for a participant outside of the clinic. This feature allows cardholders to automatically access their account information using a telephone without speaking to a live person. WIC Direct provides an interface through the WDInterface that allows the cardholders using the ARU to securely access their account information. This optional component ARU functionality includes:
  - PIN selection/change
  - Balance inquiry
  - Transaction history inquiry
  - Benefit availability inquiry
- **Portal Server**: A web portal allows cardholders and retailers to access account or store information using any web browser (including web browsers running on mobile devices). WIC Direct provides an interface through the WDInterface that allows the cardholders or stores using a web browser to securely access their account or store information.
- **WIC MIS**: The WIC MIS is the state agency's eligibility application responsible for WIC program enrollment and benefit issuance. The WIC MIS must interface to WIC Direct to establish accounts and issue EBT benefits. WIC Direct provides the WDInterface to support the exchange of information with the WIC MIS.
- **WDUPC**: The WIC Direct UPC (WDUPC) is an optional component of the WIC Direct System that may be used for managing the Approved Product List (APL). It is implemented as a Microsoft Access database designed to run on the desktop of the users responsible for managing the APL. Note that West Virginia currently utilizes this optional component.
- **Retailer**: Retailers generically refer to locations where cardholders may redeem their benefits. Retailers send WIC purchases to WIC Direct for approval. A retailer may either connect directly to WIC Direct or utilize the services of a TPP. WIC Direct processes all retail transactions through the Host Processor.
- **Acquirer/TPP**: An acquirer/TPP is an entity that may "acquire" and route WIC EBT transactions from a retailer and provide a consolidated settlement of such transactions.
- **Stand-beside POS**: POS are devices used by retailers who do not have WIC EBT integrated into their existing cash register system. The stand-beside POS application adheres to the WIC industry standard X9.93 specifications and WIC Operating Rules. These terminals will be deployed to the retailers where a third party integrated solution is not available or affordable. The stand-beside POS application has all required features to perform WIC transactions, which includes the following:

- WIC balance inquiry
- WIC purchase
- WIC purchase cancel
- WIC item void
- Totals reporting
- User ID management
- UPC/PLU file management
- UPC/PLU file download automation

- **Retailer Portal**: The Retailer Portal provides a number of functions for WIC stand-beside retailers, some of which include:
  - Retailer self-registration
  - Viewing/updating merchant information
  - Viewing frequently asked questions about processing WIC transactions
  - Viewing deposits
  - Downloading Retailer POS manuals
  - Downloading Retailer POS quick reference guides
- **Cardholder Portal**: The Cardholder Portal is an optional component that provides a number of functions for WIC client cardholders, which includes:
  - Obtaining information on current and/or future benefit availability
  - Viewing details on a number of previous transactions
  - Selecting or changing their PIN (in a properly encrypted format)

In addition to the innovations that have been directly spearheaded by the FIS Team, we also support the development of innovative applications by third parties that benefit the WIC community. By providing open and secure interfaces, the FIS Team is able to easily support creative third parties in the development of applications that may not otherwise have been developed. In particular, the FIS Team has worked with third parties that have developed mobile websites and smart phone applications that allow participants to check their account balance. The FIS Team has also worked with innovative POS providers seeking to develop small footprint solutions that work on mobile devices such as an iPhone. The FIS Team believes that this open approach provides fertile ground for innovation and developments that may not otherwise be possible with a closed system. These applications also provide value to the WIC program through increased service and reduced costs.

Program Integrity

The FIS Team is continuously improving the system, particularly in the area of program integrity. With WIC EBT, fraud and abuse are particularly challenging items. Unlike commercial debit and credit systems where the cardholders are often the target of attempts to steal cardholder account information for the purpose of obtaining cash from the cardholder's account or purchasing high value goods and services, fraud in WIC EBT is often perpetrated by cardholders attempting to sell their card or exchange redeemed items (such as baby formula) for cash. WIC EBT requires a different approach to fraud than that used in

the commercial world. WIC EBT programs cannot prevent a mother from obtaining formula for her baby; however, the Data Direct solution provides users with a comprehensive set of data points that can be mined in order to detect possible fraud and abuse. The State of Kentucky is using Data Direct in conjunction with their Retailer Management System to calculate high risk points based upon possible factors that might indicate fraudulent behavior. The FIS Team has also cooperated with an FNS data study seeking to develop a high risk detection system for WIC similar to the ALERT system used for SNAP. The FIS Team will work with West Virginia to continue finding new and innovative ways to use WIC EBT data to detect fraud and abuse.

The remainder of this section provides additional detail about the key components of WIC Direct that demonstrate how components will serve the needs of the West Virginia WIC program.

Retail Transaction Processing

The FIS Team works closely with retailers, POS system providers, and acquirers to maximize existing commercial transaction processing infrastructure for transmission and processing of WIC EBT transactions. WIC Direct processes transactions in real time to ensure optimum access to WIC EBT benefits for cardholders.

WIC Direct has the functionality to provide the end-to-end processing of retail transactions from multiple acquirers and direct connect locations. This includes accepting the transaction messages from authorized acquirers, authorizing or denying the transaction, providing a timely response to the requestor which includes the necessary data for the POS system to generate a cardholder receipt per the USDA-FNS Technical Implementation Guide (TIG), and logging the relevant data for the transaction to support settlement, reconciliation, reporting, and review requirements.

The FIS Team will support retailers that wish to connect directly to WIC Direct rather than utilize the services of a TPP. Certified retail systems may securely route transactions to WIC Direct using SSL encryption. For such retailers, WIC Direct supports DUKPT as the encryption method for PINs.

- WIC Direct supports the following retail transactions:
- Balance inquiry
- Pre-purchase balance inquiry
- WIC Purchase (with no partial approval)
- Void
- Reversal
- Store and Forward WIC Purchase

The FIS Team will not assess any charges which are borne by the cardholders, TPPs, or direct connect retailers for any WIC EBT transaction.

The response messages for each of the supported transactions provide the data necessary for the POS to print a WIC EBT receipt per the requirements in the TIG. Note that the receipt generated by the POS is actually comprised of data elements which are drawn from the APL, the POS transaction, and the WIC EBT response message, in accordance with the TIG, and includes benefit balance information for those transaction types for which it is applicable.

The POS systems are responsible for truncating PANs as required. This is validated during the USDA-FNS WIC EBT certification process, along with the other receipt requirements as indicated in the TIG. The FIS-provided stand-beside solution prints receipts that meet the requirements of Section 5.5 of the FNS Operating Rules for WIC EBT.

WIC Direct validates every transaction request to ensure that only authorized WIC retailers and cardholders are allowed to perform purchase transactions.

POS systems initiate the redemption process with a pre-purchase balance inquiry transaction. Once WIC Direct receives and validates this transaction, it returns the current benefit balance to the POS that initiated the transaction. The POS uses the information along with the APL to pre-screen that scanned items are eligible for redemption using benefits from the household account.

This requires the following validation points, all of which WIC Direct performs for every transaction:

- Validation of the X9.93 WIC EBT retailer ID
- Validation of the cardholder Primary Account Number (PAN) to ensure that it is a valid, issued PAN
- Failed PIN count does not exceed system maximum
- PIN verification
- Validation that the account is active
- The EBT account has sufficient balance to satisfy the transaction request for purchase and Store and Forward transactions.
- For a purchase transaction, WIC Direct validates that the account holds sufficient balance for the total quantities of food items requested.
- For a Store and Forward (SAF) transaction, WIC Direct validates that there is sufficient balance to satisfy at least part of the transaction request.

When any of the validation criteria fail for a transaction, WIC Direct will deny the transaction with an appropriate error code per the TIG. The error code may be used by the acquirer and/or POS to map the correct response text for the cashier and cardholder displays and/or receipts.

After all items have been scanned and any discounts have been entered, the POS submits a purchase transaction for final approval by WIC Direct. For purchase transactions, WIC Direct requires a valid UPC or PLU for each item submitted for purchase. For each item submitted, WIC Direct performs the following steps to validate that the item is eligible for redemption against the cardholder account:

1. Looks up the item (based on the UPC or PLU) in a database of approved items from the WIC authority (that is, ensure that the item is in the APL).

2. Ensures that the retailer local time for the purchase is between the activation and expiration dates associated with the item.

3. Checks that there is a sufficient balance in the cardholder's account to purchase the item. To do this, WIC Direct retrieves the cardholder balance that is valid based on the local date and time of the retailer by selecting those benefits for which the begin date is less than or equal to the local date and the end date is greater than or equal to the local date.

4. WIC Direct matches the item to the card balance in the following ways:

    a. If the item is not eligible for redemption against the broadband subcategory within the category associated with the item, then the number of benefit units available is the number of benefit units in the account for the category and subcategory associated with the item.

    b. If the item is eligible for redemption against the broadband subcategory within the category, then the number of benefit units available is the sum of the number of benefit units in the account for the category and subcategory associated with the item and the number of benefit units in the account for the category and broadband subcategory.

    c. If the item is eligible for redemption against the broadband subcategory within the category and there are benefits available in both the specific subcategory and broadband subcategory in the account, then WIC Direct will deduct benefits from the specific subcategory before deducting benefits from the broadband subcategory.

    d. All submitted items must have sufficient benefit balances available for redemption in order for the transaction to be approved:

        i. For non-Cash Value Benefit (CVB) items, split tender is not allowed and enforced by the host.

        ii. In accordance with requirements below, for CVB items, split tender is managed by the POS system, where the POS system only includes any partial amounts for the split tender.

5. If all validations pass, then the account balance will be debited immediately upon successful processing of the transaction.

6. If all validations pass, then WIC Direct determines the reimbursement amount for the item based upon the lower of the submitted shelf price for the item or the NTE price set by the WIC agency for the item. Information on items that receive a price adjustment is included in the response to the message. The information includes the specific amount approved for the item.

7. The remaining benefit balance is returned in the response message to facilitate printing of the ending balance on the cardholder's receipt.

At the conclusion of the transaction, WIC Direct computes the net settlement for the transaction by taking the sum of the reimbursement amounts (calculated in step six above) less any discounts. Note that the net settlement amount may not be less than zero. Thus, if the computed amount (after considering discounts) is a negative value, then WIC Direct will set the net settlement amount to $0.00.

The response messages for each of the supported transactions provide the data necessary for the POS to print a WIC EBT receipt per the requirements in the TIG. Note that the receipt generated by the POS is actually comprised of data elements which are drawn from the APL, the POS transaction, and the WIC EBT response message, in accordance with the TIG, and includes benefit balance information for those transaction types for which it is applicable.

This transaction process strictly adheres to the USDA-FNS Operating Rules for WIC EBT processing. Note that WIC Direct will only approve the redemption if all items within the redemption are approved in their entirety.

Approved Product List (APL)

The FIS Team recognizes that the APL is a cornerstone of a WIC EBT system. Please see Section 4.5.2, *Goal: APL File*, for details about how the FIS Team manages, maintains, and processes the APL file.

Invalid Card Read – Key Entered Transactions

Card PANs may be key-entered when the magnetic stripe cannot be read either due to a damaged magnetic stripe or faulty equipment. POS systems indicate the card entry method using the Point of Service Data Code data element, and can either be magnetic stripe read or key-entered. WIC Direct will process transactions with either magnetic stripe read or keyed account numbers. The WIC EBT retailer is responsible for ensuring that the WIC EBT card is present for any transaction where the card PAN is manually keyed.

All transactions require entry and validation of the cardholder PIN, regardless of the entry method. WIC Direct will deny any transaction which does not include PIN data.

Manually-entered PANs may indicate either fraudulent activity or malfunctioning equipment. Analysis of the reported data can be used to determine which is the case, and an active review of the data can help to determine if issues are occasional (incidental), commonly occur for sets of cards (card quality problem or fraudulent activity), or persistent at a given device (equipment malfunction or fraudulent activity if occurring frequently, or fraudulent activity if occurring at only certain times of the day). Through careful review of the data, a user may be able to determine the root cause of the issue. Should a cardholder report a problem swiping their card due to defective equipment at a retailer site, examination of reports should help determine a resolution for the issue. If all transactions at a particular site are manually entered, there may be a problem with the terminal at that location. If manually-entered transactions are performed only during certain times of the day, this could be an indication of fraudulent activity or improper clerk training. The method of card entry is always logged for any transaction, and thus available for reporting. WIC Direct tracks key-entered transactions by WIC retailer, WIC retailer address, device (terminal) number or ID number, date and time, WIC retailer number and card number.

The stand-beside POS device may be configured to prevent manually-keyed PANs for a retailer.

Store and Forward

WIC Direct supports store and forward transactions to facilitate WIC EBT payments when the retailer is offline to the host. A store and forward transaction is stored electronically with an encrypted PIN by a POS terminal operator when the POS terminal is unable to communicate with the EBT host. The transaction is later forwarded to the EBT host when communications are restored. All store and forward transactions are made at the retailer's option, at the retailer's risk, and will be conducted in accordance with the FNS Operating Rules. If the SAF is submitted after the benefits have expired, the SAF will be declined, preventing store and forward transactions from being used to access future month benefits.

Split Tender

For CVB items, split tender is managed by the POS system, where the POS system only includes any partial amounts for the split tender. For non-CVB items, split tender is not allowed and enforced by the host.

Mixed Basket

Support of mixed basket transactions and the associated transaction flows and requirements are not a host function. Mixed basket functionality is a requirement of all newly-developed, integrated retail systems and is validated during the certification process. Also validated during system certification is the ability of the cardholder to confirm WIC EBT purchases, pay remaining balances with alternate forms of payment (also referred to as split tender), and remove food items from the transaction, if needed. The order of tendering is also validated.

Stand-beside devices are not designed to support mixed basket transactions as the purpose of a stand-beside device is to only allow purchase and payment of WIC EBT items for a WIC EBT transaction. This is the expected behavior and is in full compliance with USDA-FNS expectations.

Discounts and Coupons

WIC Direct processes discounts and coupons as submitted in the Amounts, Additional field of the incoming purchase message. Such discounts and coupons shall be applied to the purchase transaction prior to the cardholder accepting the WIC transaction. WIC Direct also accommodates for store/loyalty shopping cards as defined in the USDA-FNS EBT Operating Rules. Coupons and discounts are applied in the same order as the mixed basket. The USDA-FNS Operating Rules and TIG provide a fair amount of flexibility for the design of retail systems and allow systems to either net or not net discounts and coupons. When a system 'nets' the discount or coupon for an item, the submitted price of the item reflects the discount 'netted' from the original price. When systems do not 'net', the original price of the item is submitted, and discounts/coupons are included in the Amounts, Additional field. Either method is allowed at the retailer's option in accordance with USDA-FNS Operating Rules and the TIG.

Buy One Get One Free discounts, or, any discount which results in an WIC EBT item being "free" or "better than free" should not be submitted by the POS system to WIC Direct such that the cardholder's balance is not decremented for the item. This function is not a host function. Instead, the POS must affect this, and it is validated during certification of the POS system. This ensures that the benefit of a quantity discount (for example, buy one, get one free) will be given to the WIC cardholder.

Compliance Buys

WIC Direct supports the issuance of cards, including set up and maintenance, testing WIC retailer systems, training WIC retailer staff, and for West Virginia staff or designees, conducting compliance checks at WIC retailer locations. WIC Direct identifies whether an electronic benefit account (EBA) is a training, testing, compliance, or educational account based upon the type of account associated with the card. Note that testing and training cards may follow a particular numbering scheme that allows for direct identification of the card as testing or training. Compliance cards and accounts are only identifiable as compliance cards and accounts by authorized individuals (retailers will not be able to detect a compliance buy based on the card).

Interface with Crossroads

Successful WIC EBT implementations require integration with the WIC MIS. WIC Direct, through the WDInterface, provides a full-featured Universal Interface compliant mechanism for allowing integration from a WIC MIS.

WIC Direct maintains the EBT account structure. A high level overview of the elements of the account structure is provided in the following:

- Within WIC Direct, several structures are associated directly with the internal unique EBT account number. Household information, cardholders, and benefits are all associated with the internal EBT account number.
- Household account records contain demographic information, as well as flags that indicate if the household is an educational or compliance account.
- Cardholder records contain demographic information and a flag indicating the type of cardholder, such as primary, secondary, or proxy. Cardholder records also link to the particular card record associated with the cardholder.
- Card records contain information about the current number of failed PIN attempts since the last successful PIN entry, as well as the date and time of the last failed PIN attempt. Additionally, card records contain the card status, including any recorded reason for a card deactivation or replacement.
- Benefit records are linked directly to the household account via the EBT account number. Benefit records contain the Category/Subcategory association, as well as the benefit availability dates. When benefits are issued, a record containing the unique benefit identifier, benefit quantity, issuance type (for example, credit or debit), and trace number is logged.

WIC Direct also meets all standard requirements for the maintenance of the EBT account structure.

- All benefit balances are accurately maintained. WIC Direct is balanced on a nightly basis by comparing current benefits to benefit issuances and redemptions. Any imbalances found are immediately reported via an email notification. WIC Direct also supplies this information using online reports within the WUI.
- All benefits accessed by cardholders are drawn from the appropriate Category/Subcategory. WIC Direct maintains the complex relationships between products and their assigned Category/Subcategory. When WIC Direct receives a redemption, the system cross references the card number to the appropriate EBT account number and pulls the appropriate benefit records for the account that matches the category and subcategory (or the broadband subcategory) of the UPC.
- No benefit accounts are overdrawn. When WIC Direct processes redemptions, WIC Direct verifies that the available benefit balance equals or exceeds the amount required for the redemption. WIC Direct only approves redemptions when the benefit account meets this requirement.

In general, the WIC MIS is the master of WIC EBT account related data. Utilizing Universal Interface compliant functions, the WIC MIS can:

- Create/update electronic benefit accounts identified by the state assigned account ID.
- Associate cards and cardholders with an account.
- Update card status and cardholder demographic information.
- Replace cards.
- Issue current and future month benefits along with a unique benefit authorization number.
- Adjust existing current and future month benefits.

Updates to account information may also occur through the administrative functions. Access to update features is limited to certain roles that are defined by the state. For example, card status may be updated by a customer service representative when a cardholder calls to have their card reported lost or stolen.

4.5.1.1 Technical Approach

The Vendor should detail their technical approach that is all encompassing from transition in/data conversion through the conversion to a new vendor at the end of the contract term.

The FIS Team has extensive experience with the full range of services required for a transition project from beginning to end. Recently, the FIS Team has completed three transitions of online WIC EBT processing from another online WIC EBT processor for Chickasaw Nation, Nevada, and the Inter-Tribal Council of Nevada (ITCN). These were the first transitions since 2009. No other WIC EBT processor can match our experience with online WIC EBT conversions. The FIS Team has not yet had to perform a transition of WIC EBT services to another contractor; however, we have staff who have been involved with prior transition out efforts for previous employers.

The FIS Team is extremely experienced with performing the required services for the day-to-day operations of a WIC EBT system.

Transition In

The FIS Team has experience with the unique elements of a conversion project for WIC EBT. There are a number of different options for accomplishing a WIC conversion. At a high level, the possible approaches include:

- Allow benefits to expire in the outgoing contractor's system and set up new accounts and benefits in the incoming contractor's system. This approach is very easy for the WIC EBT contractors; however, with this method, the WIC MIS has to simultaneously deal with both WIC EBT systems until all benefits have expired in the outgoing contractor's system. It also means that retail transactions have to be properly routed to the right WIC EBT system.
- Have the outgoing contractor shut down their system on a designated conversion date and time, and create a set of files that capture the current state of WIC EBT accounts and benefits. The incoming contractor will load those files and bring up the new system.

The latter approach is the *traditional approach* that has been used for SNAP conversions, and is the model followed by the FIS Team for its recent WIC EBT conversions for Chickasaw Nation, Nevada, and ITCN. It is a proven approach that works, and is the approach that we recommend for West Virginia.

Overview of Entire Conversion Process

This section provides a high-level overview of the services and the activities involved with the transition of service:

- **Retailer Transaction Processing**: The most fundamental service is the processing of benefit redemptions on behalf of WIC participants at retailer locations. In order to process benefit redemptions, the FIS Team requires knowledge of the existing WIC EBT accounts and benefits in the outgoing contractor's system. In support of this transition activity, the outgoing contractor will provide data files to the FIS Team that contain information on accounts, cards, PINs (encrypted), cardholders, and benefits. The FIS Team will load this information into WIC Direct. Note that there is other information that the FIS Team requires in order to process redemptions, such as UPCs, PLUs, categories, subcategories, and retailer information, but this will not be provided by the outgoing contractor.

- **Retailer Settlement**: Retail settlement refers to the process of reimbursing retailers for the approved redemption activity that occurred at the retail location. FIS will work with West Virginia WIC finance groups on the process of funding a bank account that will be used for reimbursing retailers.
- **WIC MIS Interface**: After the initial conversion of existing account and benefit data, the ongoing maintenance of accounts and benefits occurs in conjunction with an interface between WIC Direct and Crossroads. Therefore, communications between Crossroads and the outgoing contractor must be rerouted to occur with WIC Direct. Once the data conversion occurs, Crossroads will not be able to communicate with the outgoing contractor.
- **Customer Service**: Toll free numbers are available to cardholders and stand-beside retailers in order to provide information and answer questions. The calls are initially answered by an interactive voice response (ARU) system. Callers have the option of speaking with a live customer service representative (CSR). To affect the transition of customer service, the existing outgoing contractor's number will be transitioned to FIS. Note that the FIS Team offer's an optional web-based cardholder portal that cardholders may use to access and update certain account related information through the internet.
- **Administrative Application**: WIC Direct provides an administrative web-based user interface (WUI) that provides state agency staff and clinic users with access to view and, in some cases, update information stored in WIC Direct. This application provides functionality similar to that found in the administrative application provided by the outgoing contractor. The FIS Team will provide training to West Virginia WIC staff and local clinic users on how to use the WUI.
- **Reporting**: The FIS Team provides a business intelligence solution known as Data Direct. Data Direct provides access to data stored in WIC Direct along with a set of customizable reports powered by Tableau. This application provides access to information similar to that provided by the outgoing contractor. The FIS Team will provide training to West Virginia WIC staff on the use of Data Direct.
- **Cards**: The FIS Team will load existing card numbers into WIC Direct as part of the data conversion process. Future card orders will be fulfilled by the FIS Team. The FIS Team will work with West Virginia WIC on making updates to the current card designs for West Virginia to ensure that future cards are produced according to specifications.
- **Reconciliation**: The reconciliation process for West Virginia WIC will vary from the current process with the outgoing contractor as the new process will rely upon information provided by WIC Direct and Data Direct. The FIS Team will provide training to Nevada WIC Consortium staff in the reconciliation processes supported by WIC Direct.
- **Transaction History**: The FIS Team will receive historical transaction data from the outgoing contractor and will load that data into WIC Direct and Data Direct. WIC Direct will maintain transaction history for any transactions processed by WIC Direct during and after the conversion.
- **Retailer Data Maintenance**: WIC Direct requires information on West Virginia WIC's approved retail retailers. WIC Direct will receive this information directly from Crossroads.
- **UPC/PLU/MAR and Category/Subcategory Information**: WIC Direct requires information on West Virginia WIC's WIC approved product list (APL) along with category and subcategory information. WIC Direct will receive this information directly from Crossroads.
- **Agency Help Desk and Account Management**: After the cutover, the FIS Team will provide a help desk and support for West Virginia WIC staff that is separate from the customer service support provided to cardholders and stand-beside retailers. No phone numbers will be transferred as part of transferring this service from the outgoing contractor to the FIS Team. The FIS Team will work with West Virginia WIC to establish communications procedures.
- **Testing**: The FIS Team will provide test systems prior to implementation and throughout the life of the project. The systems will be used to load initial conversion files from the outgoing contractor. The

systems will also provide a platform for interfacing to Crossroads to support integrated testing. Test systems will also be used to support retailer and TPP testing.

The remainder of this section describes the activities required for a successful transition of WIC EBT services from the outgoing contractor to the FIS Team.

Overview of Cutover

The culminating activity in transitioning service from the outgoing contractor to the FIS Team will occur during the early morning of the day of cutover. The following is a high-level list of activities that will occur during this small window of time.

- At approximately 2:00 AM ET on the morning of cutover, the outgoing contractor will shut down processing for WIC EBT redemptions.
- The toll free customer service numbers for cardholders will be transferred from the outgoing contractor to the FIS Team. The FIS will make available a new phone for customer support for stand-beside retailers. At this time, FIS will answer any calls from cardholders or retailers.
- The outgoing contractor will provide the necessary WIC files to transfer information on current benefits and any final transaction history data. Note that the information on cards and accounts will be loaded the night before and the bulk of transaction history data will be transferred in the weeks leading up to the cutover.
- The FIS Team will load the files.
- The FIS Team will turn on transaction processing.
- The FIS gateway will turn on processing with routing to WIC Direct. This will include routing of stand-beside POS transactions.
- TPPs will route transactions to the FIS gateway.
- The outgoing contractor will provide a final set of daily activity files to West Virginia WIC.
- The FIS Team will provide daily activity files as normal on the first of day of processing and moving forward.
- West Virginia will change any connections for Crossroads from the outgoing contractor to WIC Direct. Crossroads will begin processing account, card, and benefit management functions with WIC Direct.

After cutover, the FIS Team will monitor account, card, and benefit transactions that are sent to WIC Direct from Crossroads. The FIS Team will also provide all settlement reports and extract files and administer ongoing daily funds movement between West Virginia WIC and the originating bank to ensure that merchants and TPPs receive accurate and timely settlement for all transactions.

Leading up to the day of cutover, a number of activities will take place as described through the following sections.

Service Transfer Details

In this section, we provide additional details on the various areas involved with the transfer of services from the outgoing contractor to the FIS Team.

Project Management

The FIS Team will manage the overall conversion process. The FIS Team will provide project management that includes tracking conversion activities and the coordination of communications of all parties involved in the conversion process.

Data Conversion

One of the most important aspects of the transfer of services involves the loading of account, benefit information, and history from the outgoing contractor into WIC Direct. This is also the area that requires the most time and attention.

The data conversion from the outgoing contractor involves the conversion of account/card information, benefit information, and transaction history. The data conversion will involve seven files. The file formats will be based upon the Universal Interface. The following files will be used in the conversion:

- WIC EBA Conversion File – this file will contain a record of all accounts from the outgoing contractor's system that are either in an active status or were deactivated within the last year.
- WIC Cardholder/Card Conversion File – this file will contain a record of all cards from the outgoing contractor's system that are either in an active status or were deactivated within the last year.
- WIC Benefits Conversion File – this file will contain a record of all current and future benefits in the outgoing contractor's system.
- WIC PIN Conversion File – this file will contain a record of the current PIN for all active cards.
- WIC Benefit Redemption File – this file contains a detailed record of redemption transactions. Note that the data for one year of transaction history will be split across multiple files.
- WIC Daily Interface Reconciliation File – this file contains a detailed record of benefit transaction initiated by the WIC MIS or the outgoing contractor's administrative terminal. Note that the data for one year of transaction history will be split across multiple files.
- Report ACH Payment File – this file will contain a list of ACH payments made over the last year (for the formula warehouse).

The transaction history files (WIC Benefit Redemption File and WIC Daily Interface File) will be loaded in the weeks leading up to the cutover. The cutover will take place during the a.m. hours on a Sunday. On the Saturday before the cutover, the outgoing contractor will transfer the WIC EBA Conversion File, WIC Cardholder/Card Conversion File, WIC PIN Conversion File, and Report ACH Payment File. West Virginia should not operate any clinics during the Saturday of the cutover, preventing the creation of any new accounts, new cards, or card replacements to occur after these files are transmitted. It is possible that a cardholder could report their card lost or stolen to customer service or may initiate a PIN change after the files are created. The FIS Team will work on procedures with the outgoing contractor for conveying information on any cards that were reported lost or stolen after the files were created. Cardholders that change their PIN on Saturday will be advised that they need to change their PIN again on Sunday after the cutover. During the cutover event on Sunday, the outgoing contractor will create and transmit the WIC

Benefits Conversion File. This last step is the most important and time sensitive step in the entire process.

For the account, card, and benefit files, the FIS Team will route the data through Universal Interface-based web services in order to create the accounts, card, and benefits in WIC Direct. This has the additional benefit that all conversion transactions will be verified using the normal edits that WIC Direct uses for routine WIC MIS transactions, preventing inconsistent data from being loaded into WIC Direct. All transaction activity will be logged into the regular transaction history tables. Note that the transaction records will be identifiable as conversion records based on a special system ID value that the FIS Team will use when loading the transactions.

There will be at least two formal dry runs of the cutover process. A dry run will consist of the following steps:

1. The outgoing contractor will create the WIC EBA Conversion File, WIC Cardholder/Card Conversion File, WIC PIN Conversion File, Report ACH Payment File, and WIC Benefit Conversion File using information that is current on the outgoing contractor's production system at the time that the files are created.
2. The outgoing contractor will capture timing information for the creation of the files to allow for planning for the actual cutover.
3. The files will be transmitted to the FIS Team's FTP site.
4. The total transmission times for the files will be captured and recorded.
5. The FIS Team will run its conversion programs on each file. The conversion programs will provide an output that indicates the status of records processed. In particular, the programs will include detailed information on records that may not have successfully processed.
6. The FIS Team will capture and record timing information for running the conversion programs.
7. The FIS Team will communicate the status of processing to West Virginia WIC and the outgoing contractor. The FIS Team will work with West Virginia WIC to compute some summary statistics from WIC Direct that may be used to compare with expected values. The FIS Team will also provide West Virginia WIC staff with access to the WUI so that West Virginia WIC staff can perform other verifications (including spot checks on specific records) as needed.

The first dry run is the first official attempt at running the conversion programs. The events will occur over a period of a few days. The FIS Team may make multiple runs of its conversion programs on the given data files for the purpose of debugging and correcting issues that are found. If errors in the files from the outgoing contractor are found, the expectation is that all such errors will be corrected prior to the second dry run. Similarly, the FIS Team expects to correct all errors from the first dry run prior to the second dry run.

The second dry run is considered a dress rehearsal. The events in the second dry run will be executed in sequence starting at a specified time. A major goal of the second dry is to gain accurate timing information for the purpose of planning the cutover. If any problems are detected during the second dry run, a third dry run may be needed as mutually agreed upon by all parties.

Test System Access

One of the very first activities that the FIS Team will undertake will be to set up test environments so that all parties can perform the necessary testing. There are different types of testing that will be required prior to cutover, including the conversion testing described above, interface testing, user acceptance testing (UAT), and retailer testing.

The FIS Team will provide test systems and access to West Virginia WIC and its MIS contractor as appropriate. The FIS Team will provide all access information in order to allow these parties to connect.

Telecommunications

Crossroads will connect to WIC Direct using standard internet based protocols. West Virginia IT staff will configure Crossroads to route real-time EBT messages to WIC Direct. The FIS Team will provide URLs and ports as needed for WIC Direct. The FIS Team will also provide the IP addresses needed for both the primary data center in Frankfort, Kentucky and backup data center in Romeoville, Illinois. West Virginia IT will need to ensure that they can access these end points through their firewalls. The FIS Team will also provide a WIC MIS System ID and password for access to WIC Direct.

Similarly, for batch files, the FIS Team will provide information to access both the primary and backup SFTP servers for exchanging files. West Virginia IT will need to validate that they can access both the primary and the backup.

In addition to access to the production system telecommunications, the FIS Team will provide information to West Virginia for connecting to the appropriate WIC Direct test environments.

Cardholder Service Number

The outgoing contractor's ARU phone number will be transferred to FIS. The FIS Team will work with West Virginia WIC on the development of the appropriate and necessary ARU scripts.

WUI Access

The FIS Team will provide access to the WUI for test and production systems. The FIS Team will provide training to West Virginia WIC staff on the use of the WUI. Leading up to the cutover, West Virginia WIC staff will use the WUI to validate conversion information and participate in interface testing and UAT.

It is recommended that West Virginia WIC staff also access the outgoing contractor's administrative system during testing. This will allow West Virginia WIC staff to perform comparisons between data retained in the outgoing contractor's system and the converted data loaded into WIC Direct. The FIS Team recommends that West Virginia WIC staff retain access to the outgoing contractor's system at least until the end of month of the cutover.

Reconciliation and Settlement

The FIS Team will work with West Virginia WIC to develop processes and procedures for funding the WIC clearing account owned by FIS. In addition, the FIS Team will provide training to West Virginia WIC in performing financial reconciliation using the tools and information available in WIC Direct.

Card Production

Currently, all card issuance and replacement occurs over the counter in the clinic. WIC Direct has similar functionality for handling card issuance and replacement.

Note that WIC Direct requires that a card number is pre-loaded into WIC Direct before it can be issued. This necessitates a discussion between the State and the outgoing contractor as to whether remaining the outgoing contractor's production stock will be utilized or returned to the outgoing contractor. Ultimately, the FIS Team must obtain from the outgoing contractor or West Virginia WIC the range of all cards that have been or could be used for production purposes prior to the cutover. Note that this will be necessary prior to loading the conversion files as well. The FIS Team and West Virginia WIC will determine a new starting number for subsequent bulk card orders from FIS.

The outgoing contractor or West Virginia WIC will provide the art work utilized for WIC cards for subsequent bulk orders. The FIS Team and West Virginia WIC will work together on any possible design changes for the front and/or back of the card.

Third-Party Processors

The major third-party processors (TPP) are currently connected to the FIS EBT Gateway switch. The FIS Team will amend any existing processing agreements with TPPs to ensure that processing for West Virginia WIC is covered under the agreement. The FIS Team will contact the TPPs to notify them of the impending cutover. As the cutover date approaches, the FIS Team will maintain continued communications and will remind TPPs of the conversion and advise them of the conversion schedule.

Each TPP will be responsible for changing the routing of all West Virginia WIC EBT cards acquired at their merchant terminals and routed to the FIS EBT Gateway switch for authorization. This must occur during the cutover process. The FIS Team will work with the TPPs to establish procedures ahead of the cutover event and will develop procedures that will allow for testing/verification that cards are routing properly after the cutover.

Integrated Retail Support

All integrated retailers for West Virginia WIC are running systems that connect through a TPP and are certified to work with the outgoing contractor's system. The FIS Team expects that all of these systems will work "as is" when routing to WIC Direct; however, the FIS Team will review the retailer list provided by West Virginia WIC to ensure the FIS Team is comfortable with these certifications. As an extra precaution, the FIS Team will perform some limited testing of the integrated retail systems with WIC Direct prior to the cutover. The FIS Team and West Virginia WIC will work together to devise a suitable test plan. We do not expect that a full formal re-certification will be required for each of the integrated systems. It is possible that no re-certifications will be necessary.

Stand-beside POS

Note that some of the discussion below is generic and refers to stand-beside retailers. The process outlined below is subject to some tailoring whereby the retailer will receive more specialized attention.

Stand-beside POS merchants who accept West Virginia WIC EBT cards will be contacted for a new contract with the FIS Team. The FIS Team will begin re-contracting with existing stand-beside retailers shortly after the retailer agreement is reviewed and finalized between FIS and West Virginia WIC.

An informational letter explaining that West Virginia WIC has chosen a new WIC EBT contractor is sent with the retailer agreements. The letter includes detailed instructions for signing and returning the new contract. Reminder postcards will be mailed to non-responsive retailers. As retailer contracts are returned, the FIS Team will ship equipment and installation instructions to the retailer.

When a merchant signs a new contract, they will be entered into the FIS database. The following activities will then take place:

- Equipment is ordered.
- Equipment installation and training is scheduled.
- Merchants receive training on the new terminal load.
- A *WIC EBT Merchant's POS Procedures Manual*, *Installation Guide*, and *Quick Reference Guide* is provided.

The merchant will continue to use their existing device until the time of the cutover.

The FIS Merchant Services toll-free number will be available for retailers in conjunction with terminal deployment.

Stand-beside Merchant Transition Process

The following procedures will be used to transition WIC EBT-only merchants from the outgoing contractor to the FIS Team.

- In the merchant notification letters, FIS will reflect that details regarding the return of the outgoing contractor equipment will be included in the FIS equipment package.
- The outgoing contractor will provide return shipment packets to FIS. The packets are generic and include a general letter and generic return label. (1 sheet of paper and call tag). FIS will place the packets in the equipment boxes shipped to retailers.
- FIS will begin shipping POS equipment to stand-beside merchants starting approximately one month before cutover.
- The FIS merchant training will remind retailers to return their outgoing contractor's equipment utilizing the packet included in the FIS equipment box after the cutover.
- The outgoing contractor will be responsible for canceling any outgoing contractor's owned phone lines installed at merchant sites after the cutover.

Hot Carding

During the transition period after the outgoing contractor has ceased processing and before the FIS Team has begun processing, the FIS Team will be unable to mark a card as lost or stolen. If a cardholder reports their card lost or stolen during the active cutover, the FIS CSR creates a ticket identifying the card and its reported status to record once the system is back up and running. After the conversion is complete and WIC Direct is up and running, a FIS Team staff member will use the WUI to status any

cards that were reported as lost or stolen during the transition period. The outgoing contractor will provide a report that includes any cards that were statused from the start of the card conversion throughout cutover.

Operations

The FIS Team provides a full suite of services to maintain smooth ongoing operations throughout the entire operational phase of the contract, starting with the conversion from the outgoing contractor and ending with the transition to a new incoming contractor. Our team has been successfully carrying out production WIC operations since 2009, with some personnel having operational experience from prior projects. Along with our experience in operating SNAP EBT systems, we know what it takes to properly manage and operate a complex WIC EBT system. In the following sections, we demonstrate how we will manage and operate WIC Direct for West Virginia.

Monitoring System Operations

The FIS Team employs a number of tools and utilities for the daily monitoring of system operations in order to identify issues and provide insights into what adjustments may be necessary to keep system performance running optimally. The following is a sampling of the some of the tools that we use to monitor system operations:

- Internet Information Services (IIS) provides diagnostic information and monitoring of services as they are running.
- Windows Performance Monitor provides information on system resource utilization and performance.
- Log4Net is a library used by WIC Direct for logging application level messages to an event log. In particular, WIC Direct logs information on any exception conditions. WIC Direct also logs raw incoming and outgoing messages to assist us in troubleshooting for issues related to specific messages. If necessary, the application can be configured to increase the level of logging in order to obtain more information on a problem.
- Network tracing may be used to see all information flowing at the raw network level.
- WIC Direct logs the time spent processing each transaction. This information is stored in the database and may be monitored in order to detect performance issues with transaction processing.
- The FIS Team also utilizes some custom tools that periodically "ping" WIC Direct to monitor performance and availability.
- The FIS Team uses Observium for viewing graphs and statistics related to system performance and resource utilization.

Many of these tools are configured to send alerts that are detected by data center operations staff who then notify the appropriate technical team members so that corrective action may be taken. The FIS Team has escalation procedures that are utilized based on the severity of the issue. For the most severe issues, a hotline is opened requiring key staff members to dial in to assist with troubleshooting and problem correction.

Database Management

The FIS Team has a team of dedicated database administrators whose primary job is to monitor database performance and perform maintenance activities as needed in order to ensure peak operating efficiency of the database. A number of tools and approaches are used to monitor and detect issues. SQL

Server provides an availability group dashboard tool natively within the SQL Server Management Studio. The AlwaysOn Dashboard initially provides a broad view of the health of the database availability group, but it offers the database administration team the ability to drill down into each individual node and examine detailed performance and reliability metrics in real time. It can provide information on the rate of new transactions received by the primary database, the rate at which those transactions are sent to the replica(s), the rate at which the replica(s) apply those transactions, and other relevant information.

Beyond the AlwaysOn dashboard, SQL Server records tens of thousands of performance and reliability data points every minute. The FIS Team utilizes customized queries to capture relevant statistics in order to gain insight into possible database health issues.

While SQL Server's native tools are quite useful, Quest Software offers a software tool called Foglight that gives database administrators an instant graphical representation of the health of each part of the database environment. When issues do arise, database administrators can quickly identify the queries or procedures that may be causing problems.

Armed with the information provided by these various tools, the FIS Team's database administrators are able to tune the database. The database is tuned through a combination of regularly scheduled maintenance activities as well as manual activities that are performed as needed. The scheduled activities include items such as regular index rebuilds and statistics updates.

Manual Activities

Our database administrators perform a number of routine tasks such as:

- Monitor for blockings and deadlocks
- Index analysis
  - Analyzing the current Index usage like User scans, User seeks, User lookups and user updates in the database
  - Identifying un-used indexes and deleting them
  - Finding missing indexes and creating them
- Fragmentation analysis
  - Reorganize indexes if the fragmentation level is below 30 percent
  - Rebuild indexes if the fragmentation level is above 30 percent
- Statistics analysis
  - Update out-of-date statistics
- Analysis of current running queries that are consuming more CPU resources
- Analysis of the TempDB usage in the current long running queries and optimizing its usage
- Fetch and analyze the cache plan for long running queries
- Obtain current execution plans and analyze the step-by-step process in the transaction
- Probe queries and understand the logic in them. Suggest query hints like:
  - OPTION RECOMPILE
  - Creating the un-named indexes if required

- Removal of unnecessary outer joins
- Assigning the LOCK hints

- Check database file growth settings and the isolation levels

Automated Activities

Our Database Administration team has implemented a number of automated jobs to reduce the manual effort involved with routine database management activities:

- Backup jobs (FULL & LOG)
- Index maintenance jobs
- Database consistency jobs
- AlwaysOn Availability Groups monitoring jobs

All of this activity helps to ensure that the FIS Team keeps the WIC Direct database running at peak performance.

System Backups

WIC Direct contains all transactions processed by the system. Once the transaction history exceeds a configured size, the system archives all transactions older than five (5) years to an offline data warehouse and additionally to a tape backup. All archives are maintained for an additional three (3) years, and can be recovered within 48 hours. Tape backups are stored in a secure and safe location to protect against unauthorized access and damage due to disaster.

From the database perspective, the standard database backup strategy will consist of one full backup per day and hourly transaction log backups. Those backups will then be synced to a NAS device for more permanent storage.

Testing

The FIS Team will provide for thorough quality assurance testing of all software releases, reference database table updates, bug fixes and other Change Requests, so that 95 percent are implemented without issue, in accordance with the SLA.

Every system code change that is made to the WIC Direct solution is submitted to the FIS Team's exceptional Quality Assurance (QA) team for thorough testing. The QA team inspects each change to ensure that the modifications meet the requirements and that the code deliverable meets the company's quality objectives. As part of this validation the QA team executes a series of tests to validate that the implementation of the changes has not regressed existing function or capabilities of the product. All issues found during testing are documented in the defect tracking system and submitted to the programming team for resolution. Code fixes are compiled into a build and installed on the QA-controlled environments for verification. The status of the tests is tracked and retained in the online tracking system. When all tests have been executed and the changes have met the quality goals, a final status report is submitted to the WIC Direct QA Manager and WIC Direct Product Owner for approval before releasing to production. This may also be shared with the State as required.

The FIS Team's testing methodology is comprised of multiple, well-integrated best practices and test disciplines intended to achieve high quality, consistent results. The strategy outlined in this section results in a solid repeatable process which yields repeated success. Furthermore, the Development and QA teams have considerable experience developing and testing WIC systems, which provides an exceptional understanding of the WIC Program and how WIC software should function.

The QA team is involved early on in the planning stages of every system deliverable, and engaged throughout the development and delivery cycle. This end-to-end interaction has proven successful, making it a key best practice. Having the test team involved as early as possible enables the QA team to gain an understanding of the changes that are being implemented and allows them to create test cases and scenarios prior to code delivery. This ties in nicely with other parts of the process such as test coverage reviews. The QA team plays an active role in planning sessions, offering information and suggestions about the requirements based on their test plans or prior knowledge about an area of the product. Early test involvement also allows ample time for any special test needs to be identified, such as equipment, software licenses, and training, as well as resource requirements.

Specific checkpoints and measurements are used throughout the various test stages to ensure a smooth transition from one phase to the next, right through to a production deployment. This approval rating system protects code quality and avoids undesirable surprises prior to deployment. If the code deliverable does not meet the defined quality checkpoints, it will not be deployed.

Prior to a release, we notify the State of the impending release and provide detailed release notes for the release. The FIS Team makes the release available on the WIC MIS certification environment so that the State may perform additional testing as needed prior to implementation into production. The State is given 30 days to perform any additional testing. If any defects are found during this phase, they are logged into our defect tracking system, described below and corrected. Another build is provided and the State once again has the opportunity to perform regression testing on the release.

All releases (where technically possible) include procedures and instructions for a version roll-back in the event of a significant release failure. Any issues found in the release are corrected according to severity. Issues with critical severity are corrected nearly immediately. Issues with high severity are corrected in a hot fix release in a reasonable timeframe that is mutually agreed upon between the State and the FIS Team. All of our quality assurances ensure that 95 percent of the changes within a release are implemented without issue.

Change Tracking

All code changes are tracked as a "work item" in Microsoft Team Foundation Server which is the source code control system where all WIC Direct source code is maintained. Any code change is tied to a work item. Work items are, in turn, tied to each major release version of WIC Direct. In this way, the FIS Team can always determine those changes that are included in a release. A work item may represent a defect or a request for a new feature. If the item is a defect, then it must be updated with the root cause of the issue along with a description of the final resolution before it can be closed.

The following figure shows a sample of the form used for tracking a work item.

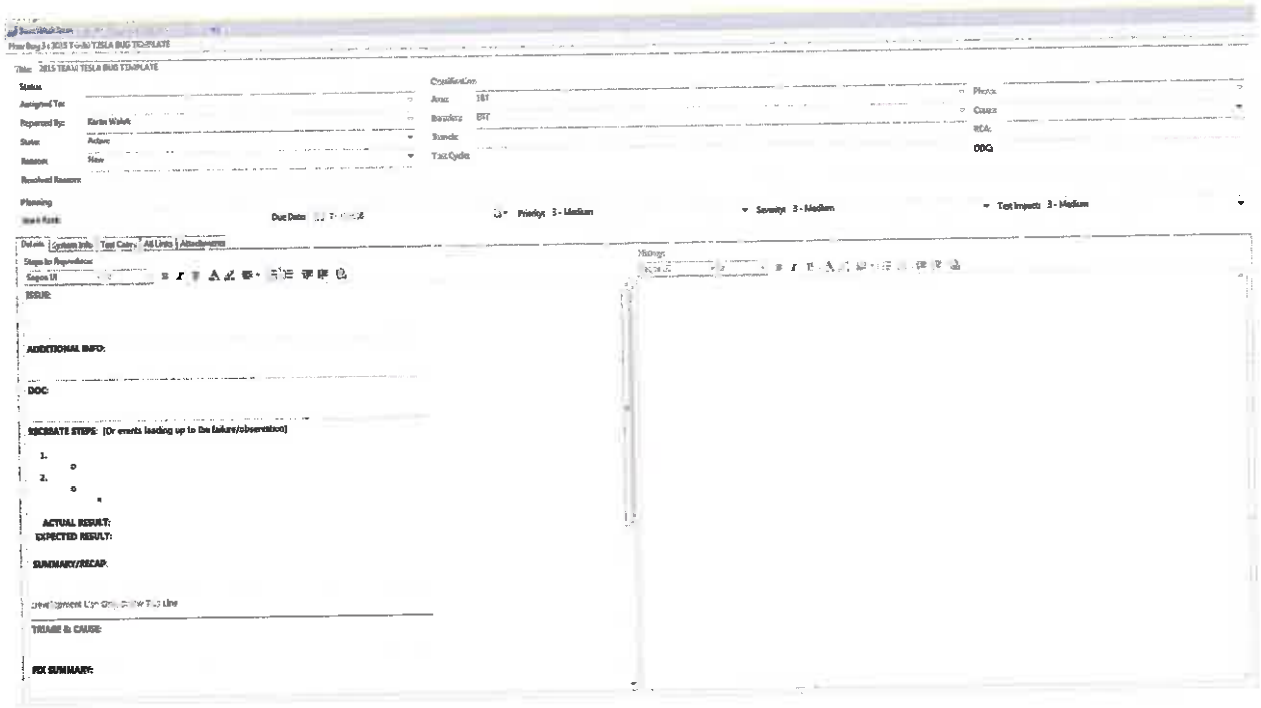


Figure 4.5-2 Change Tracking Form

The Change Tracking Form provides a way to capture all the necessary data to control code changes.

Using the change tracking form, the FIS Team is able to control changes and capture all the information required by the State:

- Type of change (e.g. change request or defect correction)
- Work item status
- Time to resolve
- Final resolution

Defect Correction

The FIS Team stands behind WIC Direct. The FIS Team corrects any defects as appropriate according to the severity of the defect and its impact to our clients. The FIS Team will create temporary work-arounds for critical system defects (Priority Level 1) that prevent the issuance of benefits and/or card activation, the timely distribution of updated APLs, or the timely processing of retailer transactions.

WIC Direct is a complex WIC EBT processing engine that is based on a single base of source code used for all states that have implemented WIC Direct. Releases of WIC Direct are carefully managed according to a schedule that optimizes the inclusion of new features and defect corrections in a manner that brings the highest value to our client base. This careful management begins with making intelligent choices on what will be included in a release and when. All change carries risk and cost. Changes with low value and higher risk are given lower priority to high value changes. This principle applies whether a prospective change is an enhancement or a defect.

Fixing a defect may carry with it the risk of creating unintended issues whose magnitude is greater than the impact of the original defect. All defects are rated according to severity. Certainly, defects with critical or high severity are fixed quickly; however, other defects are prioritized and scheduled into the regular release cycle for WIC Direct. It is also possible that some defects may be deemed as simply DNF (do not fix) because the value of correction is exceeded by the potential cost and risk of making the change. There is no one-size-fits-all approach to defect management. The FIS Team works closely with each of our clients in order to make intelligent determinations on how each defect is handled.

Transition Out

Should West Virginia choose another WIC EBT contractor at the end of the contract term, the FIS Team will fully support an orderly transition to the incoming contractor. The plan for transitioning to a new contractor will mirror the plan outlined above for transitioning in where the FIS Team will take on the role of the outgoing contractor. The FIS Team expects that the incoming contractor will provide overall leadership during the transition process. The FIS Team will execute the required activities according to a schedule that is agreed upon by West Virginia WIC and the incoming contractor.

4.5.1.2 Conversion of Online Transaction History

The Vendor should describe their approach for conversion of one year of online transaction history from the current eWIC system.

As noted in the section above, the FIS Team expects to receive one year of transaction history data in the form of a series of WIC Benefit Redemption Files and WIC Daily Interface Reconciliation Files. Depending on how these files are retained by West Virginia WIC or the outgoing contractor, it is possible that the FIS Team may only need existing archived copies of the files rather than have these files specially produced by the outgoing contractor. In the weeks leading up to conversion, the FIS Team will obtain these files up to the current date and will load these files into WIC Direct and Data Direct. Thereafter, the FIS Team can load new files on a daily basis up until the day of cutover. At the time of cutover, the FIS Team will expect a final set of files for the last day's activity. This process will allow West Virginia WIC to have timely access to one year of transaction history data in WIC Direct and Data Direct.

4.5.1.3 Interface with Crossroads

The Vendor should describe their approach to interfacing with the Crossroads system. Additional information regarding the Crossroads interface is found in Appendix B: Crossroads WIC Project MIS-to-EBT Interface.

WIC Direct has been successfully interfacing with the Crossroads system since Crossroads went live in West Virginia in 2013. WIC Direct adheres to the current interface as specified in the latest *Crossroads MIS to eWIC Interface Control Document*. The FIS Team continues to work with West Virginia and the Crossroads maintenance and enhancement contractor to resolve any issues that arise. The result is that we continue to experience smooth operation of the interface between Crossroads and WIC Direct. With the selection of the FIS Team, West Virginia can expect no disruption of service with respect to the interface between WIC Direct and Crossroads.

Throughout the remainder of this section, we describe our proven approach to integration with WIC MIS' in general. This approach will prove beneficial to West Virginia should the need arise for any changes between WIC Direct and the West Virginia WIC MIS (whether it is Crossroads or another new system that West Virginia may implement in the future).

The FIS Team understands the importance of working collaboratively with all of the stakeholders involved in this project. The FIS Team's emphasis on collaboration is a hallmark of our approach to implementation projects, and is a significant factor contributing to our many previous WIC EBT implementation successes. This focus on collaboration permeates all aspects of the project. The FIS Team treats all stakeholders as partners and puts an emphasis on successful project outcomes over rigid adherence to process and procedure. The FIS Team cultivates relationships and makes every effort to ensure these relationships stay positive.

The FIS Team understands that an EBT implementation cannot be successful without simultaneously working with the MIS implementation of the Universal Interface. Because the FIS Team has worked with a variety of MIS contractors on other EBT implementations, we have an understanding of the challenges and constraints facing these teams. Our experience working with different MIS contractors has led to established techniques that facilitate open communications and collaboration.

Many FIS Team members have been intimately involved with the development of the Universal Interface Specification since its inception. FNS directed Kentucky to build upon previous work that had been commissioned in developing the concept that has led to the Universal Interface Specification in its current form. FNS and Kentucky asked the FIS Team to prepare a presentation on the concept of an "EBT-MIS Interface" (as the Universal Interface was known at the time) at the NWA Technology Conference in the fall of 2007. FIS Team members were asked to develop a draft document providing a functional design for an EBT-MIS interface. The early draft was developed by the FIS Team with input from FNS and Kentucky's Quality Assurance contractor, MAXIMUS.

Through the Chickasaw Nation, FNS engaged the SPIRIT DDI contractor to assist with the effort. Eventually, the specification was renamed the Universal Interface Specification. As a neutral party, the primary responsibility for maintenance was given to MAXIMUS as they were involved with both the Kentucky and Chickasaw Nation projects. MAXIMUS developed the first official draft of the Universal Interface Specification which was based on the joint work by members of the FIS Team, as well as the Chickasaw Nation SPIRIT team. Many elements that were developed in the first draft still exist intact in the newest version.

The FIS Team developed the next implementation of the Universal Interface Specification for West Virginia, creating a WIC Direct interface to Crossroads. In this project, the FIS Team and the Crossroads development contractor worked collaboratively to provide a single interface that Crossroads could use for both West Virginia and Virginia (which was implementing WIC EBT with a different service provider). This version was subsequently used in Florida.

The Universal Interface is still evolving, and the FIS Team continues to evolve with it. Because of this evolution, FIS' strategic WIC EBT partner, CDP, has developed a number of implementations of the Universal Interface. The latest production version is referred to as the 2014 version of WIC Direct. During the implementation of a 2012-compliant version of the Universal Interface, FIS' and CDP's WIC clients submitted a series of change requests to the FNS-hosted workgroup for the Universal Interface while moving forward with making those changes, many of which were ultimately adopted by the workgroup along with change requests submitted by other parties. This resulted in our 2014 version of the WDInterface. Some of the change requests were subsequently rejected by the workgroup, and some additional changes put forth by other parties were approved and ultimately adopted in a March 2015 version of the Universal Interface. Consequently, our implementation of the Universal Interface currently has some differences with the official 2015 version.

We expect the Universal Interface Specifications to continue evolving. The FIS Team continues to work with the FNS and other industry stakeholders toward the development of a "final" version of the 2015 specification that is truly the same for all WIC EBT processors. Members of the FIS Team regularly review draft documents and provide feedback to FNS.

As a provider of WIC MIS services, the FIS Team has a specialized understanding of the complexities facing the MIS contractor. The FIS Team views collaboration with the WIC MIS contractor very seriously as the WIC EBT implementation cannot happen without the WIC MIS being ready to integrate.

At the start of a project, the FIS Team will meet with the WIC MIS contractor to understand their requirements and desired order for completion of their development work items, if any, that may be required to ensure a successful integration between WIC Direct and the WIC MIS. The FIS Team will then map out the dependencies and coordinate schedules to meet the needs of the WIC MIS contractor. Once the development starts in earnest, the FIS Team will host weekly technical checkpoint calls between the FIS Team's technical staff and the WIC MIS contractor staff. The weekly technical checkpoint calls are scheduled opportunities to check the technical progress and discuss any open items that may be impacting development. These calls often drive out questions or coordination points that arise as work progresses. Potential issues are typically completed in approximately 15 minutes during the later phases of the project. Of course, the FIS Team always encourages open and direct communication throughout the week.

Further, the FIS Team puts a priority on having test systems in place so that external parties can test their integration points quickly and effectively. The FIS Team strives to never be the "hold up" for a project. Our level of service is unmatched in this area. When checking references for these projects, the FIS Team encourages you to seek out the MIS development staff from previous implementations to assess the FIS Team's WIC-MIS integration capabilities first-hand.

4.5.1.4 WIC Account Maintenance

The Vendor should describe their system's ability to receive, manage, and store all food benefits issued by the Crossroads system. The Vendor should describe provisions for tracking each specific benefit issuance, rejecting duplicate and un-synched benefits, allowing issuance for current and future months with one month of benefits at a time being loaded to the eWIC card, and supporting real-time functionality in the clinic to display and print a shopping list of available benefits.

WIC Direct supports the Adjust Benefits transaction as specified in the *Crossroads MIS to eWIC Interface Control Document* in order to allow Crossroads to add or update benefits (including CVB benefits) to a household EBT account in WIC Direct. Note that, in compliance with the ICD, WIC Direct only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC the household ID exists and is active. In particular, if the transaction is a credit of benefits, then WIC Direct ensures that it has not already processed an issuance with same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All requests must include that date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct validates that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and validates that the end date synchronizes with the existing benefit. This has the net effect aggregating the new benefits with existing benefits in WIC Direct.

WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC retailer). For debits, WIC Direct ensures that the debit will not cause the account to go negative.

WIC Direct maintains detailed transaction history information on all transactions received, and the benefit transactions are no exception. Furthermore, WIC Direct stores the benefit issuance number assigned by the clinic information system for each benefit issuance transaction. WIC Direct also provides methods that allow the WIC MIS to retrieve transaction history information from WIC Direct.

The WDInterface supports the following benefit maintenance methods from the Universal Interface:

- Adjust Benefits: This method takes a household ID or card number, benefit date range, unique benefit ID, and a listing of food benefits credits or debits (by Category/Subcategory with quantity) and applies them to the account in WIC Direct.
- Get Benefit Balance: This method takes a household ID or card number, benefit date range, and/or unique benefit ID and list of matching benefit balance records (or just the current balance if no dates are provided). Crossroads may use to display and print a shopping list of available benefits.
- Get Benefit Transaction History: This method takes a household ID or card number, date range, and/or transaction type code and list of matching clinic system initiated benefit update history records.
- Get Redemption Transaction History: This method takes a household ID or card number, date range, WIC retailer ID, and/or transaction type code and list of matching retailer initiated redemption and/or void/reversal records.

Furthermore, WIC Direct manages benefits based on the availability date and time provided by the clinic information system when issuing benefits using the Adjust Benefits transaction. In compliance with the Universal Interface, WIC Direct does not support a batch file interface for benefit issuance. WIC Direct makes benefits issued by the clinic information system online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior). WIC Direct makes benefits available on their first day of availability starting at midnight of the retail location's time zone and accounts for standard and daylight times when making benefits available. Benefits are no longer available after 11:59:59 pm of the benefit end date specified by the WIC MIS for the benefit.

WIC Direct expires benefits at 11:59 pm on their last day of use. Since WIC Direct only pulls those benefits where the current date and time (in the retailer's time zone) fall between the begin and end dates on the benefit record, benefits with an end date in the past will not be considered during a redemption. In this manner, WIC Direct ensures benefits are not redeemed after the availability date and time has passed. In the case of adjustments, WIC Direct allows those benefit voids to be applied to expired benefits. Note that any benefits added to an expired benefit are also expired and, therefore, inaccessible. The current version of the FNS Operating Rules is clear that the WIC EBT processor cannot approve a store and forward transaction that has been submitted after benefits have expired. WIC Direct will provide reports to display expired benefits. Finally, WIC Direct automatically expunges expired benefits from

household accounts after a determined period of time to not only allow adjustments to be applied, but also to close the loop on full benefit settlement.

4.5.1.5 Daily Benefit Activity File

The Vendor should describe their method of providing a daily file of benefit transactions to the Crossroads system. The file should contain authorizations from Crossroads processing, authorizations entered online via the Vendor's administrative system, WIC benefits that have been expunged, and adjustments (debits or credits) that have been made to an authorization via the Vendor's administrative system.

On a daily basis, WIC Direct provides a Daily Benefit Activity Batch File to Crossroads according to the specifications in the *Crossroads MIS to eWIC Interface Control Document*. This file contains the benefit transactions processed by WIC Direct during the previous processing day. The file includes benefit authorizations and adjustments that may have done through the WIC Direct administrative interface. Per the current specification, expungements are currently not included in the file. However, the FIS Team can accommodate this functionality if needed.

Crossroads uses this file for reconciliation in order to ensure that its record of activity matches that reported by WIC Direct. If any anomalies are detected, then the FIS Team works with the State in order to troubleshoot the issue and determine which system is in error. The FIS Team also works with the State to perform any adjustments that may be needed to bring the system back into balance.

4.5.1.6 Establish Not to Exceed (NTE) Amounts

The Vendor should describe provisions to establish Not to Exceed (NTE) amounts for each Universal Product Code (UPC) by retailer peer group, which are defined by the State. NTE amounts are calculated and transmitted by the Crossroads system. The Vendor's eWIC system should provide for the automated and on-demand activation of new NTE amounts so that changes can be effective immediately. The Vendor's eWIC system should provide historical NTE data.

WIC Direct is will receive UPC/PLU and NTE information in the UPC/PLU and NTE Batch File from Crossroads according to the format specified in the *Crossroads MIS to eWIC Interface Control Document*. WIC Direct may either receive the full file or a partial file that only contains updates to the existing list. WIC Direct will load any NTE values provided by peer group and utilize the provided values in the course of processing redemptions. The file is processed and loaded immediately when it is received. Therefore, the NTE values are effectively immediately. Typically, the file sent automatically on a nightly basis. However, the file may also be dropped on demand for immediate posting of new NTE values.

The WUI provides a page that allows users to view current and historical NTE prices for each item. WIC Direct maintains historical NTE information for configurable period. From the page showing the current NTE price, an authorized user may override the current value. This is useful in the event of a severe price change due to economic or other factors that would create a burden for retailers. The override feature may also be used to set initial NTE prices. Note that any manually entered values are overwritten the next time that a file is received from Crossroads. The following is a screenshot of the page showing the current NTE values in WIC Direct. Note that there is a link, "History", that takes the user to a page that shows the historical prices for that product and peer group.

Figure 4.5-3 Current and Historical NTE Prices

WUI Page Allows Users to view current and historical NTE prices for each item.

4.5.1.7 Personal Identification Number (PIN) Maintenance

The Vendor should describe their Personal Identification Number (PIN) maintenance ·approach. The approach should include information about how to select a PIN, how to change a PIN, how the PIN status is indicated, and PIN unlock functionality.

The FIS Team offers a variety of options for managing PINs. PIN management may be done through the ARU, Cardholder Portal, Crossroads, and WUI. Not all operations are available via every service channel. This section describes each operation and the possible ways that the operation may be accomplished.

PIN Selection

A cardholder may select their PIN through the ARU or Cardholder Portal. Whenever a cardholder accesses the ARU or Cardholder Portal for the first time, they are prompted to enter their card number. If they have not previously selected a PIN, then they are prompted for their date of birth and zip code after which they are prompted to select a new PIN. Note that ARU and Cardholder Portal require dual entry of the same PIN to confirm that the cardholder is entering a correct PIN.

If a cardholder has a problem with the ARU PIN select process, the cardholder can opt to speak to a CSR who will confirm the cardholder's identity, according to parameters established by the State, troubleshoot and provide information about PIN selection procedures. For security purposes, CSRs are not allowed to select or change a PIN for a cardholder.

Note that WIC Direct also supports PIN selection from Crossroads using the Submit PIN function; however, this function was never implemented in Crossroads.

PIN Change

A cardholder may change their PIN through the ARU or Cardholder Portal. Whenever a cardholder accesses the ARU or Cardholder Portal, they are presented with an option to change their PIN. If they select this option, they are prompted to enter their date of birth and zip code. After successful entry of their date of birth and zip code, they are prompted to select a new PIN. The ARU and Cardholder Portal require dual entry of the same PIN to confirm that the cardholder is entering a correct PIN.

Note that WIC Direct also supports PIN change from Crossroads using the Submit PIN function; however, this function was never implemented in Crossroads.

PIN Unlock

If an invalid PIN is presented a configurable number of times (usually three or four), the card will be locked and may not be used again in a redemption transaction until the PIN count is reset. The time of reset is configurable to a specific time of day, usually midnight of the day the card was locked. This account blocking feature is designed to prevent someone from appropriating a legitimate household's WIC EBT card and then "fishing" for the matching PIN.

As an alternative to waiting until the PIN count is automatically reset, a cardholder may contact their local clinic to have the account unlocked. Clinic staff may use Crossroads to unlock the PIN. Crossroads sends an Unblock PIN message to WIC Direct to have the PIN unlocked for a given card. Clinic or State staff with the appropriate security role in WIC Direct may also use the WUI initiate a PIN reset transaction for the cardholder at any time. The effect of this method is to reset the number of invalid PIN attempts on a card to 0.

Indication of PIN Status

If a card is PIN locked, then the status is indicated in a variety of ways depending on the access channel.

- Retail POS – if a cardholder attempts to use a PIN locked card at a store, a specific action code is returned to the store system indicating that the card is PIN locked. The exact message displayed varies based upon the particular store system being used.
- ARU – if a cardholder accesses the ARU and their card is PIN locked, the ARU will play a message informing the cardholder that their card is locked. The cardholder will have the option to change their PIN. Note that the PIN remains locked until the configurable time is reached (usually midnight).
- Cardholder Portal – if a cardholder accesses the Cardholder Portal and their card is PIN locked, the Cardholder Portal will display a message informing the cardholder that their card is locked. The cardholder will have the option to change their PIN. Note that the PIN remains locked until the configurable time is reached (usually midnight).
- WUI – the PIN status of a card is indicated on the account details page of the WUI.

Card Replacement

The cardholder's PIN remains the same if their card is replaced. A cardholder may use one of the methods above to change their PIN if desired.

4.5.1.8 Interface Testing

The Vendor Should describe their methods and timeframes for testing the interface with the Crossroads system.

In general, interface certification is the first formal FNS-required test event in an implementation project. This is a test event where the interface between the WIC MIS and WIC EBT systems are tested following a set of formal test scripts. Given that WIC Direct and Crossroads are already operating with a certified interface, the FIS Team does not expect that the FNS will require a formal interface certification as part of this project; however, we have provided a description of our support for this process below.

As development progresses, the FIS Team will work with all project stakeholders to prepare for entry into the interface certification test. The FIS Team will collaborate with the states and the MIS team to make the certification server ready for the event. Since part of the interface involves the return of redemption data to Crossroads, a POS is necessary in order to generate redemption transactions. The FIS Team will provide a stand-beside POS to facilitate this testing. In addition to the stand-beside POS, the FIS Team will provide access to a simulator that may also be used to generate redemption transactions. The necessary hardware components will be configured and provided to the state for setup in the test lab. Scripts will be developed and refined according to the interface design. While the FIS Team will provide and make ready all of the necessary input, the state will be primarily responsible for the physical effort of test script execution. The state WIC team members are the WIC business experts. It is imperative that the state own the interface certification, so that the interface will be exercised to its fullest capacity. The FIS Team and the MIS team can validate that the interface functions are working, but only the state can certify that the WIC MIS to WIC EBT interface is ready to support WIC business in the clinic setting.

The FIS Team understands the demands for ongoing software development. To that end, the FIS Team has implemented a development version of WIC Direct that is "always-on" throughout the life of the project. This allows West Virginia and the Crossroads maintenance contractor to test their interface functions during the development cycle against a real version of WIC Direct at any time. The feedback is instantaneous, thus greatly simplifying the development and testing process. And of course, throughout this period, the FIS Team technical staff is available to help in the event any technical issues are uncovered. The FIS Team also understands that Crossroads will, in all likelihood, be undergoing continuous update cycles for general enhancements and maintenance. For these reasons, the FIS Team maintains the development environment throughout the entire project life cycle as a way for Crossroads developers to validate and regression test any systems changes that are made. The FIS Team does not want some seemingly unconnected change made to Crossroads adversely affecting WIC Direct processing.

Likewise, the FIS Team will continue to enhance WIC Direct throughout the life of the project. The FIS Team releases new versions of WIC Direct about twice per year. Once a release candidate is ready, the FIS Team informs our customers of the impending changes through release notes that are provided well in advance of the release. Particular care is taken to point out any changes that may impact the WIC MIS to WIC EBT interface. The FIS Team does internally test the interface using internal simulation tools that we have custom developed for that purpose. However, we strongly encourage states to perform their own additional testing using the WIC MIS. The FIS Team provides a 30-day period for state testing and solicits feedback from states prior to releasing WIC Direct. If a state finds any issues in the interface, then the release of WIC Direct will be delayed until the issue is corrected. In this way, the FIS Team, in collaboration with our state partners, minimize the risk of problems occurring with the interface after WIC Direct is released.

4.5.2 Goal: APL File

The Vendor should describe how their eWIC system manages, maintains, and processes the Approved Product List (APL) file.

Objectives:

The FIS Team recognizes that every state has differences in the list of estate agency authorized foods allowed for WIC processing. WIC Direct maintains separate databases for each WIC state agency that it supports and will be able to accommodate West Virginia WIC's unique UPC/PLU list, WIC retailer peer groups, and NTE pricing. WIC Direct supports the standard FNS food category/subcategory codes along with any customizations that are needed. Please see below for additional details about the maintenance and delivery of the APL file.

4.5.2.1 UPC Maintenance

The Vendor should describe provisions for users to search, filter, and modify UPCs maintained in the Vendor's eWIC system.

The WIC Direct WUI provides users with a view of UPCs/PLUs that are stored in WIC Direct. The list can be searched and filtered by UPC/PLU, item description, category, and subcategory. The list can also be sorted on a number of fields, including UPC/PLU, item description, category, subcategory, active date, and deactivate date. The following image displays the Products page with the UPC/PLU list.

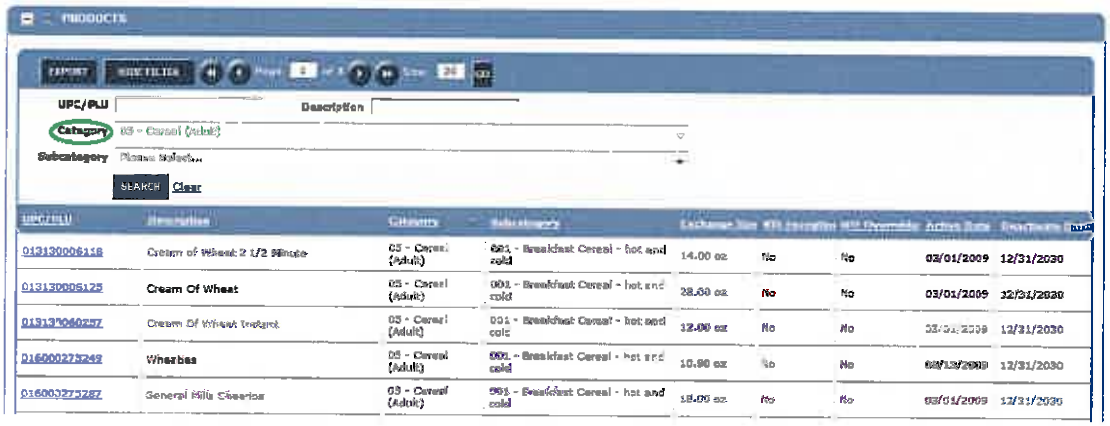


Figure 4.5-4 Product Page with UPC/PLU List

UPCs are generally managed using a specific software tool and standalone database outside of WIC Direct. This database is the "master" of the information used to maintain changes to product information. Whenever it is changed, it generates a file that is loaded into the WIC MIS. The WIC MIS, in turn, uses the UPC/PLU and NTE Batch File to convey UPC information to WIC Direct. The FIS Team has our own UPC management solution, WDUPC which is used by some customers. However, many of CDP's customers have UPC management functionality incorporated into their WIC MIS and choose to use that as the basis for creating APL data. WIC Direct works with either solution. West Virginia currently utilizes the WDUPC application and may continue to do so.

In general, it is a widely accepted best practice that there should be only one "database of record" for the maintenance of detailed reference data. Problems can occur if two different systems have the ability to

alter the attribute of a record. This can cause conflicts unless there is a mechanism in place for the communication of updates back to the source system. However, it is because of this widely-accepted architecture that the FIS Team has resisted incorporating UPC maintenance functionality into the WUI. For example, the WUI does not currently have functionality to change expiration dates on products, categories, or subcategories. Instead, the FIS Team believes that this type of information should be maintained in the master database and provided to WIC Direct using the defined interface files. If the FIS Team supported updates to APL data using WIC Direct functionality, then the updates would be lost the next time a new file from the WIC MIS was received. Since this happens almost daily, and it takes up to 48 hours to get a new APL distributed to stores, there is almost no time value to making the updates directly in WIC Direct. WIC Direct does, of course, use this information provided by the WIC MIS in building the APL and managing purchase validations.

WIC Direct UPC (WDUPC)

While the WIC Direct WUI does support some functions, the preferred option for WIC Direct to manage food items is the WIC Direct UPC (WDUPC) application. WDUPC is used by several states for handling detailed maintenance on authorized products. When the FIS Team began the Kentucky project in 2007, it was hopeful that the NUPC database application would be ready before Kentucky began operations in 2009. The FIS Team designed WIC Direct to work in conjunction with NUPC, whereby WIC Direct would receive product and category/subcategory information in a file that conformed to NUPC file specifications. With the products loaded from the NUPC file, WIC Direct would take on the tasks of handling NTE pricing and handling the creation of the APL file in the X9.93 format for delivery to retail systems. As the Kentucky pilot date approached, it became clear that NUPC would not be operational and that an alternate solution for product maintenance was needed. Given the short timeframe, the FIS Team utilized Microsoft Access as the platform for rapid development of a product maintenance solution for Kentucky. This application was originally envisioned as a temporary application that would be used until NUPC was ready. Kentucky is still using WDUPC and the application has been distributed to a number of other states, including West Virginia, that are actively using it.

The WDUPC allows for a full range of entry of UPC related information including nutrition information. The application allows for the assignment of a UPC to a category and subcategory. The application is also used to set the active and deactive dates for a UPC. The application exports the data in a NUPC file format that imported by the WIC MIS for additional UPC related operations such as NTE calculations.

4.5.2.2 Managing UPC Dates

The Vendor should describe their eWIC system's ability to set, activate and de-activate dates for specific UPCs.

As noted in the previous section, WDUPC may be used to set activate and deactive dates for specific UPCs.

4.5.2.3 Providing the APL File

The Vendor should describe their process for making the APL file available for download by grocers or third parties and how this can be done automatically on a daily basis.

WIC Direct provides functionality for creating the APL conforming to American National Standards Institute (ANSI) X9.93 V4 type 2 specifications. WIC Direct creates the APL on a nightly basis. From a processing perspective, WIC Direct operates on a seven-day calendar week. So, there is not gap in file creation from one calendar week to the next. WIC Direct does not include NTE information in the APL file.

WIC Direct currently runs a job every night at a configurable time to create a new APL file that is made available (sent or pulled down based on retailer process) to WIC retailers, designated agents, and TPPs on an SFTP site. The FIS Team will work with West Virginia to determine the time when the file needs to be available. Note that the time is configurable. The FIS Team will notify WIC retailers, designated agents, and TPPs of the designated time the file will be available so that these parties may plan the optimal time for retrieving the file. This same APL file can be downloaded on demand, in the event that a retailer needs a new file or some event caused the file not to be received as scheduled.

4.5.2.4 Category/Subcategory Maintenance

The Vendor should detail how their eWIC system is capable of performing Category/Subcategory maintenance.

WIC Direct supports the ability to receive a list of categories/subcategories as part of the Category Subcategory Batch File from Crossroads. WIC Direct can receive this file at any time. Any subsequent file will replace updates from any prior file. If the effective date is not present, then WIC Direct defaults to the current date as the effective date for a new or updated Category/Subcategory. If an end date is not provided, then WIC Direct does not set an expiration date and the Category/Subcategory is active until an expiration date is provided in a subsequent update.

WIC Direct processes files as soon as they are received. Therefore, the frequency of processing is completely determined by the MIS according to the schedule by which it drops the file. However, in providing updates to the Category/Subcategory and UPC tables, West Virginia WIC should be aware that there is a time lag before these changes can be fully rolled out and implemented in the authorized stores. This is because of the cutoff times for the FIS Team providing files and the stores accessing and implementing the file. The operating rules indicate this should occur in 48 hours.

As with UPCs, there should be only one "master database" for the maintenance of category/subcategory information and that should be the WIC MIS. The reason that the WIC MIS should be the master is that the categories and subcategories are closely linked to how the WIC MIS translates food packages into EBT benefits. Therefore, WIC Direct does not provide any write/update capabilities for category and subcategory information.

4.5.3 Goal: WIC Program Reports

The Vendor's eWIC system should provide a reports library that will ensure the WIC Program has all the reports necessary to meet State and Federal reporting needs.
Objectives:

The FIS Team provides a robust and comprehensive data management solution that allows our clients to get their data in useful and insightful formats exactly when it is needed. WIC EBT provides a wealth of detailed program information that was unavailable in the paper check world. Information is available to West Virginia that can enhance program management, program integrity, financial analysis, risk management, and to some extent, correlate outcomes. The key is in making the necessary data available, accessible, and most importantly, useful to states. WIC Direct is built based on a strategy of empowering states with direct access to raw data and the business intelligence tools to convert that data into useful information. WIC Direct provides a very rich information environment that the FIS Team believes is years ahead of the industry norm, and is what sets WIC Direct apart from the competition.

The FIS Team combines real-time access to current information (that is, benefit accounts or transaction histories) through the online web-based WIC Direct Web User Interface (WUI) or with our secondary

business intelligence environment, Data Direct, which is updated nightly. This business intelligence environment provides a star schema data warehouse with a web-based and user-friendly online interface that allows State users to access sophisticated data query and analysis tools.

WIC Direct logs everything that happens. This includes all account set-up and management transactions received from the State agency. It includes all benefit issuance and void transactions and all card issuance and replacements. It includes the details of all redemption transactions, both approved and rejected. WIC Direct keeps a record of everything that affects a WIC household account and benefit balance. The system also tracks user interactions such as which user logged on and when, what they did, what was the outcome, etc. Access to this mass of data is made available by WIC Direct in multiple ways.

Through extensive experience, the FIS Team found that building a large array of static reports was not in the best interest of customers, particularly in the area of information management. Invariably, a report that is "pre-packaged" meets an initial need but does not have the flexibility to evolve as the need changes. The FIS Team wants our customers to be able to customize and tailor information to their requirements. WIC Direct has very few pre-defined reports. The reports that it does provide are primarily aimed at documenting system activity and the reconciliation of accounts and retailer payments—things that are managed and monitored on a daily basis. Consequently, the FIS Team developed an information strategy that is more customer-driven. With the WIC Direct solution, you can get the information you need, when you need it, and customized to how you need it.

There are five prongs that make up our complete solution:

- "Canned" reports in the WIC Direct Web User Interface (WUI) – These are prebuilt reports using SQL Server Reporting Services and can be run on demand at any time.
- WIC Direct WUI – This user interface provides several pages whereby users can view list of data records stored in WIC Direct for items such as: accounts, food products, retailers, transaction history, etc. The lists are all filterable and the resulting data may be exported into an Excel-friendly format for further analysis or printing.
- Daily Files – WIC Direct provides daily files to the WIC MIS that contain a detailed record of transaction activity from WIC Direct. The WIC MIS may use this data to provide the state with reports from within the WIC MIS application.
- Data Direct – Our reporting engine that provides the most capability for analyzing WIC EBT data described in more detail in Section 4.5.3.1, *Data Warehouse and Ad-Hoc Reporting*.
- Custom queries – When data is needed that cannot be obtained through any of the above methods, the FIS Team can develop custom queries directly against the WIC Direct database. These requests are handled on a case-by-case basis after it is determined that there is no other way to obtain the data.

The FIS Team will ensure that our data management solution will meet the needs of the State. Having been developed with the involvement of FNS staff, our solution complies with applicable Federal reporting requirements.

The following table represents the available static reports available within WIC Direct.

Table 4.5-1 Standard Reports Available within WIC Direct

Name	Group	Description
Benefit Balance	Account	Shows a list of aggregated current and future benefits for a specified household number.
Activity Exceptions	Activity	Shows the activity exceptions for a given date, broken down by gateway and direct connect merchants.
Card Activity	Activity	Shows the card activity for a given date range, broken down by clinic if provided.
Financial Activity (By Institution)	Activity	Shows the financial activity for a given date, broken down by institution.
Financial Activity (By Transaction Type)	Activity	Shows the financial activity for a given date, broken down by transaction type.
Financial Activity (Comparison)	Activity	Shows and compares the totals and exceptions from the above two reports, broken down by transaction type.
Formula Rebates	Activity	Shows formula eligible for rebates for a given date range, broken down by formula.
Gateway Transaction Volume	Activity	Shows the volume by message type for a given date range and gateway, broken down by message type.
Recoupment Activity	Activity	Shows the recoupment activity for a given date and/or retailer.
Redemptions (By Issue Month)	Activity	Shows the number of redemptions and amount for a given date range, broken down by issuance month.
Retail Activity	Activity	Shows the retail activity (total amounts as well as transaction counts by type) for a given date range, broken down by chain and merchant.
Retail Sales	Activity	Shows the retail sales for a given date range, peer group, and optionally merchant, broken down by chain, merchant, peer group, and month.
Benefit Reconciliation	Reconciliation	Shows all of the benefit activity and variance broken down by category, subcategory, and household.
Case Month Billing	Reconciliation	Shows the billing details of every household that had a qualifying benefit in the given month and year.
Daily Drawdown	Reconciliation	Shows the total amount of the drawdown for a given date, broken down by gateway and ACH totals.
Direct Connect Reconciliation (Daily)	Reconciliation	Shows the activity and disposition of the activity for the current and previous day for a given date for direct connect retailers, broken down by retailer.
Direct Connect Reconciliation (Disbursement)	Reconciliation	Shows disbursements for direct connects retailers.

Table 4.5-1 Standard Reports Available within WIC Direct

Name	Group	Description
Gateway Reconciliation (Daily)	Reconciliation	Shows the activity and disposition of the activity for the current and previous day for a given date for retailers who utilize the gateway for processing, broken down by institution and transaction type.
Gateway Auto-Reconciliation	Reconciliation	Shows the gateway transactions and their disposition based on the auto-reconciliation file sent by the gateway, broken down by status, transaction type, and institution.
Out of Balance Accounts	Reconciliation	Shows a list of accounts with out of balance exceptions.
Third Party Processor Reconciliation (Daily)	Reconciliation	Shows the settlement status for transactions made on a given date. Shows the activity and disposition of the activity for the current and previous day for a given date for third party institutions, broken down by institution.
User/Group Listing	Security	Shows a list of all users and their assigned groups.
System Activity Balance	System	Shows all activity that occurred during the system balancing process for a given date, broken down by category, and subcategory.
System Balance Exceptions	System	Shows all exceptions that occurred during the system balancing process for a given date, broken down by household, category, and subcategory.

Gaining access to reports and data in WIC Direct is a fairly simple and straightforward activity. Scheduled reports are provided through email on a schedule set up by the user. On demand "reports" are accessed in a variety of ways.

- Canned reports in the WIC Direct WUI are accessed from the Reports tab. The user is presented with a list of reports and clicks on the desired report. From there, the user may customize certain parameters in order to view the report for a particular day or some other filter criteria. The report may be saved to an Excel format or PDF. All of this is described in more detail in the WIC Direct System Guide.
- To access sets of detail records from the WIC Direct WUI, the user navigates to the page containing the desired data. Each page provides a number of criteria that may be used to filter down to a subset of the data. From there the user may export the data to an Excel friendly format. All of this is also described in more detail in the WIC Direct System Guide.
- Reports in Data Direct are accessible from a web browser through a user-friendly, point-and-click interface. Reports are organized into "workbooks". The user selects a workbook and is then presented with a list of reports. From there, the user selects a report. Most reports are immediately rendered based on default parameter settings. The user may modify the parameter settings in order to filter the report data in a custom way. All of this is described in more in our Data Direct User Guide.

The State will have direct access to on demand reports. On demand reports may be run at any time as they are not run against the main database used for online transaction processing. The WIC Direct WUI reports are run against a read-only replica of the main online database. Data Direct runs against a completely separate database that has a structure tuned for the purpose of fast access to summarized report data. This database is updated on a nightly basis.

4.5.3.1 Data Warehouse and Ad-Hoc Reporting

The Vendor should describe any additional services such as data warehouse or ad-hoc reporting software. The description should include the number of months or years data that is available for ad-hoc reporting purposes.

The FIS Team provides a robust, multi-faceted data management solution. When the FIS Team started the development of WIC Direct in 2007, reporting was identified as a generally challenging area for many systems development projects.

At the outset, many projects require a large number of "canned" reports that certainly do provide some interesting insights into the data generated by the system. Once users start working in the system, they recognize that there may be additional insights that are needed in the form of new or modified reports. Users have to submit a formal change request for the modification or new report. The request goes back to the system developer who has to evaluate the request, provide an estimate, and, if approved, schedule the development of the report. This process can take time, especially for a complex request, and there is a cost for each report to be developed. The result is a system with a large number of "canned" reports. The body of reports then becomes so large that users do not have time to look at all of the available reports. For various reasons, it is not uncommon to pick a report from a long lived system and find that no one uses it or understands its purpose (beyond what may be documented for the report).

With WIC Direct, it was decided that "less is more" for reporting at the outset of system development. We created a minimal set of reports geared toward supporting system reconciliation and support for retailer management. In addition to the reports in WIC Direct, we also provide query capabilities into various data sets stored in WIC Direct (accounts, food items, retailers, and transaction history) where users can filter on a subset of the data and export to an Excel friendly format for further analysis or printing when necessary. Our approach was to deliver on this "less is more" approach and formulate any needed additions to our reporting solution in conjunction with users after they gained some experience using WIC Direct.

Given that the problems with "canned" reports are issues with systems in the software industry at large, the industry responded with the development of new tools aimed at solving those issues and providing users with better ways of analyzing their data. These tools fall under the realm of "business intelligence" (BI). BI is used to describe software tools that are geared towards taking raw data and providing means for the summarization and analysis of the data to provide users with actionable insights into their data. The FIS Team recognized that BI needed to be applied to WIC EBT data.

The result is our industry-leading, dynamic ad hoc reporting tool, Data Direct, which is a companion product to WIC Direct. Data Direct provides a user-friendly interface that allows users to analyze data in a visual manner. The FIS Team will provide this tool for analysis of the WIC EBT data generated by WIC Direct. The FIS Team will provide documentation on our various reporting tools available with WIC Direct and Data Direct.

The FIS Team is very excited to offer the State our unique Data Warehouse/Business Intelligence Tool. This tool significantly improves our clients' access to, and use of, WIC EBT data. It is a value-add feature, found only in WIC Direct that moves WIC EBT to the next level, enabling informed decision-making and business analysis.

Benefit issuance and redemption data are loaded into a data repository on a nightly batch cycle and are used to populate a data warehouse star schema. The FIS Team maintains three years of data in Data Direct. Data Direct, the WIC Direct information management solution, uses a powerful and easy-to-use

third-party business intelligence tool, Tableau, that allows web access to the data, supporting meaningful and timely report creation as well as what-if data analysis.

Data Direct operates in its own processing environment (hosted by the FIS Team) and makes use of almost-current (within 24 hours) EBT-generated data for its reporting and data analysis. EBT-generated files are loaded into Data Direct daily. This strategy accomplishes multiple objectives. First, by using a file interface, the data warehouse environment is isolated from changes to the underlying WIC Direct online database. Secondly, using this approach avoids issues with reporting and ad hoc query functions impacting the high level of transaction processing performance that is mission critical to WIC Direct. Finally, it is open-ended so that a very rich yet flexible set of data can be loaded into the data warehouse, from WIC Direct and from other sources such as Crossroads, to create a truly comprehensive business intelligence tool.

Data Direct currently includes more than 40 pre-built queries that provide meaningful WIC management information classified in four broad categories:

- Financial Management
- Retail Management
- Food Management
- Processing Metrics

The FIS Team is expanding these pre-built queries as new uses of the information are identified by our customer base. Data Direct sample reports are provided below and can give the State an idea of what is possible with this tool.

As shown in the sample report pictured below, 7.23 percent of the food budget for the past year was spent on cash value fruits and vegetables.

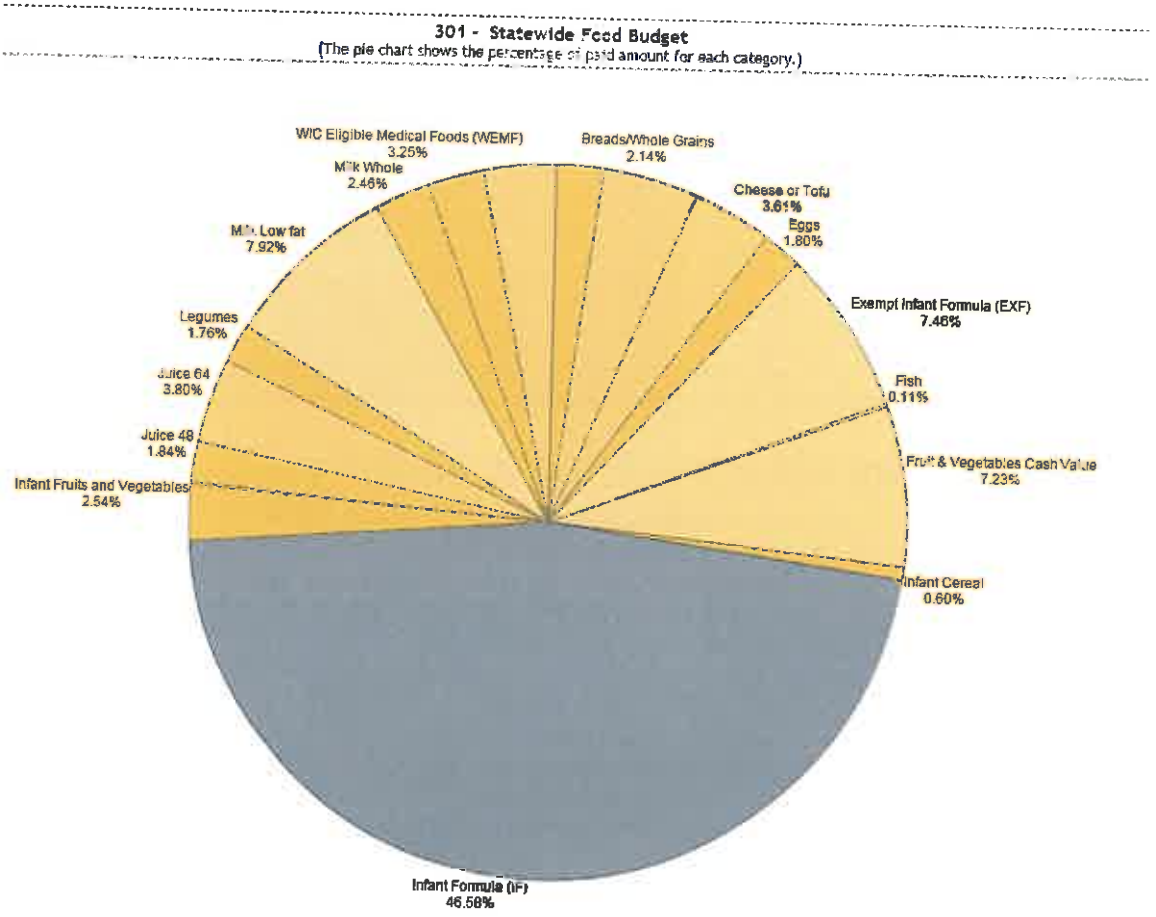


Figure 4.5-5 Food Budget Sample Report

A retailer manager may like to know which stores in a peer group are charging the most for a particular product. In the sample report below, the retailer manager is researching egg prices in November 2014, with the max price being $2.99 at Retailer 1189 in the Class I - Central peer group.

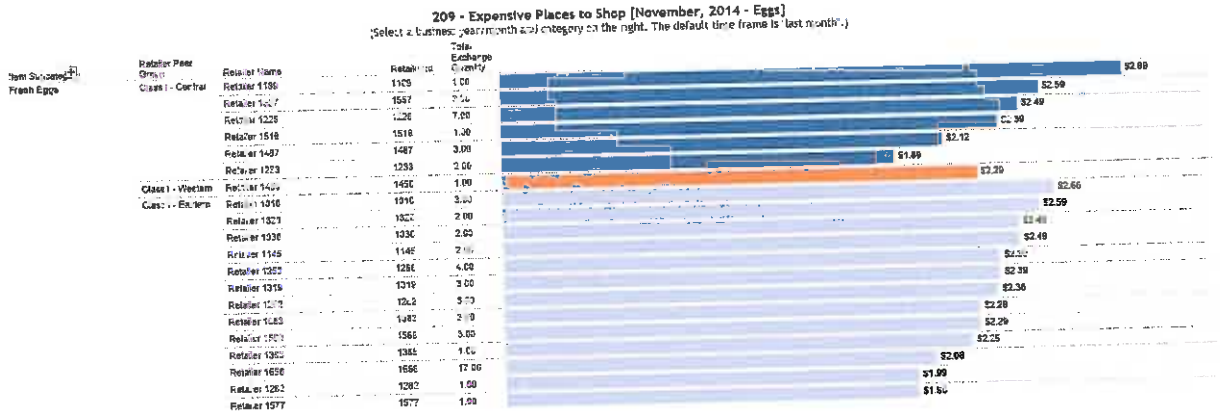


Figure 4.5-6 Expensive Places to Shop Sample Report

In addition to the pre-built queries that are ready to be used when a user first signs into Data Direct, the application provides powerful editing capabilities that will allow State users to modify an existing report. For example, State users can change the data content, the timeframes, and even the color schemes. Output can be tailored in real-time to match what it is the user is trying to analyze or present. All output can be exported to a spreadsheet or PDF format for distribution to interested parties or for inclusion in presentations or formal reports.

User licenses for accessing the Data Direct suite of tools is included as part of the WIC Direct solution. States may obtain additional Tableau product licenses (developer's license) that provide a desktop application that allows power users the ability to create new queries and analysis based on the data supported by Data Direct. Note that the web-based version included with Data Direct is sufficiently capable for most users.

Because of the unique approach to information management, the State can be confident that the WIC Direct solution is a complete and full-featured solution for EBT reporting and is designed with the following reporting categories:

- Calculate Rebate Amounts
- Food Management/Approved Product List
- Food Cost Management
- Settlement and Reconciliation
- Card Management
- Performance and Operating Metrics
- Fraud/High Risk Retailer Analysis
- Ad Hoc Reporting

By supplying an underlying architecture of parameter-driven, query-based reporting functionality, supported by a very rich data repository, the FIS Team allows our customers to customize their information based on current needs. It is dynamic, flexible, and user-driven. Our customers are no longer dependent on an expensive and time-consuming change order to get the data they need. This was designed specifically to comply with the FReD requirement to support reporting; make information accessible but do not box in the report content so as to limit its usefulness.

4.5.4 Goal: Crossroads Reconciliation

The Vendor's eWIC system should have the capacity to be reconciled with the Crossroads system.
Objectives:

The FIS Team provides financial settlement and benefit reconciliation processes and services that are both industry standard and are proven effective. As a financial agent for West Virginia WIC related to its EBT benefits, it is the FIS Team's job to ensure the accuracy of transaction processing and retailer reimbursements. The FIS Team is proposing an established solution that provides many automated financial processes and controls but that also provides the services necessary to assure a complete offering. Some of the methods used to meet requirements are:

- The WIC Direct system is self-balancing. Control totals for the reconciliation processes are automatically generated and compared each day. A variance in any one of these control processes results in an alert being raised.
- The FIS Team provides a settlement and reconciliation staff that monitors the daily business process, investigates any alerts or out-of-balance situations, and makes adjustments as necessary to bring the system into balance.
- The FIS Team provides daily files to Crossroads that contains WIC Direct's record of retail activity and Crossroads benefit activity.

The following sections describe in detail the settlement and reconciliation processes in place to ensure the financial integrity of WIC EBT benefits for customers.

4.5.4.1 Benefit Issuance/Void Verification

The Vendor should describe how their system verifies that all real time benefits issuance/voids sent from the Crossroads system were processed and posted to household accounts in their eWIC system.

There are two prongs to our strategy for verifying that all real time benefits issuance/voids sent from the Crossroads system are processed and posted to household accounts in WIC Direct.

- First, WIC Direct implements a general reconciliation process whereby the activity recorded in the transaction logs are compared against a snapshot of the benefit balances stored in the system. This process considers all benefit related transactions (i.e. redemptions/voids/reversals from retailers as well as issuances/voids from Crossroads). This process is described in more detail in the following sections.
- Second, WIC Direct provides a Daily Benefit Activity Batch File to Crossroads. This file contains a record of all issuance/void transactions that were successfully processed by WIC Direct. Crossroads verifies that the details from this file matches Crossroads internal record of postings to WIC Direct. If any anomalies are detected, then West Virginia staff notify the FIS Team so that we can research and correct any issues.

This strategy helps assure West Virginia that participants will have to access to their correct level of benefits when they go shopping and that their accounts are maintained accurately.

4.5.4.2 Batch Files

The Vendor should describe their process for providing batch files to Crossroads on a 24-hour basis, detailing all benefit issuances and void transactions received during that 24-hour period.

In the interface between Crossroads and WIC Direct, there are a number of batch files that are exchanged. All files may be exchanged on a daily basis and/or on demand at any time. The following is a list of batch files sent by WIC Direct to Crossroads:

- Daily Benefit Activity File - the file will return the Crossroads initiated benefit transactions that occurred between a single calendar day as defined by 12:00 am to 11:59:59.999 pm The Adjust Benefit web service function is the lone method that can modify the benefit balance and it is expected that WIC Direct returns each successful Adjust Benefit transaction in the Daily Benefit Activity Batch File. Crossroads uses this file to validate the benefit activity transactions recorded in Crossroads exactly matches the benefit activity known to WIC Direct.
- Redemption Batch File – this file contains details about WIC EBT purchases which will be returned by WIC Direct to Crossroads in the Redemption Batch File. Crossroads uses this purchase information to calculate NTE values, create rebate invoices, generate price trend analyses, project future food costs, calculate WIC Retailer redemption totals and perform Retailer High Risk analysis.
- WIC Vendor Operational Activation Batch File – this file contains a comprehensive listing of operational retailers and send the complete list to Crossroads which will parse the file for knowledge of newly activated Retailers that have been determined to be capable of processing WIC EBT purchases.
- Card Change Batch File – this file returns modifications to card status made from outside of the WIC Clinic and Crossroads system. Crossroads will automatically process this batch file in order to maintain an accurate account of WIC EBT Card status.

For each batch file sent to Crossroads, WIC Direct expects a confirmation file that returns Crossroads' processing results. The confirmation file will echo back to WIC Direct the header data contained in the original file plus an indication of any errors that occurred during the file processing. A rejected count of "0" in the confirmation file indicates that no errors were encountered. WIC Direct consumes the confirmation file to verify the integrity of the batch processes by matching a confirmation file with each original file.

WIC Direct will generate the files according to a mutually agreed upon schedule with the State. The files are placed on a SFTP site for retrieval by the State.

4.5.4.3 Reconciliation and Settlement

The Vendor should describe how their system reconciles business day transactions against the transactions settled to each store and how it supports reconciliation of all settlements with the stores or network entities.

WIC Direct maintains a 24-hour business day processing cycle where the actual cut-off time for processing is configurable. Each day, WIC Direct validates that the running system balance of quantities in each category and subcategory as computed for the cut-off time is equal to the prior day's running balance summed with the net of activity that occurred during the 24-hour business day. Note that this cut-off time is different from the settlement cut-off time, which is described in more detail later in this section.

The settlement cut-off time is usually in the late afternoon and is determined to accomplish the dual goals of providing merchants with maximum access to their funds while allowing the processor adequate time to

calculate the settlement amounts and to get the payment transactions originated into the ACH system for payment.

The FIS Team maintains a clear audit trail of all transactions to ensure the system is balanced and reconciled on a daily basis. The system logs each financial transaction and records an offsetting debit to the client's account and credit to the retailer or TPP. The system continually maintains the current balance in the client's account and the amount to be settled with the retailer or TPP.

Subsequent to cut-off, and before the ACH files are created, the system validates client and retailer totals to verify that they are balanced. This system computes the end-of-day net position for each account. The end-of-day net position equals:

Opening Balance + Credits - Debits = End-of-Day Balance

Procedures for Meeting Reconciliation Requirements

The WIC Direct System performs settlement and reconciliation activities as defined in the Standard Operating Rules for WIC EBT. Our procedures are as follows:

- Household account daily beginning category/subcategory balance and net purchases versus the ending balance. All activity affecting the balance of a client's account is reported at the food item level on the Household Account Balancing Report.
- Household net redemptions in dollar value versus acquirer settlement values. The system continuously maintains the current balance in the client's account and the amount to be settled to the retailer or processor/network. Subsequent to cut-off, and before the ACH file is created, the systems validate client and retailer totals to verify they are in balance.
- Total funds entering, exiting, and remaining in the system each day. The WIC Direct System maintains accounts at the client, program, and agency (State) levels. Each processing day, the system computes the end-of-day net position for each account. This end-of-day net position equals:

  Opening Balance + Credits - Debits = End-of-Day Balance

  This is recorded by the number of food items by subcategory and unit of measure.
- The net settlement value of all transactions to the sum of the net settlement values for all program types. The State will be provided with a Drawdown Report that contains the net settlement value of all transaction to be settled on the given business day.
- The net settlement value of cardholder account adjustments to the sum of the net settlement value of adjustments settled to WIC Retailer and acquirers. If an adjustment is required, it is included in the retailer or TPP settlement and the offset is reflected in the client's account. A settled adjustment appears on the Daily Retail Activity Report. Adjustment entries reference the original settled transaction that caused the discrepancy. They are netted into the total amount reported to the State on the Daily Database Balancing Report.
- The net settlement value of all transactions to the sum of the net settlement values for all local agencies/clinics. The net settlement values for all local offices equals the net settlement for the State. The FIS Team will provide the State with the Daily Database Balancing Report, which contains the total amount of all transactions settled at the State level.

- Net redemptions in dollar value versus the daily suspense transactions in dollar value that overlap daily ACH cut-off times plus the current daily activity in dollar value. Suspense transactions are shown on the Gateway Reconciliation (Daily) Report.

Comprehensive Benefit Reconciliation and Reporting

The FIS Team has implemented a series of processes designed to ensure the financial integrity of the WIC Direct System. Reconciliation requires validation that WIC Direct's own internal accounting is accurate, and requires validation that the WIC Direct accounting is consistent with our exchange partners (i.e., Gateway, direct-connect retailers, third -party processors).

Every day at the close of business, the FIS Team receives an auto-reconciliation file from the transaction Gateway. This is a list of all of the WIC Direct transactions that the Gateway processed, and for which it will make payment to its downstream TPPs. WIC Direct automatically compares this list to its own internal files to verify that we are in complete agreement as to the set of transactions and the amount of those transactions that will be settled to retailers on that business day. Error conditions will be flagged for reporting and an alert will be generated.

WIC Direct internal reconciliation involves the automated comparison of changes in household account balances against amounts settled to retailers. A number of reports are created to document the automatically calculated and verified internal reconciliation. Every day, WIC Direct creates a report that includes the net amount paid to direct-connect entities. The system also displays the individual payment amounts due to each entity on the ACH History page in the WUI. The data from this page may be exported to a CSV file for further analysis. From there, a user can manually reconcile so that the individual payment amounts agree with the net amount. The validation occurs automatically, and the system will generate an alert if the amounts do not match.

WIC Direct creates two daily reports that reconcile system business-day transactions against settlement amounts. One report reconciles activity for entities where WIC Direct is the master of settlement. The other report reconciles activity for the gateway entity that provides settlement to their retailers. The report takes the total activity for a processing period and breaks it down between reconciled transactions and un-reconciled transactions. It adds the total of the previous day's un-reconciled transactions to the current day's reconciled transactions. That amount should equal the settlement amount for the entity. If the amounts do not match, then the report notes the amount of the mismatch as an "out of balance" exception and an alert is generated. Reconciliation personnel research, determine the cause of the exception, and take appropriate corrective action.

The FIS Team validates that the amount drawn from the settlement matches the amount reported by WIC Direct as the settlement for the day.

WIC Direct currently has some features in the WUI that allow for the direct display of settlement exceptions from the Gateway. This is possible because the Gateway is the master of settlement and creates an auto-reconciliation for WIC Direct. WIC Direct processes the file and exceptions are displayed on a page in WUI. For entities where WIC Direct is the master of settlement, WIC Direct creates an auto-reconciliation file for the entity. It is the responsibility of the receiving entity to process the file and notify the Reconciliation Team of exceptions. The FIS Team uses the tools available in WIC Direct to correct items.

Additional reconciliation control points are as follows:

- WIC Direct logs a record when it creates an ACH file that contains the net amount from the ACH file. (as related to direct entities)
- WIC Direct summarizes the payments due to all direct-connect entities.
- WIC Direct generates an alert if the amount from the ACH file does not match the summarized payments due to direct-connect entities.

WIC Direct provides settlement information for all direct-connect entities. In an online system using third party intermediaries for settlement, it is not possible to provide exact settlement information for vendors that settle through a third party because WIC Direct does not have the details of the arrangement between the store and its third party processor. For instance, the store and third party may have a mutually agreed upon cut-off time that is not known to WIC Direct. Currently, the system provides a list of payments broken down by settlement entity (which is either a store or a third party processor that connects directly to WIC Direct) though the WUI on the ACH History page.

For any entity where WIC Direct is the master of settlement, WIC Direct will provide an auto-reconciliation file to the entity. It is the responsibility of the receiving entity to process the file and notify the FIS Team Reconciliation Team of exceptions. The specifics of the reconciliation process undertaken by the receiving entity are unknown to WIC Direct. Therefore, WIC Direct cannot provide exact information on the reconciliation status of a transaction with respect to an individual store. WIC Direct assumes that by settling with the receiving party that the transaction will indeed be settled and reconciled according to bilateral agreement between the receiving entity and any entities that further process the transaction (if any) for the individual store.

To complete the end-to-end reconciliation, WIC Direct provides a Disposition of Benefits Report that shows for each benefit month, food benefits that are debited or credited to household accounts by the clinic staff, benefits redeemed at authorized retailers and benefits that expire (are unused at the end of the benefit period). This can be produced for a specified household or in total for the agency.

WIC Direct also calculates benefit redemption values, by store and in total, for each benefit month. This information is directly useful in completing the 798 financial reporting required by FNS.

Examples of the reports and reconciliation processes that are available within the WIC Direct solution are explained below.

As has been stated previously, WIC Direct operates on a 24-hour business day cycle, which is configurable, but usually runs midnight to midnight. At midnight each day, that day's activity is captured and is reconciled and balanced. Several balancing events take place. First, detail redemption activity is captured for all retailers redeeming benefits during that day. This is shown on the Retail Activity Report in the figure below. WIC Direct also sums all redemption activity according to the type of activity; direct-connect, Gateway, and TPPs. Figure 4.5-7 illustrates the total from the Retail Activity Report is reconciled against the total of the Financial Activity Report. This ensures the detail is equal to the control totals.

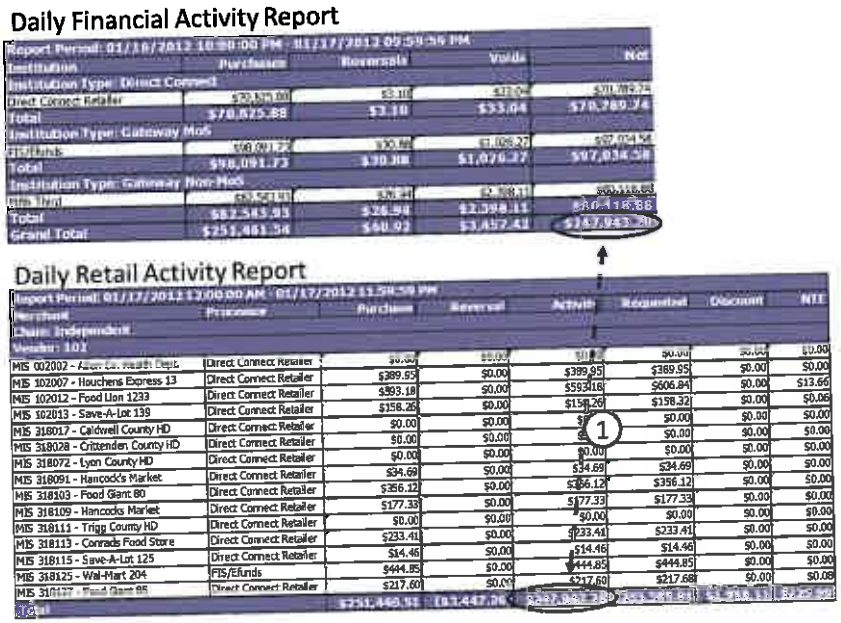


Figure 4.5-7 Retail Activity Report Total Reconcilement Against the Financial Activity Report Total

If these totals do not match, an alarm is triggered which results in an investigation and corrective action.

The second event that happens at the end of each business day is that the system captures a snapshot of the total value of all EBT household accounts at the subcategory level. A batch process is executed that takes the database value captured at the previous end of business day and calculates the difference between that and the balance at today's end of business day to arrive at the amount of the change. The system then processes the audit trail of all activity that occurred during the business day and calculates what the change in the database value should have been based on this analysis. The result is compared to the actual database value and any variances are reported. A variance in this calculation will result in an alarm, investigation, and correction. Figure 4.5-8 is an excerpt from the Daily Database Balances Report.

Daily Database Balancing

Activity Period: 01/27/2012 10:00:00 PM - 01/28/2012 09:59:59 PM
Processing Date: 01/28/2012 09:59:59 PM

Category	Subcategory	Starting Balance	Issuances	Purchases	Reversals	Computed Balance	Ending Balance	Daily Variance
02 - Cheese or Tofu	000 - Cheese	124,236.00	(744.00)	2,416.50	43.50	121,119.00	121,119.00	0.00
02 - Cheese or Tofu	001 - Cheese	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02 - Cheese or Tofu	002 - Lowfat cheese	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02 - Cheese or Tofu	003 - Low Sodium Cheese	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02 - Cheese or Tofu	004 - Tofu	151.50	(2.00)	0.00	0.00	149.50	149.50	0.00
02 - Cheese or Tofu	005 - Cheese (Kosher)	14.00	0.00	0.00	0.00	14.00	14.00	0.00
03 - Eggs	000 - Eggs	145,182.00	(622.00)	3,516.00	61.00	141,105.00	141,105.00	0.00
03 - Eggs	001 - Fresh Eggs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
03 - Eggs	002 - Dry eggs (Pwd)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
03 - Eggs	003 - Shelled Eggs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
03 - Eggs	004 - Boiled eggs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05 - Cereal (Adult)	000 - Breakfast Cereal	5,856,604.87	(45,961.84)	65,835.69	1,594.50	5,726,402.24	5,726,402.24	0.00
05 - Cereal (Adult)	001 - Breakfast Cereal	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Figure 4.5-8 Daily Database Balances Report Excerpt

This process verifies the accuracy of the day's transaction processing. The database validation is reported on a system-wide basis, but is done one household at a time. This allows, in the event of an error, for a faster resolution because the household where the error occurred is reported as a part of the error process. The analyst working to resolve the problem is directed to the household where the error occurred and, in the quest for the incorrect transaction(s), can rapidly access all transactions that affected that household's account balance.

WIC Direct also provides a validation based on individual accounts. Figure 4.5-9 is a sample of the Household Account Balancing Report that shows all debits and credits affecting a household's benefit balance. At the end of the benefit month, this report provides a full accounting as to the disposition of benefits issued to that household.

Household Account Balancing

Category	Subcategory	Issued	Debited	Redeemed	Expunged	Variance
Household: 0011043						
2 - Cheese or Tofu	0 - Cheese	1.00		1.00		0.00
3 - Eggs	0 - Eggs	2.00		2.00		0.00
5 - Cereal (Adult)	0 - Breakfast Cereal	72.00		72.00		0.00
6 - Legumes	0 - Beans/Peas/Peanut Butter	2.00		1.50	0.50	0.00
16 - Breads/Whole Grains	0 - Whole Grn Brd/Tort/Rice	32.00		32.00		0.00
19 - Fruit & Vegetables Cash	0 - Fruit and Vegetables-CVB	16.00		16.00		0.00
21 - Infant Formula (IF)	73 - GS Protect Pwd	9.00		9.00		0.00
52 - Milk Low fat	0 - 2%,1%, 1/2% or Skim Milk	7.25		7.25		0.00
53 - Juice 48	0 - 11.5/12.0/46/48 oz Juice	2.00		1.00	1.00	0.00
54 - Juice 64	0 - 64 oz Juice	2.00		2.00		0.00
Total		145.25	0.00	143.75	1.50	0.00
Grand Total		145.25	0.00	143.75	1.50	0.00

Executed: 1/29/2012 12:44:36 PM, Page: 1/1

Figure 4.5-9 Household Account Balancing Report Sample

The other important timeframe associated with WIC Direct processing is the 24-hour settlement day. There is an end of day cut-off for settlement wherein retailers are reimbursed on the next business day for all approved transactions that occurred prior to the cut-off (after accounting for any retailer specified end-of-day). WIC Direct supports two settlement cut-off times. One is for those retailers that are direct-connected to WIC Direct. This time is configurable, but is typically 5:00 pm ET. The other cut-off is driven by the Gateway and usually occurs around 7:00 pm ET.

As described above, WIC Direct exchanges auto-reconciliation files with its exchange partners. These are used to validate that the transactions being settled to a store or TPP are agreed upon between the store and WIC Direct. The FIS Team researches any exceptions and, if necessary, initiates adjustment transactions. This process proves the accuracy of transaction processing between WIC Direct and the other entities in the payment network.

WIC Direct also reconciles and balances payments to retailers and TPPs against its internal set of accounts. There is a separate set of processing and reporting for the Gateway versus the direct-connect retailers. The goal is to reconcile all payments against the activity that has been validated in the above steps.

This is the process for reconciling Gateway activity against Gateway payments. As described above, there is a business day Financial Activity Report that provides the total redemption for Gateway connected retailers. This number is reconciled against the activity shown on the Gateway Funds Disbursement Report. The Gateway Funds Disbursement Report shows the days on which the business day activity will be settled. If the activity occurred before the settlement cut-off, it will show as reconciled and will settle that day. If the activity occurred after the cut-off, it will show as unreconciled and will settle the next day.

4.5.4.4 Error Correction

The Vendor should describe their provisions to correct errors in the settlement process. An automated adjustment process to detect, report, and correct errors within 14 calendar days is preferred.

WIC Direct was designed to automate, to the extent possible, operational activities with the intent of limiting or eliminating the need for staff hours involved in system monitoring, or the errors inherent in manual monitoring processes.

If WIC Direct detects an anomaly, WIC Direct sends out an automated alert to the WIC Direct support team. The WIC Direct support team takes action to research and correct the issue using the many tools and reports described in this section. The appropriate action to correct an error is highly situational, depending on the nature of the problem. WIC Direct has several tools for effecting corrections (adjustments). The goal of this process is to correct the out-of-balance account in a manner that will bring the system back into balance.

In our experience, most adjustments are the result of a processing error somewhere in the payment network (e.g., a reversal transaction was not applied) and the appropriate action is clear. The FIS Team reconciliation support staff will handle all of these types of issues as a part of the service proposed to West Virginia WIC. However, certain adjustments, especially those that involve removing benefits from a household account, may require approval or some other action from the State. The FIS Team will work with the State to develop the protocol and approvals that may be necessary to support this aspect of reconciliation.

The FIS Team has implemented a series of processes designed to ensure the financial integrity of the WIC Direct System. Reconciliation requires validation that WIC Direct's own internal accounting is accurate, and requires validation that the WIC Direct accounting is consistent with our exchange partners (i.e., Gateway, direct-connect retailers, third party processors).

Every day at the close of business, the FIS Team receives an auto-reconciliation file from the transaction Gateway. This is a list of all of the WIC Direct transactions that the Gateway processed, and for which it will make payment to its downstream TPPs. WIC Direct automatically compares this list to its own internal files to verify that we are in complete agreement as to the set of transactions and the amount of those transactions that will be settled to retailers on that business day. Error conditions will be flagged for reporting and an alert will be generated.

For entities that connect directly to WIC Direct, WIC Direct generates an auto-reconciliation file that the receiving entity uses to reconcile against their own internal log of activity. The receiving entity is responsible for notifying the FIS Team of any discrepancies.

WIC Direct creates two daily reports that reconcile system business-day transactions against settlement amounts. One report reconciles activity for entities where WIC Direct is the master of settlement. The other report reconciles activity for the gateway entity that provides settlement to their retailers. The report takes the total activity for a processing period and breaks it down between reconciled transactions and un-reconciled transactions. It adds the total of the previous day's un-reconciled transactions to the current day's reconciled transactions. That amount should equal the settlement amount for the entity. If the amounts do not match, then the report notes the amount of the mismatch as an "out of balance" exception and an alert is generated. Reconciliation personnel research, determine the cause of the exception, and take appropriate corrective action.

4.5.4.5 Daily Balancing of Settlement Account and Reconciliation File

The Vendor should describe their method to verify that the amount drawn from the settlement account is equal to the amount indicated in the reconciliation file and that the daily redemption report supports the daily settlement amount made to the EBT Vendor.

On a daily basis, WIC Direct receives a reconciliation file from the FIS gateway that details all transactions that settled through the gateway. WIC Direct has a batch process that processes the file and attempts to match each transaction from the file to a successful transaction from the WIC Direct transaction history. The matching criteria includes the card number, WIC MIS assigned merchant number, transaction type, and amount. Any transactions that do not match are flagged as exception transactions and may be viewed in the WUI. The FIS Team researches any unmatched transactions and executes any appropriate actions to resolve the discrepancy. It is also possible that a transaction in WIC Direct may not be settled through the gateway as expected. Such unreconciled transactions are also viewable through the WUI. As with unmatched transactions, the FIS Team researches and takes appropriate action to resolve any issues with unreconciled transactions. This process feeds data into the Gateway Reconciliation (Daily) report and if there any issues, then the report will reflect an out of balance amount which is a trigger that our reconciliation personnel use to know if there an issue that must be researched.

4.5.4.6 Daily Reconciliation of Benefits

The Vendor should describe how their system reconciles issued, redeemed, or expired benefits against the change in database value on a daily basis.

See the following section for information on how WIC Direct reconciles issued, redeemed, and expired benefits against the change in database value on a daily basis.

4.5.4.7 Category/Subcategory Quantity Verification

The Vendor should explain how their system verifies that the quantity of each category/sub category held in the EBT database at the end of the business day equals the values at the beginning of the business day plus the net sum of benefits issued, expired, voided and redeemed as contained in the transaction history detail for that business day.

This system computes the end-of-day net position for each account and category/subcategory. The end-of-day net position equals:

Opening Balance + Credits - Debits = End-of-Day Balance

WIC Direct has batch processes that perform the calculations necessary to support this reconciliation calculation. In essence, WIC Direct takes a "snapshot" of the database value for each category/subcategory to arrive at the End-of-Day Balance. Then, based upon the transaction history, WIC Direct calculates the net of credits and debits by category/subcategory. The net of credits and debits is based upon the value of transactions initiated by the WIC MIS (issuances, voids, adjustments), retailers (purchases, voids, reversals), WIC Direct batch processes (expungements), and the WUI (adjustments). This net value is added to yesterday's snapshot balance. Any discrepancies are noted in an exception report. A discrepancy occurs if there was a change in database value that is not substantiated by a record in transaction history. When errors occur (which are very rare), they are thoroughly researched to determine cause and corrective action.

4.5.5 Goal: WIC Settlement Process

The Vendor should describe their settlement process for the payment to WIC retailers for benefits redemption.

Objectives:

Transaction and settlement accuracy among all electronic benefit transfer participants is critically important to the ongoing success of West Virginia's WIC EBT Project. Timely and accurate settlement is essential to ensure the strong participation of the retail community. We bring our many years of experience in ACH processing and in providing settlement services to the stakeholders within the EFT, EBT, and WIC EBT industries. We assure the State that we are a highly stable, Fortune 500 company, and we are confident in our ability to successfully fulfill the settlement and reconciliation obligations specified in this RFP. FIS currently has links with over 32 ATM networks to over 1,400 financial institution clients, and we are directly involved in the movement and reconciliation of settlement funds for these customers. FIS has established a reconciliation process that is accurate, timely, and fully capable of moving tens of millions of dollars for state benefit programs each day. On a global scale, FIS' banking technology powers billions of transactions, moving over $9 trillion annually.

FIS moves over $9 trillion in transactions annually. In our Government Solution division alone, we process and settle over six million EBT transactions during an average month, with a dollar value in the tens of millions. However, we recognize that the processes in WIC EBT settlement and reconciliation are a little

different than what is typical for SNAP, TANF, and other cash value benefits. With WIC EBT, we are settling and reconciling cash payments to stores based on a change in a quantity of food items held in a WIC household account. In the following sections, the settlement and reconciliation processes and procedures proposed to West for the WIC EBT project are described.

4.5.5.1 Retailer Reimbursement Process

The Vendor should outline their process to reimburse retailers based on approved transactions that occurred within the Vendor's prescribed settlement window.

WIC Direct and the FIS Gateway operate on a 24-hour processing cycle. There is a predetermined cut-off time each day after which transactions are held for the next settlement cycle. The cut-off time is usually in the late afternoon (6:00 pm CT) and is determined so as to accomplish the dual goals of providing merchants with maximum access to their funds while also allowing the processor adequate time to calculate the settlement amounts and to get the payment transactions originated into the ACH system for payment. Settlement occurs seven days per week, but money only moves on banking days (usually five days per week). On Monday morning, stores receive settlement for Friday, Saturday, and Sunday.

At the cut-off time each day, we will close out the current processing day and commence the next processing day. This 24-hour period between the cut-off time on Day 1 and Day 2 constitutes the EBT transaction day. The cut-off time determines when accounts will be credited, because at this time each day, the FIS Team will cut off transaction processing for that day. We will then create an ACH file for the EBT transactions that occurred during the business day. The file contains the bank account information to settle the stand-beside retailer, TPP, and network transactions.

4.5.5.2 ACH Process

The Vendor should describe their ACH process to move funds from the State settlement account to the Vendor's, TPP's, or Gateway's account.

The FIS Team will set up, own, maintain, and reconcile a zero-balance settlement account for the West Virginia WIC EBT Program at Wells Fargo Bank. On a daily basis, the WIC agency will be notified of the amount of funds required to reimburse retailers for the WIC EBT benefits they redeemed during the most recently completed settlement day. The agency will take actions to move the requested amount of funds from its funding account to the FIS-owned settlement account. At the same time, ACH transactions originated by FIS will be processed by Wells Fargo, who then moves the day's settlement from the settlement account to the various TPP and store bank accounts. The result is that the activity against the settlement results in a zero-dollar net balance.

Clients can access their WIC EBT benefits at State-approved retailer locations. The WIC Direct System processes and logs each transaction. At the end of each day, financial transaction settlement totals are recorded and written to a Money Movement file. This file is processed and a daily ACH file is created. The ACH file is transmitted to Wells Fargo, the ACH originating bank, for processing.

Figure 4.5-10 shows the WIC EBT settlement flow that we propose for use for the West Virginia WIC EBT Program.

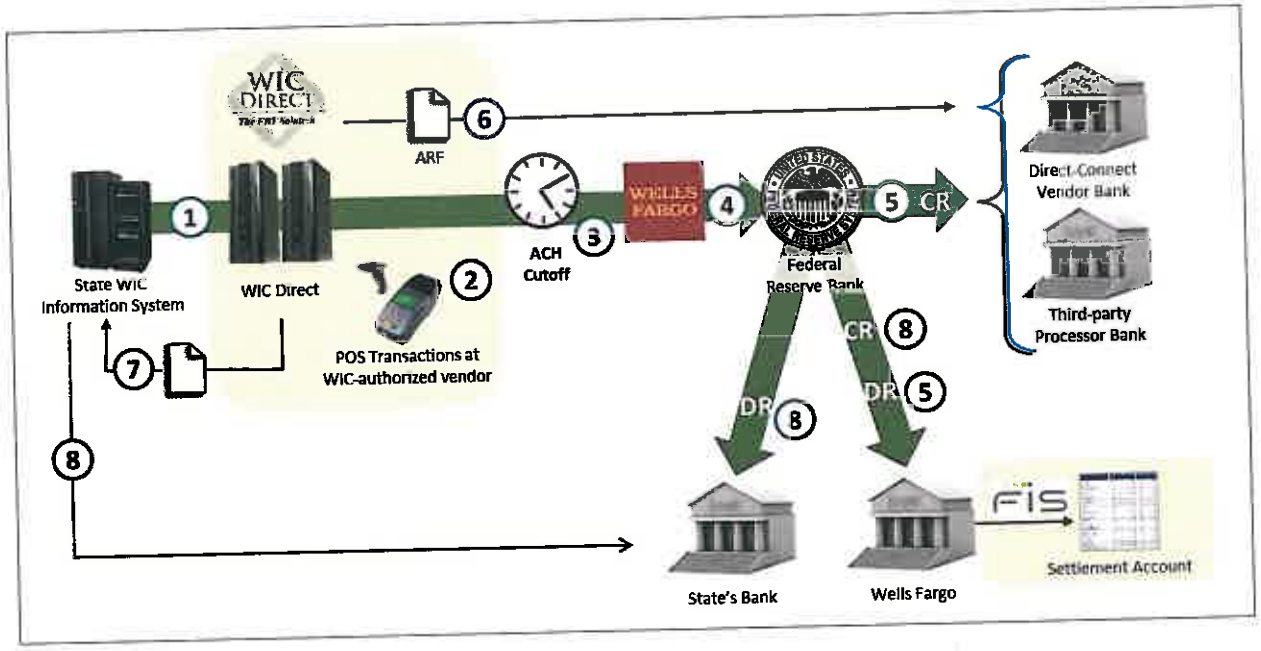


Figure 4.5-10 WIC EBT Settlement Flow

State WIC EBT funds will be settled through a proven settlement flow.

Seq. No.	Action
1.	Real Time benefit authorizations are received from the WIC Information System. A first and last date-to-use associated with each authorization controls when the benefits are accessible to the WIC household.
2.	Once the household WIC benefits become available, a client can initiate a purchase transaction at a WIC authorized retailer. The FIS Team processes and logs the transaction.
3.	Shortly after the settlement cut-off (discussed above), the FIS Team calculates, using the transaction log, the net settlement positon for each of its transaction exchange partners (stores or TPPs). The FIS Team creates an ACH file for the transactions that occurred during the retailer's business day. The file contains an entry for every endpoint from which the FIS Team received and approved purchases transactions. The entry includes the amount to be credited (or in rare circumstances, debited) to the store/TPP and the routing and transit number that indicates the correct bank and bank account to which the funds are to be deposited. (Note that this banking information is pre-known to the FIS Team and held securely in its merchant management system). The ACH file is transmitted to Wells Fargo for processing that same evening.
4.	Upon receipt of the ACH file, Wells Fargo runs a series of checks. After performing these checks, the transactions are transmitted to the FRB in time to meet the midnight window.
5.	The FRB processes the ACH records through the ACH System and sends an ACH transmission to Wells Fargo, the FIS Team-owned settlement bank for the State, notifying it of the debit to the settlement account. FRB sends an ACH credit transmission to each retailer or TPP's account.

Seq. No.	Action
6.	Each night, FIS balances the WIC EBT account database and reconciles all WIC EBT activity. Automated Reconciliation Files (ARFs) are transmitted to all exchange partners to assure the entire payment process is in balance.
7.	On the business day morning following the transaction day, the FIS Team will notify the State of the amount of funds that will be settled. FIS will provide the state with reconciliation reports and verification as required.
8.	The State will take the actions necessary to create a wire transfer to move funds from its internal accounts to the FIS Team-owned settlement account to fund that day's settlement.

TPPs generally have payment processes in place to settle with their contracted stores on the same day they receive settlement from FIS. However, this is subject to each individual store's contract with its TPP and is outside FIS' span of control.

Each WIC retailer will be reimbursed for the sale of an approved food item purchase at either the requested food item price or the not-to-exceed (NTE) price, whichever is lower. The amount of payment requested by a store for a given WIC EBT transaction may not be the amount that is actually paid. The difference is a result of the agency's cost containment practices. An NTE price is determined for each product that is allowed for purchase by the WIC program. If the requested price in the redemption transaction for a particular item exceeds the NTE amount, the store will only be paid up to the NTE. This happens at the time of transaction authorization within WIC Direct and is reflected in the daily settlement provided to the store. Information in the approval message back to the store indicates which, if any items, were subject to an NTE adjustment and by how much.

WIC Direct processes direct-connect settlements on a daily basis. For direct-connect retailers (i.e., retailers not using a TPP), WIC Direct allows for a flexible cut-off time. In essence, a direct-connect retailer may choose the cut-off time to define the 24-hour period for which transactions are selected for settlement. Note that the system still only processes settlements once per day. The particular time chosen by a direct-connect retailer impacts the number of days it takes for the actual settlement amount to post to their bank account. There are three possibilities:

- The selected cut-off time is prior to the system cut-off – In this case, the settlement amount will be received the following banking day.
- The selected cut-off time is equal to the system cut-off – In this case, the settlement amount will be received the following banking day.
- The selected cut-off time is after the system cut-off – In this case, the settlement amount will be received in two banking days.

The Gateway also works on a 24-hour window for settlement and, at its cut-off time, will initiate a draw of funds from the settlement account equal to the transactions processed through the Gateway during that business day. Subsequent money movement to TPPs and retailers sitting behind the Gateway is subject to the contract each entity has with its exchange partners.

4.5.5.3 Daily Transmission of ACH Transactions

The Vendor should describe how they propose transmitting ACH transactions on a daily basis in time for overnight settlement and what type of notification the State will receive.

To effect commercial settlement through the ACH, FIS has an originating and receiving relationship with the Automated Clearing House through an existing agreement with Wells Fargo. Wells Fargo is a federally insured financial institution capable of accepting credits and/or debits, and transmitting them in ACH format to the institution. Wells Fargo serves as our concentrator bank for all of the states for which we process transactions, as well as our ACH originator for all of our EFT business. Wells Fargo maintains a Federal Reserve Bank (FRB) clearing account and is insured by the Federal Deposit Insurance Corporation (FDIC). Wells Fargo is the largest ACH originator overall (largest credit originator and largest debit originator), according to NACHA's Electronic Payments Association rankings 2014.

In addition to the strength of our financial institution, FIS, one of the largest processors of debit transactions in the world, brings a wealth of experience settling financial transactions using ACH processes. The FIS Team is responsible for initiating next business day settlement of funds to WIC retailers and TPPs. The business model we utilize is one in which funds are settled to the entity that sent the redemption transaction. If the transaction came from the Gateway, then it will be settled back to the Gateway, which in turn will settle to its downstream exchange partners. If the transaction came from a direct-connect TPP, then the funds will be settled back to that TPP, and likewise, if the transaction came from a direct-connect retailer, the funds will be settled directly to that retailer. The FIS Team processes settlement consistently with the model that has been successfully used for EBT accounts for more than 20 years. On a daily basis the FIS Team will transmit an ACH file to Wells Fargo via a secured host-to-host communications link.

The State has two ways to ways to receive notification of the settlement amount each morning. State personnel can view settlement information in the Daily Drawdown report in the WUI. WIC Direct can also be configured to send out a daily email of the drawdown amount.

4.5.5.4 Retailer Adjustments

The Vendor should describe how their system will support making adjustment reimbursements to retailers via ACH. This functionality would be used by the Vendor's eWIC system when the State needs to make an adjustment to a transaction that has already been settled.

WIC Direct supports the ability to payments to any retailer based on information received from Crossroads in the ACH Payment Batch File as outlined in the *Crossroads MIS to eWIC Interface Control Document*. This file allows the State using Crossroads to initiate payments to retailers for any reason including an amount for an adjustment to a transaction that has already been settled.

The FIS Team plans to begin development on a front end interface that will allow states to directly enter payment information in the WUI, and, thus, bypass the need for using the WIC MIS to generate the ACH Payment Batch File. The WUI will include a page that will allow a state staff member to input all information necessary to make a payment to a retailer. The system will enforce a separation of duties whereby one staff member is allowed to enter the payment information and another staff member must come into the system, review the information, and approve the payment before it is released for processing. The system will log details of the users that entered and approved the payment. The payments will be broken out in WIC Direct's financial reporting. The FIS Team is scheduled to begin development on this feature in the fourth quarter of this year (2016).

4.5.5.5 Settlement of TPP and Gateway Transactions

The Vendor should describe how they propose to settle all TPP and Gateway transactions based on rules in place with the TPP or Gateway, including various processing configurations based upon which exchange partner is Master of Settlement.

FIS continuously logs all financial transactions as they are processed throughout the business day. At cut-off time, the financial transaction data for the State will be converted from food items to cash payment amounts and will include the retailer bank information that is maintained on our database. This information will then be formatted into a standard NACHA format to create an ACH file totaling the balance due for all transactions completed during the processing day. This ACH file will be transmitted to Wells Fargo for processing. Upon receipt of the file, Wells Fargo will transmit the information to the FRB for settlement on the next banking day. The FRB will then send an ACH credit transmission to each retailer or TPP account with an offsetting debit to FIS' settlement account for the State.

Our agreement with Wells Fargo binds the Bank and FIS to NACHA Operating Rules and Guidelines, except where superseded by federal or state law. Our ACH service agreement defines the responsibilities of the Bank and FIS. The agreement includes compliance requirements, establishes responsibilities for liability, and addresses security concerns. Credits due to retailers connected to WIC Direct through a transaction switch, TPP, or national network settle using applicable Operating Rules. If federal regulations and the Operating Rules are in conflict, federal regulations take precedence.

4.5.6 Goal: Infant Formula Warehouse

The Vendor should describe their process to support daily payments to the Infant Formula Warehouse. Currently, the Crossroads system processes orders with the Infant Formula Warehouse for the fulfillment and shipment of infant formula to West Virginia WIC participants or to WIC clinic sites. The Infant Formula Warehouse processes the orders and creates a payment request file. This file is put on the Infant Formula Warehouse secure FTP site. The Crossroads System retrieves the payment request and processes it during the nightly process. The Crossroads system reconciles the amount to be paid to the Infant Formula Warehouse each business day and creates a file with payment and ACH information that is transmitted to the current eWIC system as part of the nightly batch process.

Objectives:

The FIS Team understands that "cutting a check" can be a difficult process with a lot of bureaucratic overhead for states. Soon after going live with WIC EBT, West Virginia approached the FIS Team about assisting with payments to their Formula Warehouse retailer. We discussed various options with the State, and agreed upon an option that utilizes features already built into WIC Direct and handled through the Crossroads interface. We decided to the utilize that ACH Payment Batch File as specified in the *Crossroads MIS to eWIC Interface Control Document*. Using this method and following the process outlined above, WIC Direct is able to make an electronic payment to the Formula Warehouse and circumvent the need for the State to "cut a check" to the Formula Warehouse. This out-of-the box thinking and collaboration demonstrates our commitment to helping West Virginia WIC solve their business problems.

4.5.6.1 ACH Process

The Vendor should describe their process for receiving ACH data from the Crossroads system and transmitting payment via ACH to the Infant Formula Warehouse.

Crossroads generates an ACH Payment Batch File as outlined in the *Crossroads MIS to eWIC Interface Control Document*. This file contains the payment amount to be made to the Formula Warehouse along with the bank account information to which the payment is sent. WIC Direct processes this file when it is received. WIC Direct validates the file according to rules described in the *Crossroads MIS to eWIC Interface Document*. If the file is successfully processed, WIC Direct creates a record of payment in the WIC Direct database for subsequent processing. WIC Direct creates a confirmation file that Crossroads uses to determine the status of processing the ACH Payment Batch File.

During the nightly batch process, WIC Direct creates an ACH file in the NACHA format that contains the payment record for the Formula Warehouse. The file is forwarded to FIS who, in turn, sends the file to Wells Fargo. Wells Fargo places the file in the Federal Reserve system. From there, the file is processed and the payment is credited to the Formula Warehouse bank account.

4.5.6.2 Communication

The Vendor should describe how information that the transaction has been processed would be communicated back to the Crossroads system.

WIC Direct performs the validations on the ACH Payment Batch File as outlined in the *Crossroads MIS to eWIC Interface Control Document*. The final status of processing of the ACH Payment Batch File is communicated back to Crossroads in a confirmation file. A confirmation is always returned and it will indicate if the request was successfully processed or if there was an error. If there was an error, then an error code is returned per the specifications.

4.5.6.3 Reporting and Accounting

The Vendor should describe how the ACH payment would be reported and accounted for.

WIC Direct tracks all payments from the ACH Payment Batch File. These payments may be viewed at any time from the ACH History page in the WUI. The following is an example of the ACH History page:

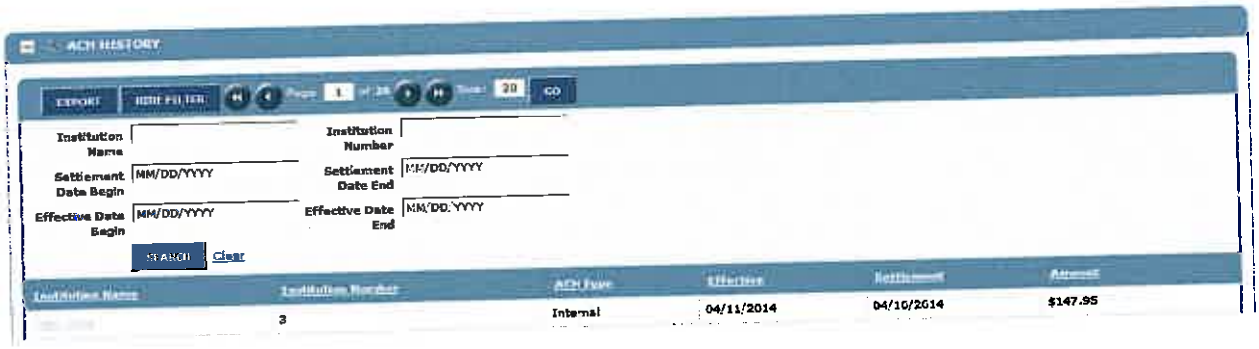


Figure 4.5-11 ACH History Page Sample

When a payment is made, it is reflected in the Daily Drawdown report and email. The following is a sample of the Daily Drawdown from WIC Direct:

Gateway Total	Reconciliation Date Range	ACH Total		Settlement Date Range	Grand Total
		Internal	External		
$0.00	01/01/0001 12:00:00 AM - 01/01/0001 12:00:00 AM	$0.77	$0.00	05/10/2014 02:59:59 PM - 05/11/2014 02:59:59 PM	$0.77

Executed: 5/26/2014 1:20:12 PM, Page: 1/1

Figure 4.5-12 Daily Drawdown Page Sample

Any payments to the Formula Warehouse will be shown under ACH Total – External and would be reflected in the Grand Total.

4.6 Program Integrity and System Support Goals

4.6.1 Goal: Integrity and Fraud Detection

The State is seeking a Vendor with tools for monitoring and reporting suspected unallowable EBT card activities. These include keyed card transactions; more than four replacement cards (SNAP) in a rolling 12-month period, use patterns at locations that are out-of-state, high dollar transactions, and even dollar amounts.

Objectives:

FIS has several tools for monitoring and reporting of suspected unallowable EBT card activities, collectively referred to as the FIS Fraud Suite, that include monitoring for:

- Keyed card transactions
- More than four replacement cards (SNAP) in a rolling 12-month period
- Use patterns at locations that are out-of-state
- High dollar transactions
- Even dollar amounts.

The FIS Fraud Suite shown in Figure 4.6-1 is composed of Reports, our real time Fraud Navigator technology, our Fraud Central investigative support and analytics solution, and other fraud resources, including our EBT Fraud Solutions team. Some components of the FIS Fraud Suite are offered as optional to the State of West Virginia as described below in Section 4.6.1, *Fraud Monitoring and Reporting Plan*.

Figure 4.6-1 FIS Fraud Suite

Broad array of products and services from legacy type reports to real time monitoring and alert system.

- **Fraud Reports**–Our suite of fraud reports that are available online or in print tracks EBT accounts across a variety of reports to provide alerts to possible fraudulent retailer and cardholder activity.
- **Fraud Navigator**–Fraud Navigator is a robust rule-driven fraud management solution that will enable DHHR to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. FIS' Fraud Navigator includes Alert Workstation which provides real-time alerts to potential fraudulent activity as it is occurring.
- **Fraud Central**–The Fraud Central system is a layered business intelligence platform. The system works at night pulling data from many disparate data sources and runs analytics. It looks for common relationships or known combinations of metrics within the data and then provides the outcome of the analysis in a results package (the widget) that is waiting for the investigator to view. Fraud Central allows the State to monitor across widgets (i.e. rule that shows persons appearing on 3 other Widgets that same day). Fraud Central also includes the Fraud Central Dashboard which allows the investigator to see in one quick glance who they should investigate first and why.
- **Fraud Resources**–FIS provides fraud resources who leverage their knowledge of our fraud tools, extensive fraud analysis experience, and exposure to fraud trends in other segments of the industry to help DHHR identify potential fraud and build cases that can be turned over to various levels of law enforcement. We understand the need for providing staffing supplementation to help States make the best use of our Fraud solutions. FIS has the ability to advise, assist, and appropriately act to aid DHHR in the detection and prevention of fraud. Staffing supplementation resources, as part of the EBT Fraud Solutions team, are physically located in FIS facilities and will be designated to help the State of West Virginia. They will assist with the use of our tools and with the identification, detection and prevention of cardholder, retailer/provider and state staff fraud and abuse.

These components of the FIS Fraud Suite will be further described in our responses to Section 4.6.1.1, *Fraud Monitoring and Reporting Plan*.

Our suite of fraud reports that are available online or in print tracks EBT accounts across a variety of reports to provide alerts for possible fraudulent retailer and cardholder activity. As required, FIS will provide the State with the following fraud reports:

- Manual Card Entry Report – County/Local Office (XX%)
- Manual Card Entry Report – Merchant (XX%)
- X Cards Issued in Y Months – County Report
- X Cards Issued in Y Months Report
- Out of State Transaction Report – XX Days
- Excessive Large Dollar Transactions – FS Report
- Even Dollar Transaction Report

We have provided a description of each of these standard reports below.

Manual Transactions Reports (Keyed Card Transactions)

FIS' *Manual Card Entry Report-County/Local Office (XX%)* and the *Manual Card Entry Report-Merchant (XX%)* list the cardholders whose EBT card was manually entered and not swiped (sorted by county/local office and retailer respectively). More information of these reports can be found in Section 4.2.4.7, *Program Operations Reports*.

X Cards Issued in Y Months – County Report

The *X Cards Issued in Y Months – County Report* (Figure 4.6-2) provides a listing by case number, broken down by county/local office of clients who have had a countable State-defined number of cards or greater issued to them in the State-defined number of months to assist the State in identifying clients who have received an excessive number of cards and are possibly selling them. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. Clients who have been issued four or more countable replacements cards in a 12-month period in the reporting month are included in the sample report below. These thresholds will be set during project design and development activities.

```
EBTMS206-1                                                    STATE  NAME                                                    SETDATE:  04/30/XX     PAGE:      1
COUNTY  NAME                                                  04  CARDS  ISSUED  IN  12  MONTHS  -  COUNTY                 RUNDATE:  04/30/XX

CASE  NUMBER     CLIENT  NAME                  CARD  NUMBER          ISSUE  DT  ISSUED  CLIENT  ADDRESS
-----------      ----------------------        ------------------    --------    ------  ------------------------------------------------
55551111         JOHN  G  SMYTH               5088332000023999      04/26/XX      4     STREET,  CITY,  STATE,  ZIP  CODE

COUNTY  TOTAL:       1


EBTMS206-1                                                    STATE  NAME                                                    SETDATE:  04/30/XX     PAGE:      2
COUNTY  NAME                                                  04  CARDS  ISSUED  IN  12  MONTHS  -  COUNTY                 RUNDATE:  04/30/XX

CASE  NUMBER     CLIENT  NAME                  CARD  NUMBER          ISSUE  DT  ISSUED  CLIENT  ADDRESS
-----------      ----------------------        ------------------    --------    ------  ------------------------------------------------
55552222         JAN  TOPPER                   5088332000024671      04/05/XX      4     STREET,  CITY,  STATE,  ZIP  CODE
55553333         MILEY  JEAN  HOLDER           5088332000024770      04/11/XX      5     STREET,  CITY,  STATE,  ZIP  CODE

COUNTY  TOTAL:       2

GRAND  TOTAL:        3
```

Figure 4.6-2 X Cards Issued in Y Months - County Report

X Cards Issued in Y Months Report

The *X Cards Issued In Y Months Report* (Figure 4.6-3) provides a list of clients who have had a State-defined or greater number of cards issued within a State-defined number of months to assist the State in identfying clients who have received an excessive number of cards due to possibly selling their cards. The report sample below lists clients who have requested four or more countable replacement cards in a 12-month period. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. These thresholds will be set during project design and development activities.

```
EBTMS206-2                                                    STATE  NAME                                                    SETDATE:  04/30/XX     PAGE:      1
                                                              04  CARDS  ISSUED  IN  12  MONTHS                            RUNDATE:  04/30/XX

CASE  NUMBER     CLIENT  NAME                  CARD  NUMBER          ISSUE  DT  ISSUED  CLIENT  ADDRESS
-----------      ----------------------        ------------------    --------    ------  ------------------------------------------------
55553333         MILEY  JEAN  HOLDER           5088332000024770      04/11/XX      5     STREET,  CITY,  STATE,  ZIP  CODE,STATE
55552222         JAN  TOPPER                   5088332000024671      04/05/XX      4
55551111         JOHN  G  SMYTH                5088332000023999      04/26/XX      4     STREET,  CITY,  STATE,  ZIP  CODE,STATE

GRAND  TOTAL:        3
```

Figure 4.6-3 X Cards Issued in Y Months Report

Out of State Transaction Report – XX Days

The *Out of State Transaction Report – XX Days* (Figure 4.6-4) details all EBT cardholders that performed 100 percent of their transactions exclusively out of state for the entire duration of the number of days as defined by the State. This report is sorted by case number within county/local office. A count of cardholders by county/local office and a grand total for the State are included on this report. The sample

report shown below has the number of days set to 180. This report can be used by the State's fraud investigative staff to identify clients who no longer live in the state, but continue to receive monthly benefits.

```
EBTMS415-1                          STATE  NAME                          SETDATE:  06/30/XX    PAGE:     1
COUNTY  NAME              -  XXXXX  OUT  OF  STATE  TRANSACTION  REPORT  -  180  Days   RUNDATE:  07/01/XX

CASE  NUMBER    CARDHOLDER  NAME                  CARDHOLDER  SSN
1234567118      JOHN  HAYES                       XXXXX5699
1239387664      STEVEN  SUMMERS                   XXXXX3502
1239532158      SARAH  WINTER                     XXXXX4977

COUNTY  TOTAL:          3

EBTMS415-1                          STATE  NAME                          SETDATE:  06/30/XX    PAGE:     2
COUNTY  NAME              -  XXXXX  OUT  OF  STATE  TRANSACTION  REPORT  -  180  Days   RUNDATE:  07/01/XX

CASE  NUMBER    CARDHOLDER  NAME                  CARDHOLDER  SSN
1237757777      DAVID  SMITH                      XXXXX8692

COUNTY  TOTAL:          1
GRAND  TOTAL:           4
```

Figure 4.6-4 Out of State Transaction Report – XX Days

Excessive Large Dollar Transactions – FS Report

The *Excessive Large Dollar Transactions – FS Report* (Figure 4.6-5) lists retailers with only one terminal who perform five or more SNAP transactions per month that are greater than or equal to $200.00 (both the count and the dollar amount can be configured by the State). Included at the end of this report is a statewide summary totaling number of stores and transactions that meet the criteria each month.

```
                                    STATE NAME-EBT                          SETDATE: 01/31/XX    PAGE:     1
                                    EXCESSIVE LARGE DOLLAR TRANSACTIONS - FS RUNDATE: 02/03/XX

                                                          TRANSACTION
STORE ID        TERMINAL ID     PAN                       DATE  TIME        AMOUNT

0006013         MD0001          6001119000000068          06/16 12:27       125.00
0006013         MD0001          6001119000000068          03/16 12:32       130.00
0006013         MD0001          6001119000100033          03/16 12:31       125.00
0006013         MD0001          6001119000100033          03/16 12:31       150.00
0006013         MD0001          6001119000100058          03/16 13:01       100.00

0006028         MD0002          6001119000000043          03/16 12:01       146.98
0006028         MD0002          6001119000000100          03/16 12:41       120.00
0006028         MD0002          6001119000000100          03/16 12:42       155.00
0006028         MD0002          6001119000100025          03/16 12:19       125.01
0006028         MD0002          6001119000100025          03/16 12:20       108.79

0006033         MD0003          6001119000000019          03/16 11:41       150.00
0006033         MD0003          6001119000000019          03/16 11:42       150.00
0006033         MD0003          6001119000000019          03/16 11:43       150.00
0006033         MD0003          6001119000000019          03/16 11:45       104.95
0006033         MD0003          6001119000100017          03/16 12:10       150.01

0006033         MD0004          6001119000000027          03/16 11:46       100.00
0006033         MD0004          6001119000000027          03/16 11:48       125.00
0006033         MD0004          6001119000000118          03/16 12:51       110.87


TOTAL NUMBER OF STORES:                 20
TOTAL NUMBER OF TRANSACTIONS:           210
```

Figure 4.6-5 Excessive Large Dollar Transactions

Even Dollar Transaction Report

The *Even Dollar Transaction Report* (Figure 4.6-6) lists, by EBT-only retailers, even dollar amount SNAP transactions for stores that have over a configurable dollar amount of even dollar transactions based on whole SNAP purchases. Key fields on the report are case, PAN, transaction date and time, entry mode,

and amount. Included at the end of this report is a statewide total of the number of stores and transactions that meet the criteria each month.

EBTMS906-3 STATE NAME - XXXXX SETDATE: 01/31/XX PAGE: 1
A999999 - HANDY FOODS INC #1 EVEN DOLLAR TRANSACTIONS RUNDATE: 02/03/XX

CASE	PAN	TRANSACTION DATE	TRANSACTION TIME	ENTRY MODE	AMT
929919003	6001110003866679	01/10	19:10	SWPD	$ 9.00
930377225	6001110003385969	01/12	09:39	SWPD	$ 53.00
931373795	6001110002669856	01/13	12:43	SWPD	$ 15.00
929997799	6001110003988239	01/15	11:09	SWPD	$ 20.00
931903709	6001110003975335	01/16	18:07	SWPD	$ 3.00
979825229	6001110002532780	01/19	17:11	SWPD	$ 9.00
929533997	6001110003675075	01/21	19:14	SWPD	$ 1.00
929997799	6001110003988239	01/22	04:09	MANL	$ 30.00
929709958	6001110009260729	01/22	11:07	SWPD	$ 2.00
932929139	6001110009586065	01/23	09:21	SWPD	$ 1.00
929379728	6001110002632759	01/23	18:01	SWPD	$ 2.00
932912957	6001110009635086	01/27	09:58	SWPD	$ 6.00
TOTAL TRANSACTIONS	12	$ 151.00			

Figure 4.6-6 Even Dollar Transactions Report

In addition to our FIS Fraud Suite, our robust Data Warehouse and Research Central tools further support efforts to identify fraud and further analyze EBT program data. Our Data Warehouse and Research Central will be described in detail in our response below to Section 4.6.1.1, *Fraud Monitoring and Reporting Plan*.

Using our FIS Fraud Suite, Data Warehouse, and Research Central tools will enable the State to proactively detect the deliberate misuse of benefits by cardholders, retailers/providers and state staff. The tools within our FIS Fraud Suite are able to provide West Virginia with the electronic fraud analysis methods that will allow the State to detect and following up on suspicious and unusual transactions and activity.

4.6.1.1 Fraud Monitoring and Reporting Plan

The Vendor should propose a plan for ensuring that potential fraud is monitored, documented and reported. The Vendor should describe its tools for complying with Federal and State regulations and policies, as well as their capacity to report transaction data to the State to ensure the integrity and proper use of benefits by the EBT system. The Vendor should provide details of the tools available in their system for detecting fraud by cardholders, retailers/providers and state staff. The data for security and fraud detection, tracking and investigation have been divided into two categories:

- *Cardholder/retail/provider fraud and compliance;*
- *Internal State staffs' security.*

Our plan for ensuring that potential fraud is monitored, documented, and reported is through the FIS Fraud Suite mentioned in Section 4.6.1, *Goal: Integrity and Fraud Detection*. Not only does our Fraud Navigator tool comply with Federal and State regulations and policies as described in Section 4.6.1.3, *Cash Access Blocking to Comply with Federal Law*, but we have the capacity to advise and assist DHHR in your analysis of transaction data to ensure the integrity and proper use of benefits by the EBT system. In this section, we will provide details of the FIS Fraud Suite of tools available for detecting fraud by cardholders, retailers/providers, and state staff.

We have summarized our offering in the table below to show the details of our standard offering versus what may be selected as optional tools for the State of West Virginia.

Table 4.6-1 FIS Fraud Solution Offering for the State of West Virginia		
FIS Fraud Tool	Features	Availability
Fraud Reports	14 Standard Reports	Length of contract
Fraud Navigator	5 Standard Rules (Includes Cash Blocking)	Length of contract.
	7-day behavior history	
	Up to 5 Users	
Fraud Central	5 Fraud Central Widgets	Optional
	Up to 5 users	
Fraud Resources	Pending State Selection(s)	Optional
Data Warehouse	5 years rolling history	Length of contract
Research Central	1 year rolling history	1-year license
	Up to 5 users	

Fraud Reports

- Our suite of fraud reports that are available online or in print tracks EBT accounts across a variety of reports to provide alerts for possible fraudulent retailer and cardholder activity. FIS understands the importance for the State to track cardholders who are on multiple fraud reports (i.e. multiple transactions during after hours, issued four or more replacement cards, and have even dollar amount transactions in one month).

In addition to the required reports defined in Section 4.6.1 *Integrity and Fraud Detection*, above, FIS also will provide to West Virginia the following standard fraud reports as part of our core offering:

- Multiple Withdrawals Same Day Report
- Multiple Cash Transactions Within XX Minutes Report
- Balance Inquiry Withdrawal – FS Report
- Food Return Transaction Report
- Full Food Balance Withdrawal Report
- Card Issuance Fraud Report
- After Hours Transaction Report

Each of these standard reports are described below.

Multiple Withdrawals/Same Day Report

The *Multiple Withdrawals Same Day Report* (Figure 4.6-7) lists multiple withdrawals made at the same retailer, the same terminal on the same day, in which more than one withdrawal is made by the same PAN.

EBTMS218-2 STATE NAME SETDATE: 01/31/XX PAGE: 1
MULTIPLE WITHDRAWALS SAME DAY - FS RUNDATE: 02/03/XX

PAN	STORE ID	TERMINAL ID	TRANSACTION DATE TIME	AMOUNT
60011190000000217	0006013		10/13 14:45	2.50
60011190000000217	0006013		10/13 14:46	2.60
60011190000000258	0006013		10/13 14:29	1.25
60011190000000258	0006013		10/13 14:30	1.35
60011190000000258	0006013		10/13 14:31	1.45
60011190000000324	0006013		10/13 15:05	20.60
60011190000000324	0006013		10/13 15:06	21.70
60011190000000324	0006013		10/13 15:06	22.80
60011190000100017	0006013		10/13 12:39	10.00
60011190000100025	0006013		10/13 12:58	5.00
60011190000000068	0006013	MD0001	10/13 12:27	125.00
60011190000000068	0006013	MD0001	10/13 12:32	0.00
60011190000100033	0006013	MD0001	10/13 12:31	25.00
60011190000100033	0006013	MD0001	10/13 12:31	0.00
60011190000100058	0006013	MD0001	10/13 13:01	100.00
60011190000000217	0006028		10/13 14:46	2.70
60011190000000217	0006028		10/13 14:47	2.80
60011190000000217	0006028		10/13 14:47	2.90
60011190000000258	0006028		10/13 16:46	1.65
60011190000000324	0006028		10/13 16:56	40.00
60011190000100025	0006028		10/13 12:56	5.00
60011190000000043	0006028	MD0002	10/13 12:01	146.98
60011190000000100	0006028	MD0002	10/13 12:41	0.00
60011190000000100	0006028	MD0002	10/13 12:42	55.00
60011190000100025	0006028	MD0002	10/13 12:19	25.01
60011190000100025	0006028	MD0002	10/13 12:20	0.00
60011190000000225	0006033		10/13 14:49	2.20
60011190000000225	0006033		10/13 14:49	2.30
60011190000000225	0006033		10/13 14:50	2.40
60011190000100017	0006033		10/13 12:50	5.00
60011190000100025	0006033		10/13 12:58	5.00
60011190000000019	0006033	MD0003	10/13 11:41	150.00
60011190000000019	0006033	MD0003	10/13 11:42	150.00
60011190000000019	0006033	MD0003	10/13 11:43	50.00
60011190000000019	0006033	MD0003	10/13 11:45	0.00
60011190000100017	0006033	MD0003	10/13 12:10	50.01

TOTAL NUMBER OF TRANSACTIONS: 36
TOTAL AMOUNT OF TRANSACTIONS 1,038.20

Figure 4.6-7 Multiple Withdrawals Same Day Report

Multiple Cash Transactions Within XX Minutes Report

The *Multiple Cash Transaction Within XX Minutes Report* (Figure 4.6-8) lists the multiple cash transactions made by the same card, at the same terminal, on the same day within the time limit, defined by the State.

EBTMS422-1 STATE NAME-EBT SETDATE: 10/25/XX
COUNTY -191 MULTIPLE CASH TRANSACTIONS WITHIN XX MINUTES RUNDATE: 11/09/XX

CARD NUMBER	DATE	TIME	TERMINAL ID	CASE NUMBER	TYPE	REJ	MODE	AMOUNT	TERMINAL LOCATION
123456105700003755	10/25	15:16	BAMA0010	534925483	CW		SWPD	400.00	STREET, CITY, STATE
123456105700003755	10/25	15:17	BAMA0010	534925483	CW		SWPD	60.00	STREET, CITY, STATE
123456105700003755	10/25	15:18	BAMA0010	534925483	CW		SWPD	50.00	STREET, CITY, STATE
123456105700003755	10/25	15:32	BAMA0012	534925483	CW		SWPD	100.00	STREET, CITY, STATE
123456105700004413	10/25	14:58	MA917	013489846	CW	I	SWPD	100.00	STREET, CITY, STATE
123456105700024413	10/25	14:59	MA917	013489846	CW		SWPD	100.00	STREET, CITY, STATE
123456105700024413	10/25	14:59	MA917	013489846	CW		SWPD	120.00	STREET, CITY, STATE
123456105700035047	10/25	07:23	07921431	027563943	CW	U	UNSP	20.00	STREET, CITY, STATE
123456105700035047	10/25	07:23	07921431	027563943	CW	U	UNSP	10.00	STREET, CITY, STATE
123456105700053347	10/25	12:31	000250	185421739	CW	U	SWPD	200.00	STREET, CITY, STATE
123456105700053347	10/25	12:32	000250	185421739	CW		SWPD	100.00	STREET, CITY, STATE
123456105700053347	10/25	13:53	000250	185421739	CW		SWPD	40.00	STREET, CITY, STATE
123456105700065552	10/25	10:23	00724145	007241450	CW	S	UNSP	300.00	STREET, CITY, STATE
123456105700065552	10/25	10:23	00724145	007241450	CS	S	UNSP	70.00	STREET, CITY, STATE

Figure 4.6-8 Multiple Cash Transactions Within XX Minutes Report

Balance Inquiry Withdrawal – FS Report

The *Balance Inquiry/Withdrawal – FS Report* (Figure 4.6-9) lists SNAP balance inquiries followed a SNAP purchase at retailers who have one terminal. The withdrawals equal the total remaining balance or at least $75.00.

DLXEBTB3-3 STATE NAME SETDATE 05/06/XX PAGE: 1
BALANCE INQUIRY/WITHDRAWAL RUNDATE: 05/06/XX

STORE ID	TERMINAL ID	PAN	-TRANSACTION- DATE	TIME	TYP	AMOUNT
0006033	MD0003	6001119000000019	10/13	11:41	BI	150.00
0006033	MD0003	6001119000000019	10/13	11:42	FSP	150.00

TOTAL NUMBER OF INQUIRES: 1
TOTAL NUMBER OF WITHDRAWALS: 1
TOTAL AMOUNT OF WITHDRAWALS: 150.00

Figure 4.6-9 Balance Inquiry/Withdrawal – FS Report

Food Return Transaction Report

The *Food Return Transaction Report* (Figure 4.6-10) is a monthly report that identifies all approved food return transactions and includes State totals summarizing all approved and reversed transactions.

EBTMS412-1 STATE NAME SETDATE: 11/30/XX PAGE: 55
FOOD RETURN TRANSACTION REPORT RUNDATE: 12/02/XX

CASE NUMBER	CARDHOLDER NUMBER	TRANSACTION DATE	TIME	TYPE	REJ	REV	TRANSACTION AMOUNT	MERCHANT	FNS NUMBER
004026094	5200930018372403	11/30	15:00:00	FSR			6.23-	SUPERVALU FOODS	0160490
005204169	5200930010931842	11/30	15:22:37	FSR			3.00-	Wal-Mart Super Center	5641494
006421675	5200930016918504	11/30	15:41:22	FSR			6.02-	Wal-Mart Super Center	5239414
006290264	5200930017562707	11/30	17:50:00	FSR			2.58-	FOOD GIANT	6049554
005742244	5200930015342136	11/30	18:23:00	FSR			4.80-	BILL'S FRESH MARKET	0345974
004260929	5200930017582507	11/30	18:39:19	FSR			3.79-	KROGER	6067418
005062287	5200930016538724	11/30	18:58:45	FSR			4.36-	THE FRIENDLY MARKET	6141022
002065310	5200930014644441	11/30	19:20:00	FSR			2.21-	CITY MARKET #3453	0491330
002487175	5200930010912610	11/30	20:20:11	FSR			9.98-	Wal-Mart Super Center	4434786
006526320	5200930016893418	11/30	20:56:28	FSR			35.48-	KROGER	6074433

REPORT TOTALS

TYPE	COUNT	AMOUNT
APPROVED TRANSACTIONS	2,623	25,417.25-
REJECTED TRANSACTIONS	149	.00
REVERSED TRANSACTIONS	1	1.52

Figure 4.6-10 Food Return Transaction Report

Full Food Balance Withdrawal Report

The *Full Food Balance Withdrawal Report* (Figure 4.6-11) lists transactions in which the full food amount authorized is withdrawn in one transaction and the transaction amount is greater than the amount shown in the report criteria (as defined by the State). The sample report shown below has the report criteria set to $250.00.

EBTMS412-2

STATE NAME
FULL FOOD BALANCE WITHDRAWAL REPORT

SETDATE: 11/30/XX PAGE: 7
RUNDATE: 12/02/XX

CASE NUMBER	CARDHOLDER NUMBER	TRANSACTION DATE	TIME	TYPE	REJ	REV	TRANSACTION AMOUNT	MERCHANT	FNS NUMBER
004921907	6100930016618815	11/20	20:43:40	FSP			327.58	Wal-Mart Super Center	5238737
004288171	6100930018479075	11/21	19:16:06	FSP			288.40	Wal-Mart Super Center	5628808
004829255	6100930012757112	11/21	21:28:30	FSP			261.98	Wal-Mart Super Center	2785945
004425578	6100930017892393	11/24	13:46:00	FSP			278.75	BILL'S FRESH MARKET #1385	2675886
006142995	6100930014717486	11/25	14:03:08	FSP			378.14	Wal-Mart Super Center	5880888
006124220	6100930014507416	11/25	16:04:17	FSP			273.09	TRUONG SON ASIAN CENTER	5788092
006822699	6100930018283006	11/25	18:38:39	FSP			253.49	Wal-Mart Super Center	2206821
005046280	6100930012866434	11/26	13:16:00	FSP			302.68	WAL-MART #0070	1218963
004242253	6100930009458484	11/26	15:10:00	FSP			372.21	WAL-MART #1065	4846118
005281051	6100930012816827	11/27	14:40:45	FSP			308.82	Wal-Mart Super Center	5691484
006208268	6100930014992030	11/27	18:10:11	FSP			256.79	SAM'S Club	0155837
006202388	6100930014982205	11/27	21:05:55	FSP			262.00	Wal-Mart Super Center	1211829
004621819	6100930016909883	11/27	21:30:39	FSP			324.52	KROGER	6008597
006294226	6100930017012042	11/28	19:43:11	FSP			254.66	Wal-Mart Super Center	3728656
004160728	6100930018460000	11/29	12:30:29	FSP			484.76	UNITED METHODIST CHILDREN	0095985
006722058	6100930017820402	11/29	19:04:00	FSP			421.26	ALDI 41002	3844853
004366233	6100930018235444	11/30	18:31:05	FSP			461.22	Wal-Mart Super Center	3817877

Figure 4.6-11 Full Food Balance Withdrawal Report

Card Issuance Fraud Report

The *Card Issuance Fraud Report* (Figure 4.6-12) identifies situations where more than X cards, as defined by the State, have been sent to the same address within the last Y months, as defined by the State. The sample report shown below has both the number of cards and months set to 1.

EBTMS427-1

STATE NAME
CARD ISSUANCE FRAUD REPORT (CARDS > 1)

SETDATE: 05/09/XX PAGE: 1
RUNDATE: 05/09/XX

CLIENT ADDRESS	CASE NUMBER	CLIENT NAME	ID	CTY	CARDHOLDER NUMBER	DATE ISSUED
122 W WEAK ST CITY, STKS 56124-2117	0103491001	CELIX MARTINSEN JR	P	ST	5078855998615000	02/08/XXXX
	0111492001	DEANIE T TARSHALL	PF	JO	5078856018615000	02/07/XXXX
	0119117001	MICHAELLE L STARLING	AB	JO	5078856118612000	02/06/XXXX
1819 SMITH AVE SUITE D CITY, ST 77546-4201	0138123001	TRAVIS KUSTE	AC	CL	5078856218612444	02/06/XXXX
	4101703112	NORMAL CALVENATOR	AF	CL	5078855018607222	02/06/XXXX
	4125829112	JOH WATKIENSAN	P	CL	5078855018606666	02/06/XXXX
18200 W BELLS ST CITY, ST 58111-2707	4137635112	TYRONE LOTSON	P	HV	5078855018612644	02/06/XXXX
	4141445001	LARRY A TADE	AC	HV	5078855018609666	02/06/XXXX
	9137051001	JOEL L BROWNEYE	C1	HV	5078855018617666	02/08/XXXX
190 N CENTER AVE CITY, ST 77452-2801	2132840001	MARK A POSSER	F1	SN	5078855018613666	02/07/XXXX
	3139567445	JARVIS T LAYLOR	P	SN	5078855018614666	02/07/XXXX
3244 SW JACKSON ST CITY, ST 77216-5904	1115710445	CHARLEEN L BILSIN	AB	WY	5078855018613666	02/07/XXXX
	3120043112	D ANDRAE STOOTER	AC	WY	5078855018613666	02/07/XXXX

Figure 4.6-12 Card Issuance Fraud Report

After Hours Transaction Report

The *After Hours Transaction Report* (Figure 4.6-13) identifies SNAP or cash transactions that were performed between the hours of 2:00 am CT and 5:00 am CT. Key fields on this report are case number, cardholder number, date and time of transaction, transaction type, amount, mechant, and FNS number.

EBTMS411-1 STATE DEPT OF HUMAN SERVICES - STDHS AFTER HOURS TRANSACTION REPORT SETDATE: 10/31/XX PAGE: 82 RUNDATE: 11/18/XX

CASE NUMBER	CARDHOLDER NUMBER	TRANSACTION DATE	TIME	TYPE	REJ	REV	TRANSACTION AMOUNT	MERCHANT	FNS NUMBER
0000XXX758	610093xxxx222672	10/15	02:11:00	FSP			10.25	WAL-MART #2131	XXX6025
0000XXX864	610093xxxx061850	10/15	02:11:00	FSP			32.75	WAL-MART #0770	XXX4586
0000XXX903	610093xxxx975163	10/15	02:11:19	FSP			4.28	RAYS MINI MART	XXX7698
0000XXX318	610093xxxx136835	10/15	02:12:00	FSP			4.03	WAL-MART #2855	XXX3621
0000XXX002	610093xxxx171408	10/15	02:12:00	FSP			11.21	WAL-MART #2490	XXX3726
0000XXX203	610093xxxx643639	10/15	02:13:00	FSP			10.72	WAL-MART #0770	XXX4586
0000XXX166	610093xxxx134399	10/15	02:13:29	FSP			7.07	QUIKTRIP #389	XXX4634
0000XXX890	610093xxxx110497	10/15	02:14:05	CW			83.25	Walgreens	
0001XXX101	610093xxxx441173	10/15	02:14:34	FSP			11.74	QUIKTRIP #368	XXX0146
0000XXX811	610093xxxx927479	10/15	02:15:00	FSP			29.92	WAL-MART #1099	XXX4489
0001XXX466	610093xxxx786297	10/15	02:15:05	FSP			10.22	DILLONS	XXX3723
0000XXX971	610093xxxx246770	10/15	02:15:37	FSP			6.21	SNACK PACK	XXX3251
0002XXX507	610093xxxx656635	10/15	02:15:41	FSP			8.44	QUIKTRIP #347	XXX2297
0003XXX137	610093xxxx060627	10/15	02:15:47	FSP			4.99	QUIKTRIP #345	XXX2289
0003XXX987	610093xxxx945011	10/15	02:16:00	FSP			28.00	WAL-MART #2562	XXX7648
0001XXX605	610093xxxx695522	10/15	02:16:00	FSP			9.40	WAL-MART #0978	XXX4412
0000XXX668	610093xxxx739445	10/15	02:16:00	FSP			19.48	WAL-MART #1221	XXX7825
0000XXX041	610093xxxx303945	10/15	02:16:37	FSP			2.87	QUIKTRIP #328	XXX2165
0000XXX447	610093xxxx076359	10/15	02:17:00	FSP			14.78	WAL-MART #4321	XXX1809
0000XXX890	610093xxxx110497	10/15	02:17:02	CPC			12.97	WALGREEN COMPANY	
0000XXX693	610093xxxx191968	10/15	02:17:17	FSP			3.07	KWIK SHOP #705	XXX5749
0001XXX030	610093xxxx431273	10/15	02:20:32	FSP			4.59	WALGREEN COMPANY	XXX1773
0001XXX305	610093xxxx510911	10/15	02:20:41	FSP			8.47	DILLONS	XXX5133
0002XXX471	610093xxxx411408	10/15	02:20:56	FSP			3.98	KWIK SHOP #748	XXX7181
0001XXX466	610093xxxx786297	10/15	02:21:48	FSP			5.17	KWIK SHOP #750	XXX1054
0001XXX890	610093xxxx285067	10/15	02:22:00	FSP			7.67	WAL-MART #0799	XXX8763
0003XXX815	610093xxxx742910	10/15	02:22:01	FSP			10.47	QUIKTRIP #326	XXX2157
0000XXX326	610093xxxx720585	10/15	02:22:49	CP			4.34	DILLONS	
0002XXX006	610093xxxx450480	10/15	02:23:00	FSP			16.50	WAL-MART #5441	XXX4618
0000XXX497	610093xxxx412463	10/15	02:23:35	FSP			5.97	QUIKTRIP #369	XXX0928
0000XXX811	610093xxxx927479	10/15	02:24:00	FSP			4.44	WAL-MART #1099	XXX4489
0000XXX497	610093xxxx412463	10/15	02:24:49	FSP			1.79	QUIKTRIP #369	XXX0928
0001XXX638	610093xxxx280564	10/15	02:25:00	FSP			2.50	WAL-MART #0178	XXX2198
0003XXX674	610093xxxx054919	10/15	02:25:00	FSP			9.93	WAL-MART #0111	XXX4373
0000XXX111	610093xxxx468615	10/15	02:26:00	FSP			5.36	WAL-MART #1054	XXX3807
0001XXX035	610093xxxx242338	10/15	02:26:04	FSP			3.97	QUIKTRIP #391	XXX2959

Figure 4.6-13 After Hours Transaction Report

Fraud Navigator

As part of our offering, FIS is providing our industry leading online real-time automated Fraud Navigator solution. Fraud Navigator is a robust rule-driven fraud management solution that will enable DHHR to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. Fraud Navigator allows the state to conduct individual transaction monitoring and visibility into velocity and historical transaction occurrence checking.

Under the new contract, FIS will implement up to 5 standard rules with up to 5 authorized users. Each rule will enable monitoring for that rule for the standard monitoring timeframe with a 7-day behavior history. Some of the more popular pre-defined rules implemented for our other State clients include:

- Out-of-State activity
- Follow that PAN (card number)
- Transactions in X timeframe at retailer

For the State's consideration, additional monitoring time frames of up to 180 days as well as the implementation of additional pre-defined rules are available to the State as optional features.

A complete description of Fraud Navigator is below.

Fraud Navigator: Online, Real-time Monitoring of Data

Fraud Navigator works by analyzing in real-time payment transactions that originate at merchants and flow into the EBT system. It works as a part of the online authorization path, or if desired in the post-authorization work flow (in near real-time) for subsequent follow up.

Fraud Navigator provides DHHR the ability to perform transaction denials, disable cards, generate fraud alerts and produce reports. It also provides a dashboard for the DHHR investigative team to monitor and review alerts of potentially fraudulent activity, as shown in the following graphic and described below.

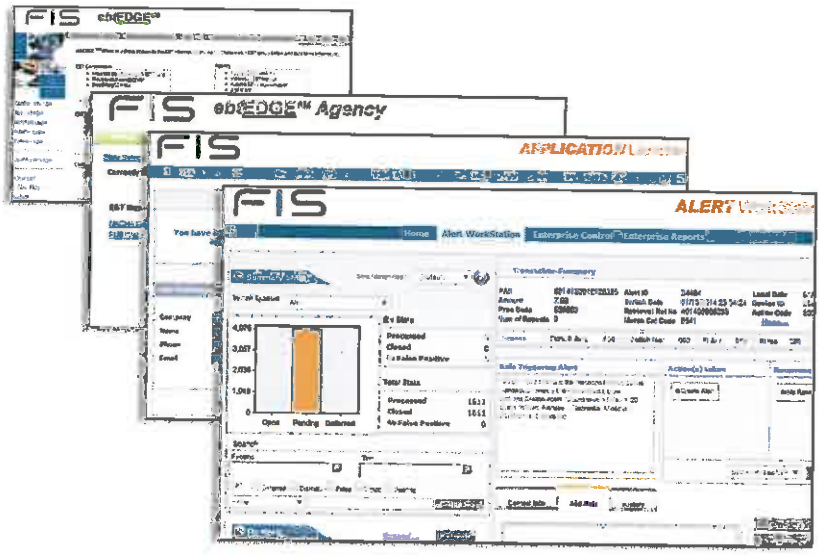


Figure 4.6-14 Alert Workstation

Central hub used to totally control all alerts based on user access authority and the workflow your team needs to effectively manage alerts.

Fraud Navigator: Rules Driven

The system operates and is driven by rules. Rules are easy to add, modify or delete—with no service outage or business interruption during rule-set modifications. Within Fraud Navigator, when a set of conditions specified by a rule are met the tool has a number of things it can do. It is able to generate an "alert" in real-time that has many forms and importantly, it captures that alert in an Alert Management Work Station (AWS). Screen shots from the AWS are shown in Figure 4.6-14.

Part of the power of Fraud Navigator and the rules system is what it can do with the rules and alerts. Depending upon the need, in real-time Fraud Navigator can send an email or text to someone as defined within the rule itself when a specific alert is triggered. That means different alerts can have different alert message destinations, or multiple destinations for a single rule.

As an example, DHHR and law enforcement want to monitor a specific card for use in real-time. If a cardholder is on the run from law enforcement DHHR can have a rule set to send an alert by email the instant the card is swiped at a POS device. The alert can be sent and can include the name and address of the merchant that processed the transaction as well as alert identification information such as the rule

name. Before the transaction completes, a fraud navigator message will be created, sent and received by the investigator monitoring the situation. FIS calls this rule the "Follow that PAN" rule because essentially in real-time you can follow along and be alerted with the address of each retailer location where the cardholder uses the card. Many States are making more and more use of this kind of real-time capability and are amazed at the things they now can do with FIS solutions that before were impossible.

Fraud Navigator: Adjustment of Automated Fraud Detection

The real-time online automated rules engine in Fraud Navigator allows for the creation of rules based upon transaction data and *IF...THEN...ELSE* logic. The *IF…THEN…ELSE* command is a high-level programming language statement that compares two or more sets of transaction data and tests the results. If the results are true, the THEN instructions are taken; if not, the ELSE instructions are taken. The instructions are customized to assist with monitoring transaction processing for fraud activity.

All fields in the ISO 8583 standard are available to Fraud Navigator and accessible to the rules engine. What follows are some examples of how the rules engine can be used and gives insight into its flexibility.

- Under certain circumstances in some states, SNAP and TANF benefits can be used at liquor stores (MCC code 5921) if the liquor store has been granted a FNS number. If we apply the rule to block transactions at all MCC 5921 stores, we can also make exceptions to DENY only TANF benefits from these stores or the State can provide FIS with a list of stores not to be denied for either or both SNAP and TANF transactions.
- Rules can use transaction history with all ISO 8583 information available in each transaction. The system can examine history for the last 10, 20 or 30 days and compare that history with the transaction "in-process" at the time. As an example, this is useful when tracking people who use their cards exclusively out of state for extensive periods of time.
- Fraud Navigator's Low-then-High rule can be used to flag potentially fraudulent activity, typically within minutes to hours of each other where a low dollar transaction is followed in short order by a large dollar transaction—which can only be determined after consulting transaction history.
- Fraud Navigator can alert DHHR to a cardholder violating policy as defined by the State of West Virginia. With a Fraud Navigator rule, we can count the total number of transactions performed in a month (TANF, SNAP or both) and determine the percentage of transactions that took place out of state. If 100 percent of the month's transactions occurred out of state, an alert is sent so DHHR can act on the violation.
- In near real-time, we can monitor for a POS device that gets used too quickly (Velocity rule) within an adjustable window of time. The system can then take actions to block the device, send a real-time alert, or take other actions.

Fraud Navigator: Alert Workstation and Workflow

The real-time automated Alert Management Work Station (AWS) has many capabilities and is used by some of the largest companies in the financial industry. It is also used by some of the largest users in the EBT community. The implementation time and the time it will take for DHHR users to learn to effectively use these tools is minimal given their intuitive nature, thus delivering significant value right away to DHHR.

The Fraud Navigator system, in addition to providing a variety of standard reports available to the authorized user, also includes other features important to investigators. It has a flexible notes mechanism

to help your fraud team workflow by including notes for recording information along with the alert. That information often can have great value and increase efficiency in later stages of the investigation.

The DHHR team will have real-time online access to the AWS to view alerts as they occur as well as examine the history of past alerts. AWS has the ability to mark alerts as fraud or non-fraud and to grant those alerts different final disposition codes.

If DHHR elects, the system has the capability to automatically have selected alerts sent by email or text message directly to the DHHR-OIG, the USDA-OIG, or any law enforcement or investigative team interested in specific occurrences of alerts. This helps to broaden, deepen, accelerate, and increase communication between all entities involved in the pursuit of EBT fraud. DHHR is always in total control of its information including alerts and alert routing and must approve any routing or distribution of alert information prior to that information being generated or distributed to anyone outside of DHHR.

In the routine course of business, FIS will ensure the confidentiality of clients and retailers as it pertains to 7 CFR 278.1(q) for retailer information and 7 CFR 272.1(c) for client information.

Fraud Navigator: Added Value - Near Real-time Analytics

Another automated capability of the FIS fraud solution is that Fraud Navigator can process rules either prior to transaction authorization (real-time) or after transaction authorization (near real-time). In both cases it can send alerts to AWS or to approved email or text message destinations. Near real-time Fraud Navigator rules are applied after the transaction has been authorized through the *ebt*EDGE System. After approval of a transaction by the *ebt*EDGE System, a great deal more data is available with which to perform analysis. In near real-time, Fraud Navigator has access to values that are not available in real-time, such as the SNAP balance, whether the transaction was authorized, or if the card used was marked as lost, stolen, or damaged.

This allows the kind of processing that can detect, for example, if the entire benefits balance is used in a single transaction. By comparing the SNAP balance with the transaction amount, the system can immediately notify investigators through an alert if a cardholder uses 100 percent of their balance with a single swipe of their card. The system can send an alert in real-time when detected, or can save the information into a database for later use by investigators.

Fraud Central

Fraud Central, an optional program from our fraud suite, is an information repository containing large amounts of financial and demographic data. Should the State be interested in Fraud Central, there would be an additional cost incurred. Fraud Central allows the State to monitor across widgets (i.e. rule that shows persons appearing on three other Widgets that same day). Rather than searching for fraud, the tool indicates "potential" fraud items.

A typical EBT investigator not using the FIS Fraud Suite starts their day using traditional tools made up of reports and various online systems. They weed through detail in reports, looking things up online, and usually adding notes to their various tracking systems or writing them on paper as they work to detect the possibility of fraud, research leads, or work to build cases. Sharing this information with other investigators is almost impossible.

Fraud Central accelerates and materially changes this workflow improving the efficiency of the State's investigative staff. Often an investigation team has watch lists of clients or retailers. Watch list

functionality is part of the Fraud Central universe. In addition, the system provides a notes feature that is shared across investigative teams.

The Fraud Central system is a layered business intelligence platform. The system works at night pulling data from many disparate data sources and runs analytics. It looks for common relationships or known combinations of metrics within the data and then provides the results of the analysis in a results package (the widget) that is waiting for the investigator to view. For certain widgets, the system pulls additional data in real-time during the day from specific pre-defined data sources.

A significant amount of the manual work normally done by an investigator is done automatically by the FIS Fraud Suite tools, materially increasing the efficiency of the investigator.

Fraud Central: Widgets

A widget is actually a mini- application that has its own user interface and parameters designed to analyze specific fraud elements. Widgets can take information consisting of millions of records and consolidate it according to predefined algorithms known to be indicators of fraud and present the metrics in the user interface of the widget.

The widgets reside in the framework provided by the Dashboard shown in Figure 4.6-15. New widgets that perform focused fraud related functions or tasks can be created by FIS and added to the suite of widgets the system holds. Authorized users of the system can customize their own Dashboard to suit their specific investigative needs by dragging in only the widgets they need from the widget library in the Dashboard. Widgets in turn are also customizable allowing for adjustment of parameters which are logical for that widget's function. Widget access selection is controlled through access security. This means each investigator can select and use any of the widgets they are authorized by DHHR security to use. Users may also position the widgets within the Dashboard in any sequence they wish.

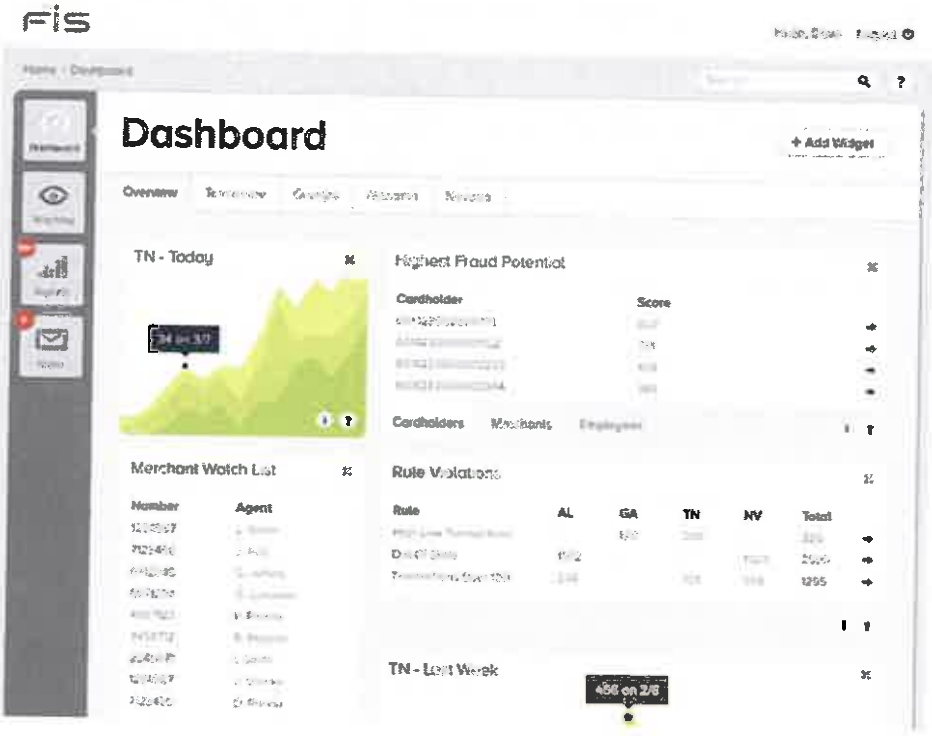


Figure 4.6-15 Fraud Central Dashboard (Sample)

Provides a flexible work space that allows users to find new fraud or to compile information, to complete an investigation and create a referral.

Fraud Central: Dashboard and Workflow Efficiency

A unique feature of the Fraud Central dashboard is a special group of widgets. These widgets identify specific events and calculate variable scores associated with those events and their characteristics then accumulate them into a scoring bucket. The total score for a cardholder, retailer or employee is then summed within a date range window. This accumulation of values and scoring allows the system to predict which cardholders, merchants and employees are most likely committing fraud. This in turn allows the investigator to see in one quick glance who they should investigate first and why. FIS has defined developed multiple widgets which can enhance Fraud Central depending on the needs of a particular State.

Real-Time Drill Down - Layers

All of the information provided in the Dashboard of a specific user is displayed within the widgets within seconds of opening the application, without adjusting parameters or settings. This happens because like other FIS Business Intelligence applications, Fraud Central pre-processes the data, prepares it and then stores it in a database dedicated to Fraud Central. When a widget starts, it pulls data from the dedicated database.

Depending on the logical function of the widget, there may be several layers of additional drill down information available giving the investigator a deeper dive. As an example, FIS provides a widget that displays the merchants with the greatest sales change as compared to their average sales volume.

Drill Down and Geocoding Example

The first layer of data will be on the dashboard, highlighting the six merchants with the greatest change. The user can click on the arrow to the right of the row displaying one of the top six merchants and the system will drill into and display a second layer of more detailed information.

In this case, the system will now display a spreadsheet or report that looks like a list of all the cardholders who shopped at that store with the dollar amounts they spent and the time of day of the purchase. The Fraud Central user may then select transactions from this screen and choose the View on Map button to generate a map like the one shown in Figure 4.6-16. The map shows the merchant plotted on the map as well as plots the home location of all cardholders who performed transactions at that merchant store location.

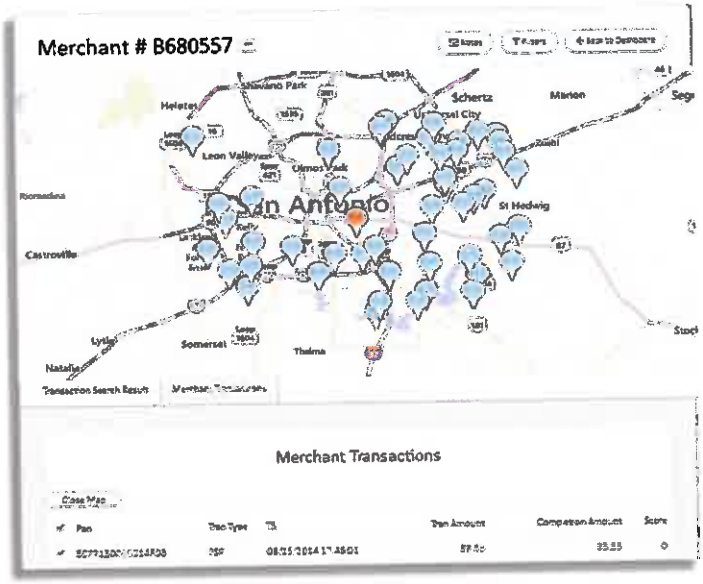


Figure 4.6-16 Map of Source of Retailer Transactions (Sample)

Drilling into the data, certain widgets allow for additional graphic views of the data. The system maps transactions from the merchant plotting the home addresses of the cardholders who used the store. Fraudulent retailers often show an interesting pattern of where their buyers come from that helps identify potential cardholder fraud.

The merchant and cardholders all have addresses in the EBT system. Inside the EBT system FIS geocodes the addresses of the merchants, ATMs and cardholders that use our infrastructure. Fraud Central pulls that geocode data and maps the data within certain widgets designed for mapping. As a result, this data can be mapped.

Even more interesting from a fraud detection perspective, the data can be used to calculate distance information with simple calculations. What does it mean if we find that a cardholder drove 52.45 miles one way from their home to reach a specific EBT retailer? What if we then learn that within a 5-mile radius of their home there are 135 other EBT qualified retailers? What if the investigator plots all EBT cardholder

transactions of the far away retailer the cardholder visited? That chart now shows many cardholders driving interesting distances to reach that vendor while passing many other EBT retailers.

Geocode data stored in the EBT system can provide an amazing array of new fraud detection capabilities.

Fraud Resources

A non-core offering for DHHR to consider is our EBT Fraud Solutions team, dedicated to combating the fraud schemes commonly used by criminals today. The goal of the Fraud Solutions team is to use the FIS fraud tools and associated technology to help create referrals of specific retailer, recipients, and employees that most likely are committing fraud. It is composed of highly qualified resources with the necessary experience, knowledge and capability to help fight fraud and create specific referrals. At the same time, the team is also actively working to develop sophisticated prevention and detection methodologies to detect future trends and combat future program abuses. The EBT Fraud Solutions team actively works on current issues with retailers and law enforcement to identify potential fraud and help build cases to help stop fraud.

Advise and Assist DHHR - Designated Fraud Resources

An added value to DHHR and a significant difference between FIS and other providers, our EBT Fraud Solutions team engages daily with FIS' global Electronic Funds Transfer (EFT) fraud teams gaining insight into new and emerging fraud schemes which will migrate to the EBT world. Our EBT Fraud Solutions team clearly understands and learns from fraud trends in other segments of the industry to bring that knowledge to the EBT projects FIS supports.

Our EBT Fraud Solutions team brings to DHHR vast fraud detection and analytics experience including but not limited to:

- Experience providing investigative and referral support along with current and direct day to day contact with USDA, USDA-OIG, FNS, state level OIG, city, county, state law enforcement, and support for FBI and FBI investigations
- Data analytics
- Data mining
- Fraud investigations
- Financial technology
- New fraud identification, analysis and reporting
- EFT check, credit, debit, non-branded related theft, and fraud research
- EBT SNAP- and TANF-related theft and fraud research
- Experience working with federal, state and local law enforcement to gather data and prepare and complete a case
- Employee fraud and abuse investigation
- Expert witness testimony concerning the EBT data
- Data chain of custody

The EBT Fraud Solutions team can provide additional services to help build cases that can be turned over to law enforcement at multiple levels. For example, recently in one of our EBT states, the Fraud Solutions team identified a retailer committing fraud. They were also able to identify and turn over to the State, law enforcement, and prosecuting attorneys the requested list of the cardholders who took part in the fraud. Details of this case are provided in the following case study.

FRAUD NAVIGATOR CASE STUDY

The EBT Fraud Solutions team, using Fraud Navigator, played an important role in the January 2016 arrests of multiple merchants and cardholders involved in a broad ring of EBT fraud.

Initially, police contacted FIS regarding an individual detained at a local grocery store for using three different EBT cards. The EBT Fraud Solutions team began to research the transactions related to these cards and found:

- A balance inquiry transaction had been conducted on each card just before they were used at the specified grocery store
- Each balance inquiry call was from the same phone number
- That same phone number was tied to balance inquiries on approximately 170 EBT cards

The team then discovered all of the cards tied to this phone number were being or had been used frequently at three particular locations, including a SAMs club and a BP gas station. Local law enforcement discovered that cardholders were selling their EBT cards to this individual for cash.

New Rules in Fraud Navigator

The FIS EBT Fraud Solutions Team researched and created the following new rules in Fraud Navigator in response to a request for assistance from law enforcement:

- General Alerts
- Tracking Back-to-Back EBT Transactions
- Follow the PAN

The EBT Fraud Solutions team setup new rules in Fraud Navigator to track the associated card numbers and generate alerts to the team and to local law enforcement if one of the tracked numbers was used at any of the three retail locations. These real-time alerts enabled police to follow the individual and observe him at multiple stores using multiple EBT cards. One location cooperated with police and provided surveillance video showing the individual using more than 50 different EBT cards to make purchases.

Law enforcement then observed him returning to a convenience store, which he operated, and stocking the shelves with the merchandise he had purchased with the EBT cards. In addition, he would deliver some of the merchandise to other small stores in the area.

Another Fraud Navigator rule was built to track EBT transactions occurring back-to-back (even though using different card numbers) at the particular BP station. As it turned out, the individual was swiping the cards at the BP station to cash-out the remaining balances. The cash would be provided to the BP operator in exchange for cigarettes and gas cards.

Local law enforcement continued to investigate and ultimately more cards and stores were discovered to be involved. The EBT Fraud Services team identified all the merchants and cards i n use, and FIS created Fraud Navigator rules that watched for those combinations and immediately sent out emails when those cards were used at any of the identified retail locations.

Undercover law enforcement also sold cards to this individual. Fraud Navigator's "Follow the PAN" rule was put into place to trace each transaction completed with these cards to identify other merchants involved in the fraud ring. Over the course of a about a year, our team and fraud tools helped law enforcement monitor, take pictures and document further the fraud taking place. We were also able to provide the prosecuting attorney with detail transaction data and cardholder information to identify cardholders that had sold their cards to this individual.

Eventually, our fraud team worked with law enforcement helping to present evidence to the prosecuting attorney that led to the arrest in January 2016 of this individual, other store owners, their employees, and approximately 50 cardholders. According to police, this individual was linked to 430 EBT cards, they confiscated $169,000 in cash from him during the arrest and they estimate he's been operating t he fraud ring for 12 years costing taxpayers $1.62 million. If it weren't from FIS' EBT Fraud Solutions team and its tools,the ring would still be active and defrauding the State.

FIS is continuing to work with our State client providing evidence on nearly 500 cardholders that have been identified as connected to this particular fraud ring.

Data Warehouse

FIS will provide DHHR with access to our robust Data Warehouse application with five years of rolling data as part of our core offering. The Data Warehouse is an information repository containing large amounts of financial and demographic data from multiple sources for extended periods of time. Our Data Warehouse uses prebuilt queries with user controlled parameters, targeted for the casual or novice user. Users can perform a search by cardholder or retailer.

FIS will make up to five years of rolling data in the following areas available to DHHR:

- Benefit transaction detail, including transaction history by account number
- Cardholder demographic and actions
- Benefit information
- Card status
- Card issuance
- Account action
- Retailer information to include FNS number, ATM/POS, and out-of-State usage

FIS understands that users do not like to wait around for information they need to do their jobs. Our data feed mechanism gives users current EBT information at their fingertips and our smart query/search interface retrieves the data requested quickly. The data stored in Data Warehouse is separate from the production system, allowing users to search for and retrieve EBT data freely, without impacting daily production. Because users may need to access to the most current transactions, cardholder, or retailer information, DHHR data will be maintained in the repository and will be refreshed on an up-to-the-minute basis. DHHR staff will not have to wait for a scheduled daily data cutoff time to get to the latest information they need.

As described below, our Data Warehouse provides functionality over and above the daily activity files and standard reports FIS provides.

Functionality Overview

Users with access to our Agency Portal application will be able to directly link to our Data Warehouse application if their roles and permissions allow for this type of access. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to retrieve historical data for analysis, fraud investigation, and research from the reports page. Our Data Warehouse offers users access to cardholder transaction history, financial, statistical, and retailer data to create on-demand and customized ad hoc reports.

Because FIS developed the smart query/search interface from the reports page to our Data Warehouse, users will be able to transition seamlessly between the two applications. This user interface has the same look and feel as our *web*ADMIN. A user's navigation through pages, using menu bars, drop-down boxes, and tabs, is the same on both applications. Imitating the design of *web*ADMIN helps streamline training to your users.

Through user input and collaboration, we have been able to simplify and segment the query/search request. The initial search may be for investigation of potential fraud, requiring information specific to a

cardholder or retailer. Queries may be conducted using any of several types of cardholder or retailer identifying information, as shown in the following figures.

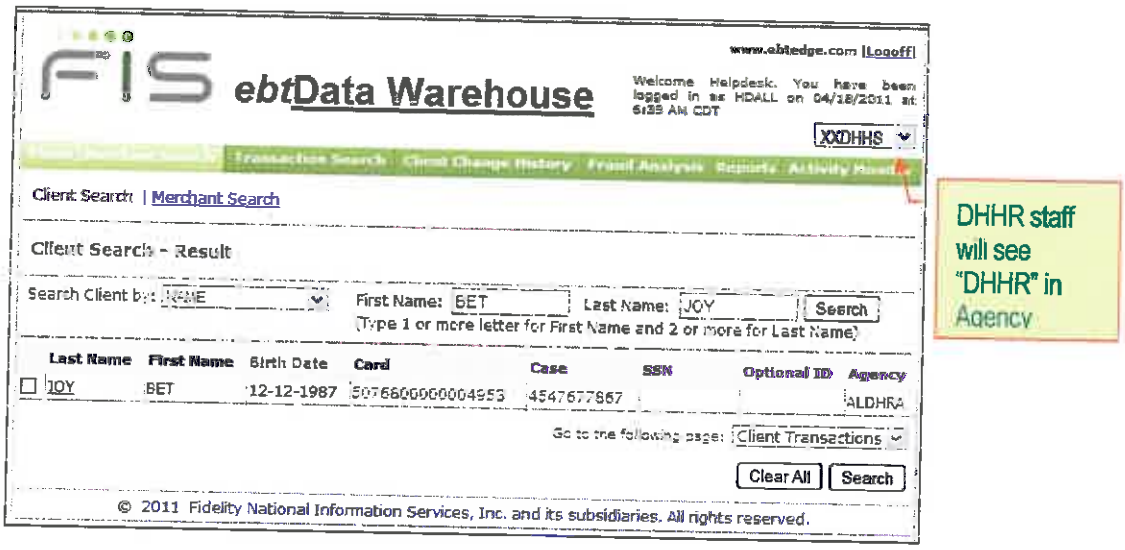


Figure 4.6-17 Data Warehouse Client Search–Result Page (Sample)

The Client results display after selecting specific Search By criteria such as Name, Date of Birth, Card Number, Account Number, Case Number, or SSN. Users then check those names when they want to request further information.

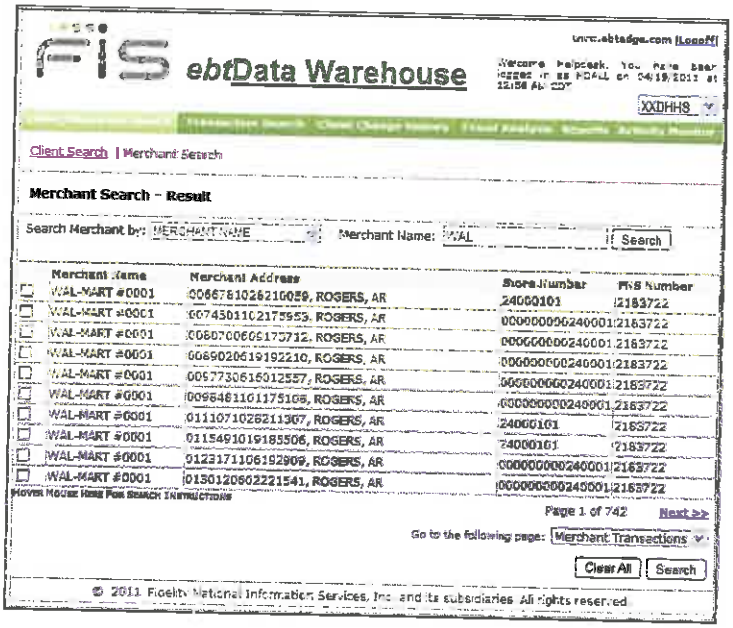


Figure 4.6-18 Data Warehouse Merchant Search–Result Page (Sample)

The Merchant results display after selecting specific Search By criteria such as Merchant Name, EBT-Only Store Number, or FNS Number. Users then check those Merchant's names when they want to request further information.

After compiling the preliminary list of data to query, the search is expanded in three simple steps as shown in the following figure.

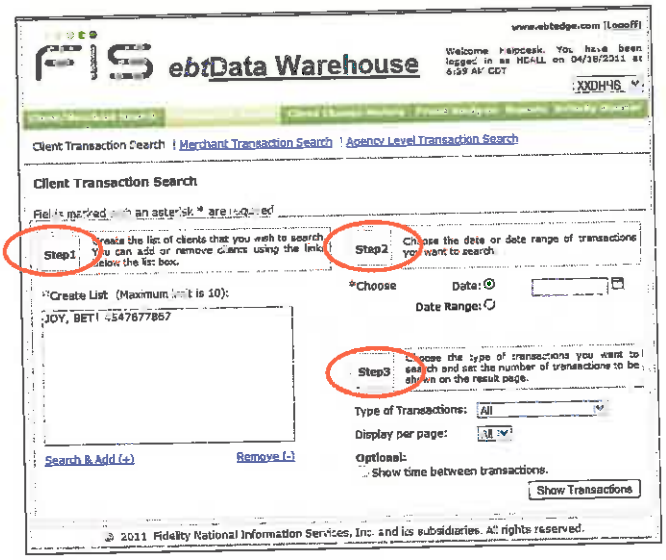


Figure 4.6-19 Data Warehouse Client Transaction Search Page (Sample)

Users can request a list of transactions for the listed clients during a specific time period and transaction type.

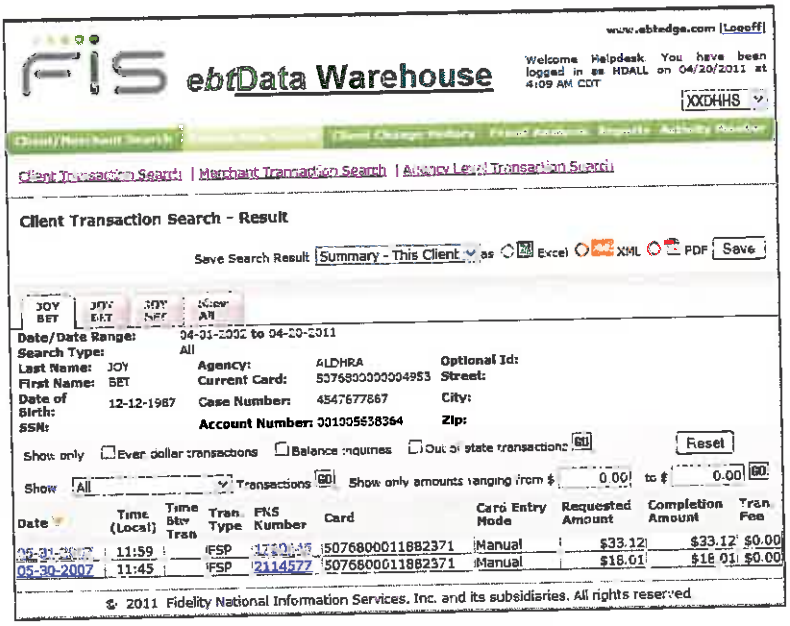


Figure 4.6-20 Data Warehouse Client Transaction Search–Result Page (Sample)

Users select a tab to look at the transaction information for a specific client. By clicking the links for each transaction additional transaction detail or retailer detail can be displayed.

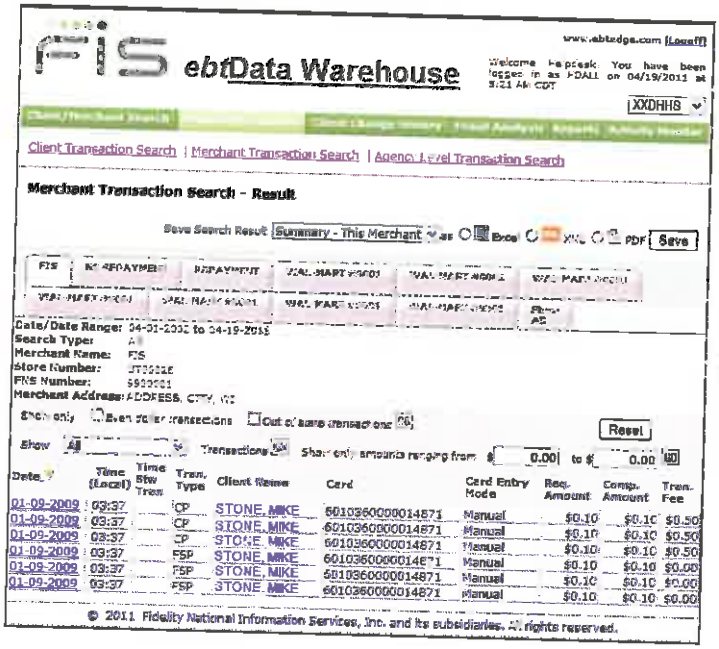


Figure 4.6-21 Data Warehouse Merchant Transaction Search–Result Page (Sample)

Users select a tab to look at the transaction information for a specific retailer. By clicking on the links for each transaction additional transaction detail or retailer detail can be displayed.

Research during usability studies helped us to understand what data is most needed. Search results are presented to users in a clear and manageable way. Our Data Warehouse provides users a single, consolidated, accurate view of the data that helps agencies improve information-gathering efficiency, reduce fraud, and fine-tune operations.

Users can further analyze the data retrieved by creating their own free-form reports, charts, graphs, and forecasts to more effectively present the information for its desired purpose. This can be achieved by quickly downloading the displayed data to a PDF file, a software package like Microsoft Excel, or an XML format that can be used across many different software packages. Users can then further customize the data into professional-looking reports, charts, and graphs.

FIS' Data Warehouse repository offers users a robust and quick link to EBT data at a desktop workstation. Whether DHHR is collecting EBT data for historical analysis, fraud investigation, or research purposes, our Data Warehouse gives its users the flexibility to create ad hoc reports that meet their work and business needs. FIS' Data Warehouse puts current EBT data at users' fingertips so that data can be easily accessed using our smart query/search interface.

Research Central

Research Central enables up to five authorized users to explore your State's EBT program data (one rolling years' worth of data) and ***quickly gather, analyze, and share the data that is most meaningful*** to the work that of the State's investigators. By allowing users to customize queries and search on any data field, Research Central ***enables users to ask the questions of West Virginia data that DHHR needs to see, rather than the questions that FIS anticipates DHHR might ask***. As part of FIS' core

offering, a one-year license will be granted for the State of West Virginia with a year's worth of rolling history.

Research Central provides an expansive set of searchable financial transaction data that includes a snapshot of the cardholder and merchant information at the moment in time of each transaction. Because users build their own queries, to get any data they want to know about, the application is targeted for more advanced users.

The features and benefits of Research Central include:

- An expanded data set
- Customizable searches and queries

Research Central provides the ability to:

- Search on all fields in the data set
- Save queries and run them again
- Export and save query results

Research Central is intended for State employees and investigators whose jobs include researching EBT program history. Although some knowledge of working with data and building queries will help users build more complex queries, Research Central can be used by most anyone familiar with their State's EBT program data. Because of the similar interfaces, the intended audience is expected to already be familiar with using *ebt*EDGE and the Agency Portal.

Research Central Functionality Overview

Users with access to our Agency Portal application will be able to directly link to our Research Central application if their roles and permissions allow for this type of access. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to explore EBT program data quickly to create on-demand and customized ad hoc reports.

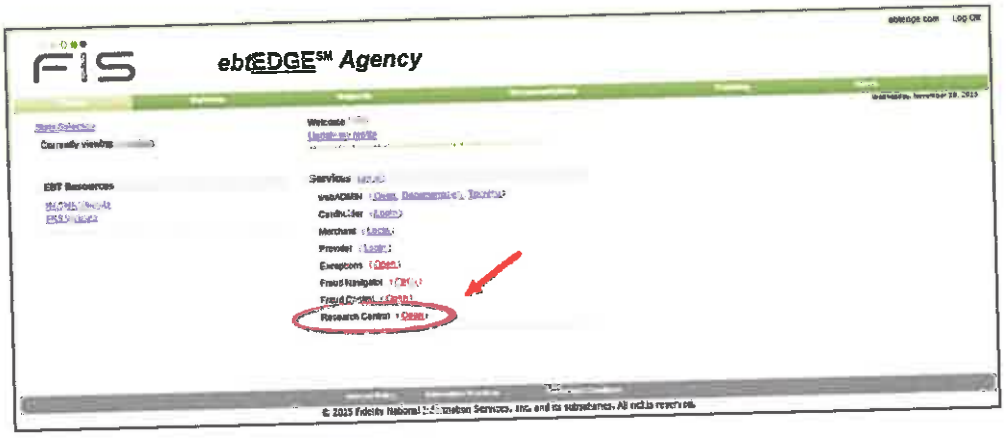


Figure 4.6-22 ebtEDGE Agency Home page

This opens the Research Central workspace where you can create and run queries on the EBT program data.

Because FIS developed the smart query/search interface from the *ebt*EDGE System, users will be able to transition seamlessly between the two applications. This user interface has the same look and feel as our *web*ADMIN. A user's navigation through pages, using menu bars, drop-down boxes, and tabs, is the same on both applications. Imitating the design of *web*ADMIN helps streamline training the State's users. Following is an explanation of the main Research Central page.

Figure 4.6-23 Logout on Research Central workspace

The Research Central workspace is divided into five distinct working areas, where you perform all tasks required to create and run a query.

A **Entities** - Lists the EBT program data available through Research Central, organized into major subjects called entities. For example, EBT transaction history is organized under the entity name Financial Transactions.

B **Columns** - The work area where users can customize the columns of results data. Users can arrange the columns and sort on any field or group of fields in ascending or descending order. Most queries are created without customizing the columns of results data.

C Conditions - The work area where users set conditions (filters) to define for the data to be returned.

D Menu - Includes commands to run, save, or clear the query in the Research Central workspace or open a previously saved query.

E Results - Displays the query results. Also provides a command enabling users to export the query results into a file format that can be opened in a spreadsheet or database application.

Providing a streamlined interface, these five distinctive working areas of Research Central described above provide all the information users need.

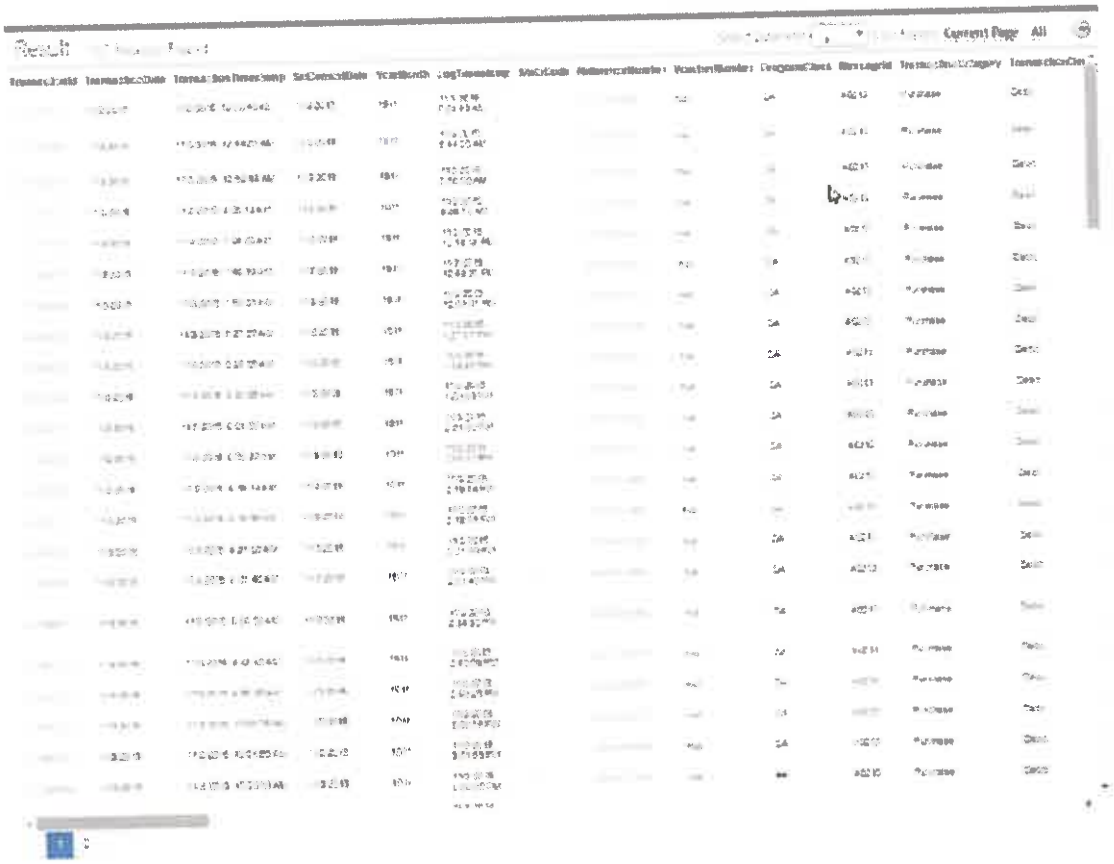


Figure 4.6-24 Results from Query Search (Sample)

The Results area can be maximized to occupy the entire browser window. This is useful if query results include either a lot of columns or many records.

Research Central saves the query results to a csv file which will be saved to the default download directory specified in the user's browser settings.

4.6.1.2 Identifying Suspected Abuse

The Vendor should describe its approach to developing a periodic EBT extract file for all benefit programs identified in this RFP that identifies cardholders, retailers and State staff who may need to be investigated for potential abuse, misuse, or fraud. The Vendor should describe its tools for analyzing transaction patterns of those cardholders that performed transactions at a particular retailer/provider. The Vendor is encouraged to describe practices that will prevent, detect and monitor potential fraud if EBT-only POS equipment is being relocated and/or replicated as a means of violating FNS regulations. The Vendor should present a plan for delivering the following:

- *Transaction Data: A daily activity file of all cardholder initiated transactions, including the EBT Account Number, transaction amount, retailer FNS authorization number, WIC Vendor number, date, time, benefit type, transaction type (i.e., online, voice authorization, manual transaction, purchase, reversal, withdrawal, etc.);*
- *Cardholder Statistics: Number of PIN attempts, number of card replacements, total number of transactions, and number of manual transactions.*
- *Analysis of EBT Administrative transactions initiated by State users.*
- *The Vendor should describe any additional system capabilities to further safeguard or improve the procedures for the detection and prevention of potential fraud.*

Transaction History Extract Files

FIS will develop and provide EBT extract files for all benefit programs identified in the RFP that identifies cardholders, retailers, and State staff who may need to be investigated for potential abuse, misuse, or fraud through our Research Central tool. The adhoc queries feature run from the Research Central tool will develop custom reports that the State can revise based on the needed data points.

Analyzing Transaction Patterns

We have several tools in the FIS Fraud Suite that are able to analyze transaction patterns of those cardholders that performed transactions at a particular retailer/provider. These tools include:

- Fraud Reports
- Fraud Navigator
- Fraud Central
- Fraud Resources
- Data Warehouse
- Research Central

For detailed information on each of these tools, please refer to Section 4.6.1.1, *Fraud Monitoring and Reporting Plan*.

POS Terminals Relocated for Fraudulent Purposes

To help address the growing concern that POS terminals are being relocated for fraudulent purposes, FIS' Merchant Management System assigns a unique terminal ID to each new and replacement terminal for tracking purposes and investigation if fraudulent activity is suspected. FIS' system also insures that no two terminals can share the same terminal ID, thus eliminating the ability of replicating the terminal ID on multiple unauthorized terminals for fraudulent transaction processing.

FIS has also updated the terminal technology in the VeriFone VX 520s to ensure that the terminal can only be used for EBT processing, eliminating the ability for rogue POS applications to be installed on the terminal and used for fraudulent purposes. The POS application uses a signed certificate so that any third party/rogue application cannot be installed unless the application is authenticated by FIS.

FIS will generate a report that compares the address of the terminal with the FNS authorized addresses, and work with the retailer, State, and FNS to get the retailer in-line.

Transaction Data

FIS will provide a daily activity file of all card holder initiated transactions. The daily activity reports will show all but not limited to the EBT Account Number, transaction amount, retailer FNS authorization number, WIC Vendor number, date, time, benefit type, transaction type (i.e., online, voice authorization, manual transaction, purchase, reversal, withdrawal, etc.). The daily activity reports show all authorization and transaction activity for a processing day based on local time. This is a view of the day's activity on the Authorization file, and will include all actions received from the State via batch or online, taken on the State's behalf by FIS, or initiated by cardholders.

Cardholder Statistics

FIS has several reports that will be provided to the State that will give statistical data on the number of PIN attempts, number of card replacements, total number of transactions, and the number of manual transactions by the cardholders.

- Invalid PIN Attempts – To meet the State's invalid PIN attempts reporting requirements, FIS will provide the State of West Virginia with a monthly report of cardholders that have conducted a certain number of transactions (number determined by the State) of invalid PIN transactions within a twenty-four (24) hour processing day during the month. Key fields on this report will include cardholder name, card number, retailer name, retailer location, retailer ID, terminal ID, and transaction date and time.
- Number of Card Replacements – FIS will provide the State with our Card Re-Issue Analysis Detail Report, which is a daily report that indicates the number of cards re-issued to a client with a case for each local office. The report lists the case number, recipient name, card number, date last replacement was issued, user ID of the issuer, and the total number of cards issued to that cardholder.
- Total Number of Transactions – FIS will provide the State with our report that shows the number of transactions by benefit type and program.
- Number of Manual Transactions – FIS will provide the State with our Manual Card Entry Report-County/Local Office (XX%) and the Manual Card Entry Report-Merchant (XX%) list the cardholders whose EBT card was manually entered and not swiped (sorted by county/local office and retailer respectively).

Analysis of EBT Administrative Transactions Initiated by State Users

The Session Activity reports FIS provides to the State allow authorized staff to audit the actions of *web*ADMIN users on an individual basis. To meet the State of West Virginia's tracking and audit needs, FIS will provide the following Session Activity reports:

- Session Activity Report

- Session Activity Monthly Report
- Session Activity Summary Report
- Session Activity Summary Monthly Report

The *Session Activity Report* provides a daily audit report by user ID of all actions taken by the users on the EBT system from the administrative terminal, including user inactivity and lockouts. FIS' *secure*ADMIN System maps the user ID to any and all transactions performed by each user accessing the system. The report lists, by user ID, inquiries and changes to client, case, benefit, or account information, including changes to client name and address, and account closure. In addition, it also includes summary level counts which include User level summary of actions and State level summary of actions.

The *Session Activity Monthly Report* provides a monthly audit trail of user activity on the Administrative Terminal. It also includes summary level counts which include User level summary of actions and State level summary of actions.

The *Session Activity Summary Report* provides daily summary level totals for actions performed by each User each day on the Administrative Terminal by description and count. It also includes State level summary totals.

The *Session Activity Monthly Summary* Report provides monthly summary level totals for actions performed by each User throughout the month on the Administrative Terminal by description and count. It also includes State level monthly summary totals.

These reports can identify the local office at which a transaction originated, as well as the user originating the transaction. This capability establishes a complete audit trail to comply with reporting and audit requirements.

Additional System Capabilities

FIS takes great measures to protect information pertaining to recipient accounts and employs several methods in detecting attempts to gain unauthorized access to our systems with intent of committing fraud upon DHHR or its cardholders. Described below are additional system capabilities to further safeguard and improved procedures for the detection and prevention of potential fraud.

In addition to our robust Research Central and Data Warehouse tools described further in this section, we have security features associated with debit card activation, counterfeit and fraud prevention, and measures for preventing identity theft.

- **Card Activation**
  - PIN change capability is not provided through live customer service. In addition to needing the members date of birth and last four digits of their social security number, the cardholder-entered PIN is sent to the host in an encrypted format, and never in the clear
  - The POS device and PIN pad are tamper resistant security modules (TRSMs). If a hacker attempts to modify either device, the device is automatically disabled and can no longer function. If the device is physically opened, damaged, or sufficiently jarred, an internal deactivator destroys the security chip within the device rendering it virtually impossible to gain access to the encryption keys.

- **Counterfeit Prevention**
  - All cards are logged out of the vault on a per job basis. All scrap cards created during the processing of the order are counted and noted in the inventory. (see Section 5.16.2)
  - Customer input (such as paper, magnetic tape, diskettes, or other memory storage devices, and transmitted data) is always kept in the secure production area. All customer output such as cards, carriers, reports, and PIN notification mailers remain in the secure production area at all times. (see Section 5.16.2)
- **Fraud Prevention**
  - For fraud purposes, PIN change capability is NOT provided through live customer service, but through automated ARU.
  - The *ebt*EDGE System uses a dual control security approach to ensure that operations' functions and control functions, such as reconciliation, are segregated.
  - The Department of Homeland Security has partnered with FIS, the only FinTech provider in this initiative, to respond to cyber threats to the global financial industry.
  - FIS is a platinum member and actively participates in FIS-Industrial Security Awareness Council (ISAC) activities.
- **Identity Theft**
  - To ensure CSRs do not have the ability to fraudulently access and/or retail member data, and in addition to access controls, training and policy awareness, FIS requires a Clean Desk Policy which provides practical controls to prevent misuse of confidential or sensitive data. The Clean Desk Policy specifies that CSRs are not allowed to use personal electronic devices in the customer contact areas of the service centers, including but not limited to cell phones, personal computers, tablets, MP3 players or DVD players.
  - FIS monitors card replacement transactions initiated by CSRs. Each CSR's home address is known and we have an automated process in place to scan card replacement transactions to look for matches between those transactions and any CSR addresses.

4.6.1.3 Cash Access Blocking to Comply with Federal Law

The Vendor should provide a description of the Vendor's tools available to achieve compliance with the Middle Class Tax Relief and Job Creation Act of 2012 (website: https://www.gpo.gov/fdsys/pkg/PLAW-112publ96/content-detail.html), the Welfare Integrity and Data Improvement Act (website: https ://www.gpo.gov/fdsys/pkg/BILLS-1 12br3659eh), which requires all states to maintain policies and practices as necessary to prevent TANF assistance from being used in any electronic benefit transfer transaction in (1) liquor stores; (2) casinos, gambling casinos, or gaming establishments; and (3) adult-oriented entertainment establishments in which performers disrobe or perform in an unclothed state for entertainment.

Fraud Navigator, our industry leading online, real time automated Fraud Navigator solution described in Section 4.6.1.1, *Fraud Monitoring and Reporting Plan*, achieves compliance with the Middle Class Tax Relief and Job Creation Act of 2012 and the Welfare Integrity and Data Improvement Act, which requires all states to maintain policies and practices as necessary to prevent TANF assistance from being used in any electronic benefit transfer transaction in (1) liquor stores; (2) casinos, gambling casinos, or gaming establishments; and (3) adult-oriented entertainment establishments in which performers disrobe or perform in an unclothed state for entertainment.

Fraud Navigator is a robust rule-driven fraud management solution that will enable DHHR to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. Fraud Navigator allows DHHR to conduct individual transaction monitoring and visibility into velocity and historical transaction occurrence checking.

Fraud Navigator allows customers to tailor the action that occurs next, based on their needs. Actions include:

- Blocking/declining transactions
- Alerting based users
  - Queue of alerts to be worked
  - Email notification
- Return a score for the transaction based on the rule(s) triggered

The diagram below shows the steps Fraud Navigator can take to recognize and detect fraud.

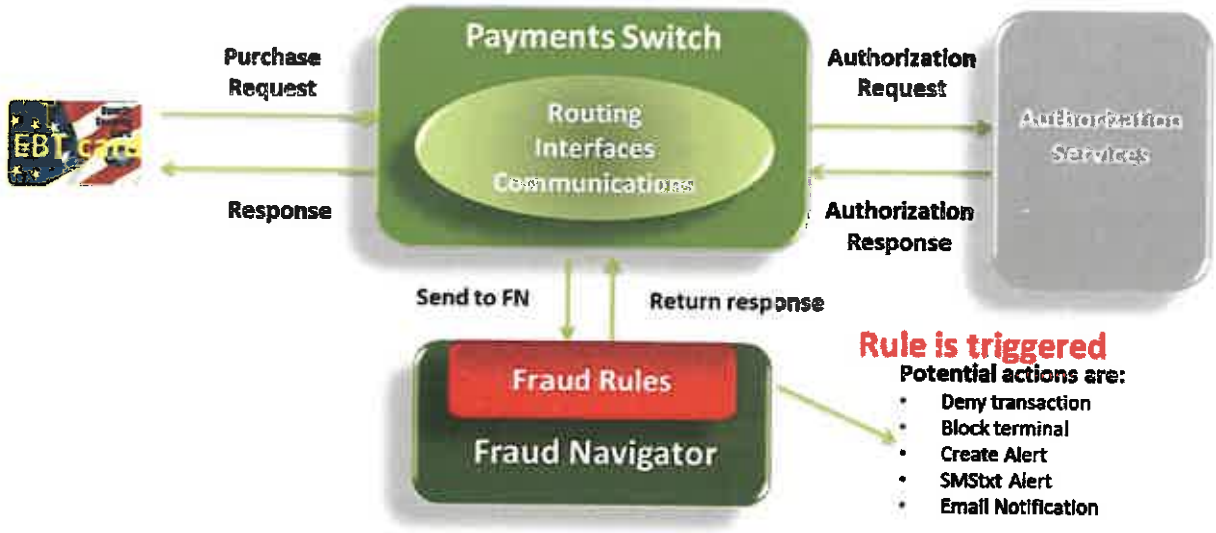


Figure 4.6-25 Fraud Navigator Steps to Recognize Fraud

Within Fraud Navigator, two special rules have been defined for Cash Blocking.

- **Block by MCC (Merchant Category Code).** The MCC is a 4-digit number used to classify the merchant according to the type of products and services it sells in the largest quantity. For example: '5912 – Drug Stores and Pharmacies' and '5921 – Package Stores, Beer, Wine, Liquor'). FIS is able to get granular to block down to the MCC and benefit level.
- **Block by Terminal ID.** FIS can recommend a list of merchant and terminal IDs based upon the data FIS receives to block specific ATMs. DHHR can modify and approve Terminal IDs and once DHHR approves the list, the rules can be altered to "block" the list.

FIS allows a state customer to implement a certain number of pre-defined rules selected by the state. Each rule will enable monitoring for that rule for the standard monitoring timeframe of the past seven days. Some of the more popular pre-defined rules implemented for our state customers who use Fraud Navigator include:

- Out-of-State activity
- Follow that PAN (card number)
- Transactions in X timeframe at retailer

Additional monitoring time frames as well as the implementation of additional pre-defined rules are available to the state as optional features.

4.6.1.4 Joint SNAP and WIC Program Fraud Detection

The Vendor should provide a description of reporting tools that disclose joint SNAP and WIC program fraud indicators for households that receive both benefit types as well as retailer fraud. Such measures may include the ability to correlate SNAP usage and statistical analysis to WIC data for cardholders and retailers participating in both programs for enhanced detection of fraud activities. The proposed strategies should provide for the use of existing data from both programs to disclose patterns of misuse and be cost neutral.

As described in Section 4.6.1.1, *Fraud Monitoring and Reporting Plan*, our Fraud Navigator tool can disclose joint SNAP and WIC program fraud indicators for households that receive both benefit types as well as retailer fraud. Within Fraud Navigator, a rules based application to correlate SNAP usage and statistical analysis to WIC data for cardholders and retailers participating in both programs for enhanced detection of fraud activities. Fraud Navigator will use the existing data from both SNAP and WIC programs to disclose patterns of misuse and be cost neutral.

For additional information on our Fraud Central tool, please refer to Section 4.6.1.1, *Fraud Monitoring and Reporting Plan.*

4.6.1.5 Reports of Malfunctioning or Defective Equipment

The Vendor should detail their procedures for responding to cardholder or retailer reports of malfunctioning or defective equipment at retailer locations, including EBT only POS devices and retailer-owned devices. The response to this request should factor in provisions for identifying retailers and cardholders who have a high number of keyed transactions and using reports available for identification purposes. The Vendor should propose methods for encouraging the cardholder to obtain a new card.

If a cardholder calls to report malfunctioning or defective equipment at a retailer site, every attempt is made to contact the store (if it is an EBT-only retailer) or the processor (if it is a commercial retailer). If FIS can identify the processor, we will pass the information to the processor. Since not all retailers process directly with FIS, contact and processor information is limited or not available for many commercial EBT retailers.

FIS also employs preventive maintenance procedures to ensure that POS terminals are operational and available for cardholders' use. Our call tracking system tracks how often a retailer has called in the last 30 days, enabling CSRs to identify any ongoing equipment issues. Our practice is to replace equipment if it has caused multiple service calls. CSRs also look for trends in problems that affect multiple retailers.

For example, the retailer Customer Service Center recently noted a recurring equipment problem. By gathering data from multiple retailers, we were able to determine that the problem was caused by plugging power supplies into circuits shared with compressors and other high amp devices. FIS technicians then changed how they responded to those calls to include advising retailers to move the power supply to a non-loaded circuit. Finally, FIS staff reviews a daily report showing any reversals caused by malfunctioning terminals, and our staff proactively calls those retailers to troubleshoot the malfunctioning terminal.

Retailers and Cardholders with a High Number of Keyed Transactions

FIS has several reports available for identifying retailers and cardholders who have a high number of keyed transactions for identification purposes.

Tracking and Reporting

FIS tracks key-entered transactions by card number and by retailer site, and reports these transactions on the *Manual Card Entry Report-Merchant* and the *Manual Card Entry-County/Local Office Report*, which list the cardholder's, by retailer and local office, whose EBT card numbers were manually entered rather than swiped at the POS device. The EBT staff can use these reports to determine which cards may be damaged and need to be replaced. Samples of these reports appear in Figures 4.6-26 and 4.6-27:

EBTMS416-2 STATE NAME SETDATE: 01/31/XX PAGE: 1
A145687 MANUAL CARD ENTRY REPORT - MERCHANT ( ) RUNDATE: 02/03/XX

CARD NUMBER	CASE NUMBER	MERCHANT ID	TERMINAL ID	CLERK ID	TRANSACTION DATE	TRANSACTION TIME	TRAN TYPE	REJ	TRANSACTION AMOUNT
6001110003152531	000710250	A145867	15682B	122	03/19	19:38	FSP		66.69
6001110003188386	000710349	A145867	15682B	122	03/11	23:46	FSP		133.83
6001110003569387	000043368	A145867	15682B	122	03/26	14:55	FSP		20.76

EBTMS416-2 STATE NAME SETDATE: 03/31/XX PAGE: 2
A145989 MANUAL CARD ENTRY REPORT - TERMINAL ( ) RUNDATE: 04/02/XX

CARD NUMBER	CASE NUMBER	MERCHANT ID	TERMINAL ID	CLERK ID	TRANSACTION DATE	TRANSACTION TIME	TRAN TYPE	REJ	TRANSACTION AMOUNT
6001110000277984	000150127	A145989	22361B	145	03/12	14:18	FSP		3.96
6001110002146518	000102416	A145989	22361B	145	03/28	16:54	FSP		5.76
6001110002146518	000102416	A145989	22361B	145	03/30	08:43	FSP		40.78
6001110002146518	000102416	A145989	22361B	145	03/30	17:15	FSP		14.40
6001110003245895	000967715	A145989	22361B	145	03/13	14:21	FSP	P	.00
6001110003245988	000967786	A145989	22361B	145	03/16	18:10	FSP		18.10
6001110003245988	000967786	A145989	22361B	145	03/18	17:15	FSP		26.76
6001110003245988	000967786	A145989	22361B	145	03/20	14:57	FSP		13.81
6001110003245988	000967786	A145989	22361B	145	03/23	15:37	FSP		4.20

Figure 4.6-26 Manual Card Entry Report-Merchant

Sorted by retailer and then lists the cardholders by terminal where an EBT card was manually entered rather than swiped.

EBTMS416-1 STATE NAME SETDATE: 01/31/XX PAGE: 1
COUNTY/LOCAL OFFICE - 001 MANUAL CARD ENTRY - COUNTY/LOCAL OFFICE (%) RUNDATE: 02/03/XX

CARD NUMBER	CASE NUMBER	MERCHANT ID	TERMINAL ID	CLERK ID	TRANSACTION DATE TIME	TRAN TYPE	REJ	TRANSACTION AMOUNT
6001110000129813	000065143	A138495	19503B	609	03/09 22:52	FSP		16.18
6001110000129813	000065143	5913721	TERM002		03/14 21:54	FSP		13.32
6001110000129813	000065143	A409138	50631B	111	03/20 18:11	FSP		6.84
6001110000129813	000065143	A409138	50632B	222	03/22 17:52	FSP		4.23
6001110000129862	000065658	A138342	19299B	999	03/05 16:40	FSP	P	.00
6001110000554549	000038178	A145699	22107B	912	03/15 17:43	FSP		10.38
6001110000554549	000038178	A146818	21910B	999	03/18 15:41	FSP		.74
6001110001561691	000129626	A156820	37587B	1	03/01 10:37	FSP		.73
6001110001976782	000101832	A164012	36598B	515	03/12 11:54	CW		36.29
6001110001976782	000101832	A164469	38559B	900	03/12 12:45	CW		9.99
6001110001976782	000101832	A164012	36598B	622	03/14 16:55	CW		52.19
6001110002726731	000353762	A176364	38677B	401	03/03 22:45	FSP		29.78
6001110002905327	000705469	A179858	47053B	112	03/25 08:14	FSP		21.09
6001110002905566	000919016	A179858	48021B	105	03/09 18:42	FSP		30.45
6001110002905681	000676948	A169268	47106B	930	03/23 07:49	CW	U	.00
6001110002905764	000142197	A176786	46935B	999	03/14 14:29	FSP		10.59
6001110002905764	000142197	A176864	45418B	455	03/15 11:05	FSP		81.12

Figure 4.6-27 Manual Card Entry-County/Local Office Report

Lists the cardholders whose EBT cards were manually entered rather than swiped.

The volume of card numbers listed is configured according to the percentage amount selected by West Virginia (100 percent is used as the default if a percentage is not selected). Occurrences less than the percentage amount are not reported. The percentage is calculated as manual entries divided by total transactions. The maximum will be established during the system design phase.

We are confident that our *Manual Card Entry Reports* will allow us to identify retailers and cardholder's with excessive key entry use, and enable us to resolve the retailer issues in a timely manner.

Encouraging Replacement Cards

As we said in Section 4.2.6.5, *Conversion Card Life Expectancy, Deactivation, and Replacement*, Customer Service Representatives (CSRs) are the single best source we have for detecting defective cards and encouraging cardholders to replace cards that are no longer working. Typically, a cardholder will call to report that their card is not working. It then becomes the task of the CSR to determine the cause of the problem that is preventing the cardholder from using the card. Sometimes it means the card is working, but the cardholder's benefits have not yet been posted. At other times it means something is wrong with the card reader in a particular ATM or POS. It can also mean that the magnetic stripe has been scratched or the plastic card has been physically damaged. Although there is a very low incidence of defective cards, if a card is discovered to be defective, it will be replaced. The CSR will cancel the card and provide the cardholder with the options to get a replacement card.

4.6.2 Goal: Training Approaches

To ensure all users of the Vendor's EBT system have the knowledge to perform their duties, the Vendor should describe the training approaches to be utilized for each of the programs identified in this RFP. The cost of training should be included within the CPCM for each program.

The training approaches described should include on-site training, mail and paper-based training options for the following groups:

- *Current and New Cardholders;*
- *Retailers and Child Care Providers;*
- *State, local office, WIC Clinic staffs and Child Care providers/staffs;*
- *System Stakeholder Organizations specified by the State (Examples: Retailer Organizations and Child Care Associations).*

Objectives:

FIS understands the importance of ensuring all users of our EBT systems have the knowledge to perform their duties. Throughout this section, we describe our training approaches that will be utilized for each of the programs identified in this RFP. We will meet the State's training requirements as provided in RFP Section Four, Subsection 5.4, *Comprehensive Training Plans (Deliverable)* of this RFP. As instructed, we have included the cost of training within the CPCM for each program.

The training approaches that we describe in this section include on-site, on-line, and telephone-based training, as well as mail and paper-based training options, as appropriate, for the following groups:

- Current and new cardholders
- Retailers and Child Care Providers
- State, local office, WIC clinic staffs and Child Care staffs
- System Stakeholder Organizations specified by the State, such as Retailer Organizations and Child Care Associations.

Training Plan for Current and New Cardholders

The FIS Team's goal for cardholder training is to enable cardholders to easily understand how to successfully use their EBT card and get the assistance they need through FIS Customer Service and the Cardholder Portal website at www.ebtedge.com.

Our cardholder training method for the State of West Virginia will consist of the following:

- Printed training brochures in English and Spanish provided at local offices for distribution with cards issued over the counter.
- Printed card carrier in English and Spanish mailed to cardholders receiving a new or replacement card through the mail.
- Printed training brochure in English or Spanish mailed to cardholders with their first EBT card.
- Frequently Asked Questions (FAQs) in English and Spanish posted to the Cardholder Portal (www.ebtedge.com).
- IVR and Customer Service toll-free 24/7 telephone support.

It is estimated that a cardholder can successfully be trained in the use of the new EBT System in 15 minutes or less.

Additional information regarding the cardholder training brochures we will provide can be found in Section 4.6.2.4, *Vendor Training Responsibilities*.

Retailer and Child Care Provider Training

FIS will provide training to EBT-only retailers and Child Care providers participating in the State of West Virginia's EBT program. Training materials will be provided to all retailers and providers participating in the EBT program using FIS-supplied POS equipment. Our FNS-approved retailer training will cover benefit information topics for the SNAP and TANF/Cash and WIC programs, as well as the Child Care program when it is implemented.

Training Method

Because FIS is in the business of driving POS terminals commercially and has expertly trained technicians in the field, we know what it takes to install and test the equipment, and train retailers in every aspect of EBT transaction processing. FIS assures the State of continued success with your retailers through the use of appropriate training and support that meets all FNS standards.

Our retailer training method consists of a combination of:

- Printed materials mailed with the POS terminal
- Telephone training
- Retailer Customer Service Center toll-free telephone number
- FIS Merchant Portal access

FIS has successfully used our training methods and materials in numerous EBT projects to train thousands of retailers. Our direct experience in driving POS terminals and devices positions us to continue to create comprehensive and useful training materials for the real world. These retailer training materials, described below, have been field- tested and proven user friendly.

Training Method for EBT-Only Retailers with POS Equipment

The Deployment Center operates Monday through Friday. Two days after the new equipment is shipped to the location, one of our installation specialists calls the retailer to make sure the equipment has arrived and to walk the retailer through the set up and training process. We have discovered that many retailers will have already set up the new equipment before we call them. When this occurs, we have the retailer run a test transaction to confirm that there is end-to-end connectivity and that the POS device and PIN pad are set up correctly. We walk the retailer through the functionality and answer any questions they may have concerning the equipment. We also make sure they have the 24-hour Customer Service number, which can be found in their manual and quick reference guides, and on the POS device itself.

After the equipment is operational, the technician trains the retailer on the following functions:

- Technical operation of the equipment
- Obtaining voice authorization for manual SNAP transactions

- Reconciliation and settlement
- Retailer customer service practices
- POS maintenance information

Training Method for Non-Traditional Retailers

Non-traditional retailers will receive training by mail with telephone support. Upon receipt of a signed retailer agreement from a manual voucher retailer, FIS will mail the retailer the appropriate training materials and a supply of manual vouchers. An FIS Retailer Customer Service representative will then contact the retailer to confirm receipt and to provide follow-up telephone training. This process ensures that the manual voucher retailer understands how to complete a voucher and that any questions they have are addressed.

EBT-Only Retailer Training Materials

All EBT-only retailers who are eligible for POS terminals will receive:

- A *Quick Installation Guide* that includes easy-to-understand steps for installing the VeriFone Vx520 POS equipment
- *Supervisor*, *Clerk*, and *Voucher Quick Reference Guides*, which contain manual voucher authorization and processing procedures
- Access to a comprehensive *Merchant POS Procedures Manual* describing the care and operation of the EBT-only equipment
- The Retailer CSC toll-free telephone number and information on operations and the use of the ARU (IVR)
- Access to the Merchant Portal and information about website functions, including the toll-free number to call if the retailer is having problems accessing the website

The FIS *EBT-only Merchant POS Procedures Manual* includes all of the topics the retailer needs to successfully participate in the State's EBT program.

EBT-Only Merchant POS Procedures Manual

The *EBT-only Merchant POS Procedures Manual* helps the retailer become familiar with the point-of-sale equipment and the software for EBT transactions. This easy-to-use manual details the POS equipment, maintenance and troubleshooting procedures, and the manual voucher process with both written and visual instructions. It also describes the transactions and lists denial codes that the retailer is most likely to see or use. The manual also outlines the totals reporting and settlement procedures.

Quick Reference Guides

FIS will supply EBT-only retailers with *Clerk* and *Supervisor Quick Reference Guides* that summarize EBT transactions and detail the basic steps for performing transactions.

Additional *Quick Reference Guides* covering voucher procedures for retailers with terminals, and manual voucher procedures for non-traditional retailers will be included, as well as information to access the *ebt*EDGE online Merchant Portal.

EBT-Only Retailer Training Content

Our FNS-approved standard retailer training materials cover these topics:

- Objectives of the State's EBT Program
- When and how retailers use the 24/7 Retailer Customer Service toll-free number, IVR, and Merchant Portal website
- How to install and operate the POS terminal (use, care, and troubleshooting)
- How to perform all retailer transactions on the POS terminal, including clerk and supervisor transactions, voids, and returns
- How to interpret POS error messages
- Manual voucher processing for backup SNAP transactions
- Adjustment processing, reversals, and corrections
- Reconciliation and settlement procedures, including unsettled funds notification and end-of-day close-out procedures
- Inquiring about recent payments
- How to resolve disputes
- Reporting changes in ownership or bank account numbers
- Tips on interacting with members including:
  - Cardholder's privacy in the use of their PIN
  - Safeguarding confidential cardholder information
  - Equal treatment of cardholder households
  - Fraud warning and information regarding the trafficking of EBT cards

Low-Volume and Non-Traditional Retailer Training Materials

Retailers that do not qualify for POS terminals will receive upon request:

- An *EBT Merchant's Voucher Procedures Manual* that serves as a self-tutorial for infrequent users
- *Offline Food Benefit Voucher Procedures Quick Reference Guide*
- A supply of manual vouchers

These training materials can be used for all EBT-only retailers who do not qualify for State-supplied equipment, and for non-traditional retailers, such as route vendors, roadside vendors, and farmers' markets without POS equipment.

Low-Volume and Non-Traditional Retailer Training Content

This training emphasizes the manual voucher process and includes supporting graphics that outline the procedures used to successfully perform a manual voucher. The following topics are covered in the training materials:

- Offline Voucher Processing

- Voucher description and sample
- Voucher Approval Process
- How to order supplies
- Store cutoff times
- Use of the 24/7 Retailer Customer Service toll-free number and IVR
- How to resolve disputes, adjustments, settlement, and interoperability issues

Child Care Provider Training

When the State's Child Care EBT program is implemented, FIS will provide training and training materials to authorized providers participating in the program, including System Stakeholder Organizations specified by the State. FIS has developed training materials specifically for child care providers. We also offer online access through our *ebt*EDGE Provider Portal, which contains online training specific to child care providers. All materials and information prepared for providers will be submitted to DHHR for approval before distributing to providers.

FIS will send training materials to providers as soon as the signed contract is received from the provider and processed. However, providers will have access to the online training as soon as they register to use the Provider Portal web site, and after DHHR has sent the provider information to FIS.

Table 4.6-2 shows the types of training materials for providers with and without POS terminals.

Table 4.6-2 Training Methods and Materials by Type of Provider

Type of Provider	Training Materials Provided
Providers with POS Terminals	Training Method: Train by Mail and Phone • Quick Terminal Installation Guide • Child Care Payments Quick Reference Guide • POS User Manual
Providers without POS Terminals	Training Method: Train by Mail and Phone • Child Care Payments Quick Reference Guide

Training Method and Materials for Providers with POS Terminals

For providers who elect to use POS terminals, FIS ships the POS terminal and associated training materials (Table 4.6-1) to the providers. Most providers will have no difficulty setting up the terminal by following the Quick Terminal Installation Guide instructions. Providers who have questions or need additional assistance are able to call the retailer Customer Service Center for support.

CSRs will walk the providers through the terminal set up to ensure it has been successfully installed and operating properly. Our CSRs will answer any questions providers may have on the West Virginia Child Care Program, specific to the issues faced by providers, and offer additional training on the use of the equipment and the alternate methods of payment available to cardholders.

Our provider training materials cover the following topics:

- The EBT system as a whole, emphasizing how child care providers fit into the project.
- When and how to use the Customer Service toll-free number, IVR and online Cardholder Portal
- Child care provider hardware (for providers with POS terminals), its use, and care How to perform all provider transactions
- Procedures for situations involving system inaccessibility or magnetic stripe reading failure.
- Receiving payment for redeemed child care benefits.
- Potential customer difficulties with the card and how to assist in overcoming those problems.
- Financial reconciliation.
- Payment methods for cardholders.
- Notification that in-person training is not required.

Training Method and Materials for Providers without POS Terminals

FIS will mail training materials to providers who don't have POS terminals (Table 4.6-1). FIS' CSRs are available to answer any questions providers may have on the West Virginia Child Care Program including methods of payment available to cardholders. Providers who have questions or require additional training are directed to call the Customer Service number to speak with a CSR who can provided the needed information.

The self-guided provider training material covers the following topics:

- The EBT system as a whole, emphasizing how child care providers fit into the project.
- When and how to use the Customer Service toll-free number, IVR and online Cardholder Portal.
- Receiving payment for redeemed child care benefits
- Potential customer difficulties with the card and how to assist in overcoming those problems.
- Financial reconciliation.
- Payment methods for parents.

State and Local Office, WIC Clinic and Child Care Staff Training

FIS is committed to delivering up-to-date, user-friendly, high-quality training and training materials in support of the West Virginia EBT Program. We will work closely with DHHR to provide training materials that meet the needs of State and local staff according to their functions.

FIS provides effective training materials using a variety of methods to ensure that workers understand how to use the *ebt*EDGE and WIC Direct Systems. DHHR will benefit from FIS' significant experience in creating effective training plans and programs for the implementation of EBT projects. Materials and training that we have developed for successful state implementations and conversions include:

- On-site, instructor-led training
- Train-the-Trainer programs and materials
- Remote training using Microsoft Live Meeting and WebEx

- Copies of materials on electronic media for self-paced training
- Printed and electronic copies of user manuals and training workbooks

FIS will provide State and local staff training via Train-the-Trainer programs and materials as requested by the State, which is described in Section 4.6.2.1, *Train the Trainer*. FIS also offers the State an alternative training approach, WebEx, which provides training over the Internet, as described in Section 4.6.3.1, *Description of Alternative Training Approaches*.

DHHR Staff Training Materials for SNAP, TANF/Cash and Child Care Programs

In addition to the Train-the-Trainer process, approved EBT documentation and training can be made available on the FIS Agency Portal. Tabs are provided for the Online Documentation Library as well as Training, which allows DHHR staff access at any time and provides an easy way to provide new staff with training. The following figure shows how training materials would appear in the Training tab of the online *ebt*EDGE Agency Portal. Documentation and manuals can be accessed in the Documentation tab.

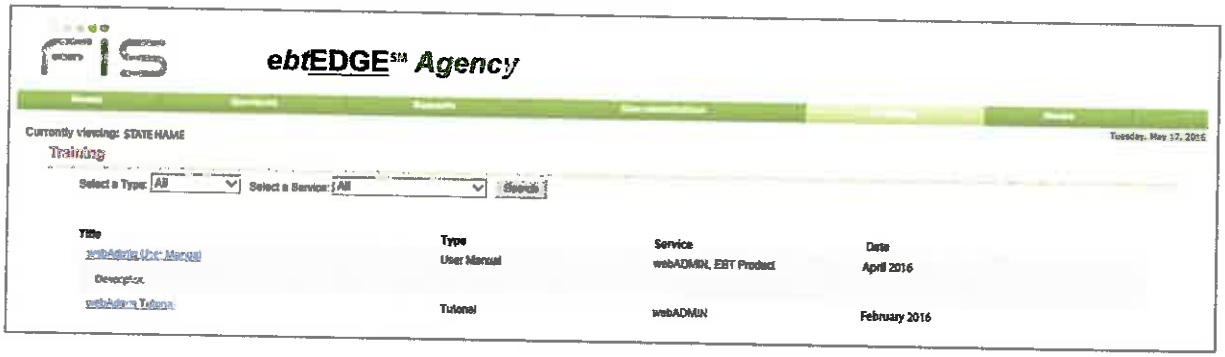


Figure 4.6-28 Online Training Tab Contents (Sample)

DHHR staff will have one-click access to the latest version of training materials. Training tutorials also provide easy methods of training and reinforcement for new staff.

EBT Administrative Terminal Manual

A complete, thorough, and working knowledge of the EBT system and *web*ADMIN is critical to the success of the West Virginia EBT program. FIS will provide DHHR with our comprehensive Administrative Terminal Manual. An electronic version of the manual can be maintained on the Agency Portal where it will be available to all authorized users. The manual includes the following topics:

- **User Security:** How to log on, log off, change a password, and use general system security features.
- **Web page Navigation and Searches:** How to navigate using buttons, tabs, and the computer keyboard. How to search for cardholder information: case, client, card, benefit, transaction.
- **Web pages and Field Explanations:** Definition and purpose of each *web*ADMIN page and fields on the page(s).
- **Modules for Each Function Chosen by DHHR:** Examples include Account Setup and Maintenance, Account Status Change, Card Issuance and Replacement, Card Status Change, Customer Search, Customer Account Information Inquiry, Card Inquiry, Transaction History Inquiry, PIN Selection, Repayment, Benefit Authorization, or Benefit Cancellation.
- **Reports Access and How to Download Report:** Downloading reports to Excel or PDF and printing.

FIS provides training and resource materials to staff that enable them to use the material for ongoing training of new employees. The training equips staff with the knowledge to use the *ebt*EDGE System successfully and to train current and new workers on an ongoing basis.

Another resource for users is the extensive on-demand help available in *web*ADMIN. As shown in Figure 4.6-29, *webADMIN Help*, provides users with step-by-step instructions for daily tasks, descriptions of the *web*ADMIN pages and fields on the pages, and a glossary. *web*ADMIN Help is a powerful training and refresher tool available to staff with just a mouse click.

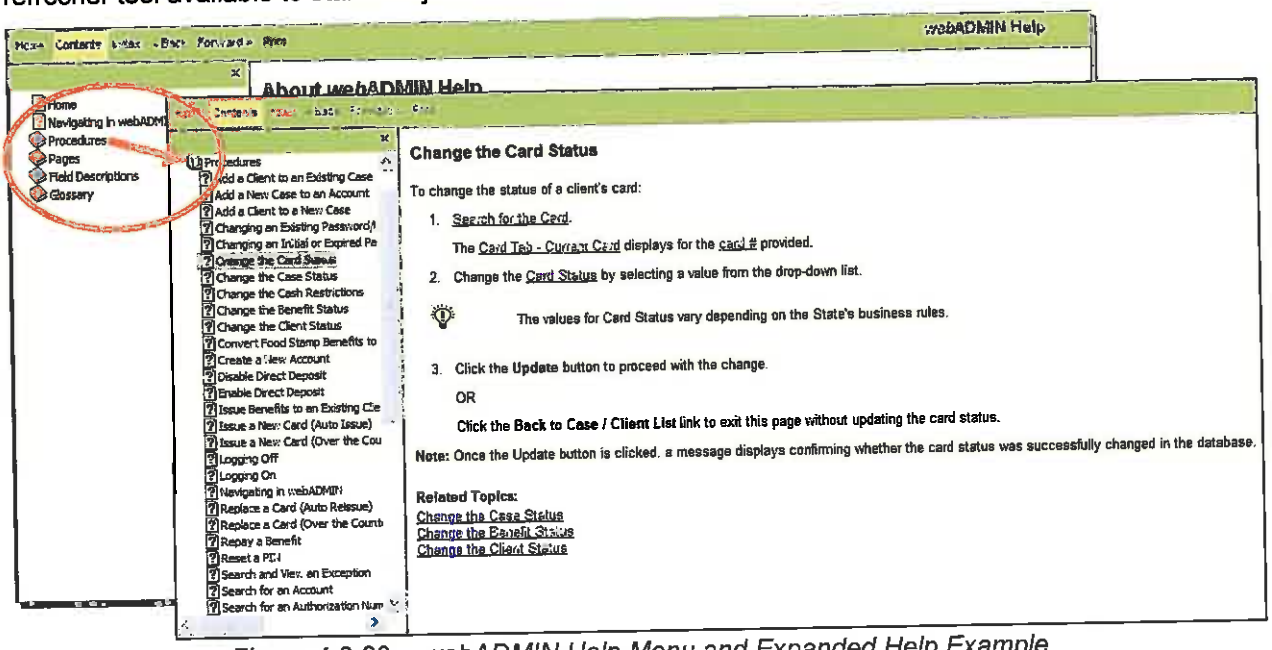


Figure 4.6-29 webADMIN Help Menu and Expanded Help Example

DHHR Staff will be able to self-train for their job functions more effectively using FIS' extensive, on-demand help topics

Training and assistance is available to new or experienced users when and where they need it most – at the point of use, within the Agency Portal and Administrative Terminal.

Reports Training

The primary materials FIS provides for settlement and reconciliation training are the FIS *Settlement and Reconciliation Manual* and the *EBT Reports Manual*. FIS will provide these manuals to DHHR to explain how EBT funds (both SNAP and cash benefits) are settled and reconciled on the *ebt*EDGE System. These manuals provide a detailed description of the reports and data elements used in the process and include a description of daily reconciliation. These manuals will be updated as needed to reflect any changes to reports or processes throughout the course of the contract.

The *Settlement and Reconciliation Manual* includes a section on federal reporting and monitoring that describes the *ebt*EDGE reports, files and processes used to meet the requirements as presented in FNS's publication, *EBT Reconciliation–Guidance for State Agencies*.

FIS will work with the staff responsible for daily settlement and reconciliation to ensure they thoroughly understand the reports they use to complete these tasks.

Reports Manual

FIS will provide an *EBT Reports Manual* for DHHR staff that describes all reports and files that are generated by FIS. The table below presents a brief summary of the information included in the *EBT Reports Manual*.

Table 4.6-3 EBT Reports Manual

Section No	Section Title	Section Contents
Section 1	Introduction	This section describes the purpose, audience, and organization of the manual.
Section 2	Reports Overview	This section provides a summary of the reports contained in the reporting package.
Section 3	Batch Refresh Reports	This section describes those reports that provide the information on the files DHHR sends to FIS, including batch items that failed pre-processing batch edits.
Section 4	Financial Reports	This section describes those reports used to audit money movement and settlement of the system.
Section 5	Support Reports	This section describes those reports that assist in monitoring activity on the system and managing client use.
Section 6	Statistical Reports	This section describes those reports that provide statistical information on various components or functions of the system.
Section 7	Security Reports	This section describes those reports that assist in managing access to the administrative terminal.
Appendix A	Report Messages and Codes	This appendix contains a list of standard codes and values
Appendix S	State Specific Information	This section discusses state specific report requirements, codes, and values.

The manual details the components of each EBT report, including its frequency and recommended use, defines all fields in the report, and provides a sample of each report. If revisions to the manual are required under the new contract, we will submit the final EBT Reports Manual to DHHR in sufficient time before DHHR needed Go Live Date.

The figure below shows a report as presented in the FIS *EBT Reports Manual*.

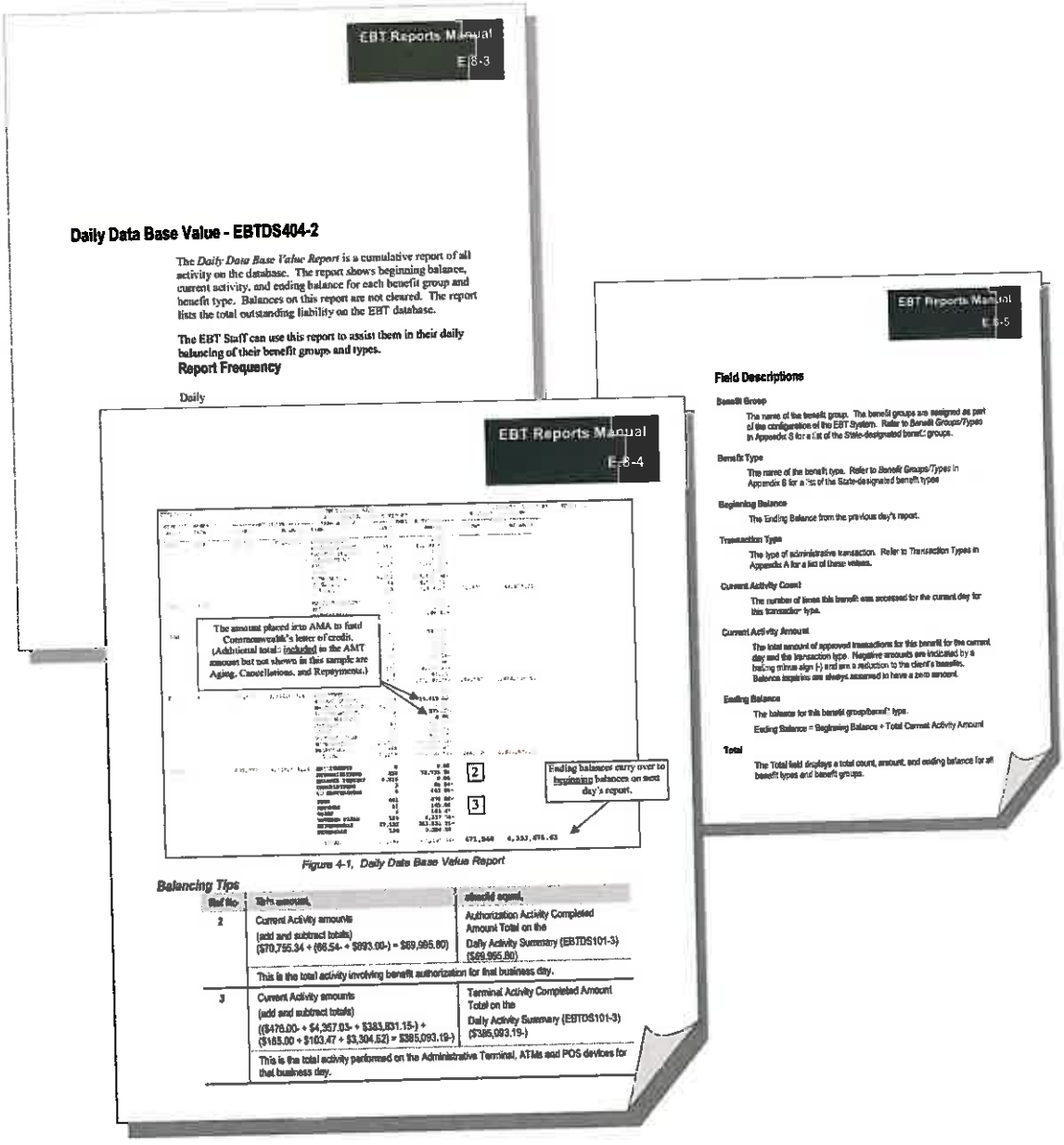


Figure 4.6-30 EBT Reports Manual (Excerpted pages)

WIC Clinic Staff Training

The FIS Team understands that the WIC Clinic staff will be trained by the approximately 25 WIC State staff who will receive training through Train-the-Trainer sessions. For additional information on the training, please refer to Section 4.6.2.2, *WIC Training*.

Child Care Staff Training

When the Child Care program is implemented, FIS will work with the State to design the best training approach to train State and local office staff on use of the new functionality in the *ebt*EDGE System. For further information, see Section 4.6.3.2, *Training for New or Significantly Changed EBT Programs.*

System Stakeholder Organizations Training

The FIS Team will assist the State in drafting a notice that announces the new EBT program or program changes to the key system stakeholder organizations identified by the State, to inform them about the new program or changes to the existing program. These notices can help ensure that the partnership between authorized retailers and State agencies operates in the best interest of the EBT program and all vested stakeholders.

4.6.2.1 Train-the-Trainer

The State plans to use the Train-the-Trainer approach as much as possible to provide hands on training of all State and local staff at specified locations across the state. The Train-the-Trainers will in turn train the staff so they may provide instructions to workers in the proper use of the EBT administrative system relevant to their job and to cardholders in the proper use, maintenance and security of the EBT card. The EBT Vendor should describe how they will conduct approximately 12 training sessions at in-state locations as determined by the State to instruct approximately 300 identified SNAP, TANF/Cash and Child Care provider/staff in the train-the-trainer activities for all programs within this procurement document. There are four administrative regions within the state to provide for SNAP and TANF/Cash service delivery within the local DHHR offices. The SNAP and TANF/Cash operations have identified four regional training centers and some county offices with training rooms equipped with computers for web browser access. The Vendor should agree to conduct this training two (2) months prior to the migration to the new Vendor's EBT system.

FIS will support the State's plans to use the Train-the-Trainer approach as much as possible to provide hands on training of all State and local staff at specified locations across the state. We understand that the Train-the-Trainers will in turn train the staff so they may provide instructions to workers in the proper use of the EBT administrative systems relevant to their job, and to cardholders in the proper use, maintenance and security of the EBT card.

In this section, we describe our train-the-trainer methodology, curricula, and training content that will be used to conduct approximately 12 training sessions at in-state locations as determined by the State to instruct approximately 300 identified SNAP, TANF/Cash, and Child Care provider/staff in the train-the-trainer activities for all programs within this procurement document.

We understand that there are four administrative regions within the state to provide for SNAP and TANF/Cash service delivery within the local DHHR offices with four regional training centers and some county offices with training rooms equipped with computers for web browser access. FIS agrees to conduct this training two months prior to the migration to the *ebt*EDGE System, or as agreed upon in the Project Work Plan.

Train the Trainer Methodology

Our approach for local office end-user training is based on key guiding principles we have found to be critical in effectively training users and successfully deploying large-scale technology solutions in the public sector. FIS' approach will use a "Train the Trainer" (TTT) model that has proven to be successful on comparable EBT projects. Our TTT methodology develops trainers and builds a capacity for them to take over training responsibilities. The trainers will be prepared to deliver training to end-users based on information received at the trainer-led TTT sessions.

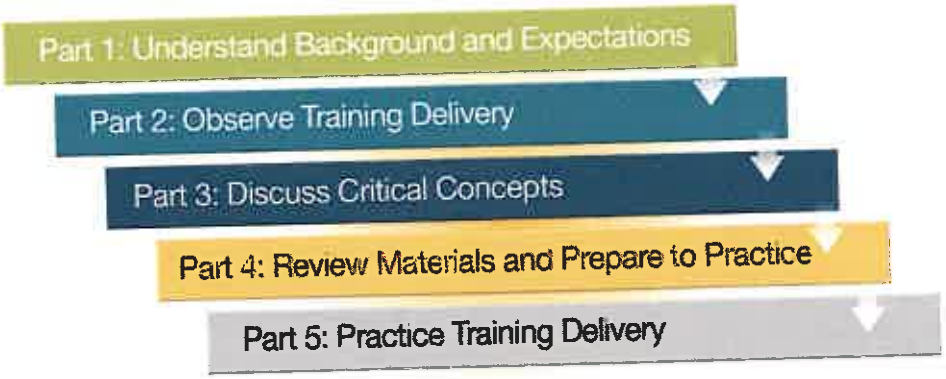
As part of TTT, the trainers will:

- Learn project goals and timelines.
- Discover their roles and responsibilities.
- Learn effective training delivery methods.
- Review the training course content and training tools, including how to access and use them.
- Receive training on the instructor-led courses they will be teaching to their county end-users.

TTT is an interactive, team-building experience. It is designed to foster enthusiasm and confidence among the EBT trainers, which will carry over to end-user training classes.

Training Curricula

There are five key components to the development and delivery of the training curriculum for end-user TTT.



Each of these components has a specific objective, as described in the subsections that follow.

Understand Background and Expectations

It is critical that EBT trainers understand the elements that make up the project, including project goals, key functionality, and the overall timeline. To meet this need, the beginning of TTT will provide an overview of the project with a focus on the courses the EBT trainers will deliver to their end-users. Key points that FIS trainers will highlight during this portion of TTT include:

- **Training Resource Documents** – We will review various training resources, such as trainer guides, a parking lot for questions asked during training that require additional research, and explain how to read and access the materials. The goal is to provide a variety of background materials and key resources for the trainers so they feel adequately prepared for their training classes.
- **Training Techniques** – Although it may be a refresh for some trainers, we will provide a review of key training techniques that can lead to more efficient, effective, and successful training delivery. For instance, we will describe some of the key activities to prepare for training, how to set expectations for participation, how to respond to questions, and how to avoid common training pitfalls such as moving at an accelerated pace and not providing real-world scenarios when describing key concepts or functionality.

Observe Training Delivery

Following the introduction, FIS trainers will deliver each of the instructor-led classes as per the curriculum. The goal is for the trainers to see how the EBT System solution functions, to observe course delivery first-hand, and to gain a student experience and perspective in the courses they will be teaching.

EBT trainers are encouraged to ask questions throughout training delivery. This portion of TTT allows the trainers to see how the materials, environment, and delivery come together.

Discuss Critical Concepts

TTT will include a review of key concepts from the instructor-led courses. The FIS trainers will focus on the most critical, foundational concepts in each course to make certain EBT trainers are aware of and comfortable with delivering key messages.

FIS trainers will identify several key concepts prior to the start of TTT; however, as EBT trainers observe our delivery of the instructor-led courses, we may identify additional concepts that warrant discussion and review in more detail. Examples include complex navigations, exception processing, or new terminology.

Review Materials and Prepare to Practice

TTT will provide the EBT trainers time to review and practice the training materials with FIS trainers available for support and to answer questions.

The course reviews will provide an opportunity for the FIS trainers to discuss material in the trainer notes section of the Trainer Guides. Information in the trainer notes includes background details and additional information to support the trainer, such as changes in the process based on new functionality.

Practice Training Delivery

We recognize that there is no substitute for improving the quality of training delivery than standing in front of a group and actually delivering training. The EBT trainers will have a chance to deliver their teach-back topics to the TTT workshop attendees. The goal of this exercise is to provide a supportive environment in which the State trainers get first-hand experience using the system and instructing others on how to do so.

State trainers will receive verbal feedback from FIS trainers and their peers following their teach-back. This is an informal discussion and nothing will be documented.

At the conclusion of the teach-backs, FIS trainers will summarize next steps, including the training schedule.

Based on previous experience, FIS trainers believe this five-step TTT methodology prepares State trainers for their end-user training responsibilities. It allows them to observe the training firsthand and experience it through the eyes of a student. They can discuss critical concepts and ask questions to help their comprehension of the material and comfort with the environment as well as review and practice to maximize their knowledge and comfort for when they will be teaching end-user training.

Training Content –Train the Trainer Methodology

FIS has the expertise to develop and deliver comprehensive State end-user training to include all topics needed to ensure a successful transfer of knowledge and learning experience for the trainers who will in turn provide training to the local office staff. We will also provide electronic copies of materials in English for the trainers to use as on-going refresher training for themselves and to use as a tool to train their respective local staff. The table below describes the modules available for State end-user training.

Table 4.6-4 Food and Cash Training Module Topics

Training Area	Description
Administrative Terminal	This training module covers access and functions that end users will perform in the Administrative Terminal (*web*ADMIN)
Security Administration	This module relates to user role access and system access components. This is typically provided to a subgroup of Program staff.
Settlement and Reconciliation	This module relates to processes and tools related to settlement and reconciliation. This is typically provided to a subgroup of Program staff.
Reports and Ad hoc Reporting	This training module covers the variety of tools available to access information and reports.
Fraud Investigation	This module relates to tools available to detect fraudulent activities. This is typically provided to a subgroup of Program staff.

Maintaining Training Materials

As system or program changes are completed through the Work Authorization process, training materials for impacted stakeholders will be updated as necessary.

4.6.2.2 WIC Training

WIC training should also be provided through the Train-the-Trainer process. The State WIC office will identify approximately 25 WIC state staff for the Train-the-Trainer training and they will in turn train the clinic staff. This training should specifically address the over the counter card issuance and related processes. The Vendor should agree to provide the WIC train the trainer training at an instate location as determined by the WIC state staff.

The FIS Team understands that WIC training should be provided through the Train-the-Trainer process for approximately 25 WIC state staff, who in turn will train the clinic staff. Additionally, we acknowledge that the training should specifically address the over–the-counter card issuance and related processes, and will take place at an in-state location determined by the WIC state staff.

Because FIS is the State's current WIC EBT vendor, there will not be a need for train-the-trainer sessions or any new training unless significant changes are made to the WIC Direct system.

However, if WIC EBT System training would have been required, the FIS Team would support WIC System training though a train-the-trainer program, which would include but not be limited to the following topics:

- Over the counter card issuance and processes
- Card control/card audit procedures
- Card issuance for cardholders
- PIN selection
- Benefit issuance
- Card status updates and card replacement
- Access to current benefit balance
- Access to transaction data
- Use of the participant training materials

TTT would also include support for WIC vendor training including upload and download of files and data and how to maintain Universal Product Codes Product Look-ups.

Training Audience and Timeframe

This training event would be targeted toward State level staff members who will be responsible for training new users (for example, new hires) once the implementation project is complete. It is important that new staff members are appropriately trained to be able to perform, their job functions. This training would typically be performed as an adjunct to general user training, after the WIC Direct training agenda is complete.

Training Approach

The West Virginia WIC training team would need training not only on how to use WIC Direct, but also strategies to train other users on WIC Direct. The FIS Team takes a two-pronged approach to this type of training. First, the trainers receive the general user training. This provides the training team with the foundation of WIC Direct concepts needed to understand the system. Next, the training team will receive instruction on how to train on WIC Direct, including tips on data set-up, configurations, and other helpful information.

Training Materials

The general training materials are provided. Typically, trainers do not require additional materials, but a tip sheet for the specific topics covered as part of train-the-trainer can be supplied.

4.6.2.3 Training for New or Significantly Changed EBT Programs

When newly implemented EBT programs occur, a variety of cardholder notices, media and training activities should take place to ensure that system stakeholders are prepared for the conversion to the new EBT program or program changes. The State is seeking approximately eight (8) training sessions for the implementation of the Child Care EBT at regional locations across the state (See Appendix C for a map of the regions). Should there be significant changes in existing EBT program approaches a broader training effort may be needed. The Vendor should present additional training measures it will provide if the EBT system changes are substantive.

FIS understands when newly implemented EBT programs occur, a variety of cardholder notices, media, and training activities should take place to ensure that system stakeholders are prepared for the conversion to the new EBT program or program changes. The FIS Team will apply the appropriate training approaches, as described throughout Section 4.6.2, Goal: Training Approaches, for all stakeholders, so that the affected stakeholders are prepared for the new EBT program or change.

Our training approach for new EBT programs and significant changes to an existing EBT program will provide for an outline of the schedule for the development, review, approval, and distribution of all needed training materials including:

- State staff training (web-based training, tutorials, and Administrative Terminal and Reports Training manuals)
- Recipient training materials (pamphlets, card mailer, web-based training)
- Retailer/Provider training (POS Manual, Quick Reference Guides, and web-based training)

We acknowledge receipt of RFP Appendix C. providing a map of the regions where the State is seeking to have approximately eight training sessions for the implementation of the Child Care program to take place. FIS will arrange for training to be delivered to these locations, or those agreed-upon when the actual implementation takes place.

The training approach outlined in Section 4.6.2, Goal: Training Approaches provides a comprehensive plan for necessary training when EBT system changes are substantive, and a broader training effort may be needed. The FIS Team will work with the State to ensure an appropriate level of training is provided so that all those affected by the changes or new procedures will be able to continue to successfully participate in the EBT system.

4.6.2.4 Vendor Training Responsibilities

The Vendor should be responsible for the design, production and implementation of the training programs and materials for each program as identified in this RFP. The Vendor should describe their approach to developing training materials and provide examples of the training materials they intend to use in training each of the groups identified in 4.6.2. It is the State's preference that cardholder training materials are developed at no higher than the eighth grade reading level. The Vendor should acknowledge that it will provide training materials in electronic and printed format.

The Vendor should provide examples of training brochures that it proposes to utilize for West Virginia, which should include the following topics:

- *Care of the EBT card;*
- *Use of the EBT card at the POS for Cash, SNAP, and WIC including the types of transactions that can be processed at POS terminals for each program;*
- *Use of the EBT card at ATMs, including the types of transactions that can be processed at ATMs;*
- *Use and safeguarding of the card and PIN;*

- *Selecting a PIN;*
- *How to determine benefit balances;*
- *Use of transaction receipts to track balances;*
- *How to conduct transactions including balance inquires, mixed basket (WIC only) at approved providers;*
- *Penalties for misusing the card and prohibited access to TANF assistance through EBT transactions in an ATM or POS device located in gambling casinos, gaming establishments, liquor stores, and retail establishments which provide adult-oriented entertainment;*
- *Manual and Disaster SNAP transaction procedures;*
- *Frequent card replacement tracking as a fraud indictor statement as a result of FNS 7 CFR Part 274 (http://www.ecfr.gov/cgi-bin/text-idx?tpl=/ecfrbrowse/Title07/7cfr274_main_02.tpl [FNS-2012--0028-0053] (https://www.regulations.gov/#!documentDetail;D=FNS-2012-0028-0053), RIN 0584-AE26 Supplemental Nutrition Assistance Program: Trafficking Controls and Fraud Investigations (http://www.fns.usda.gov/supplemental-nutrition-assistance-program-trafficking-controls-and-fraud-investigations-0);*
- *How to report fraud with a phone number provided;*
- *Guidance on reporting and resolving transaction errors or problems with the card, including misdispenses;*
- *Reporting and replacing a card that is lost, stolen or not working per the requirements for each program type;*
- *Customer service functions for each program type, including use of the IVR;*
- *The FNS non-discrimination statement.*

The FIS Team will be responsible for the design, production and implementation of the training programs and materials for each program in English and Spanish, as identified in this RFP. Throughout Section 4.6.2, *Goal: Training Approaches*, we describe our approach to developing training materials and provided examples of the training materials we intend to use in training each of the groups identified. In this section, we describe our cardholder training materials.

The FIS Team will develop cardholder training materials at no higher than an eighth grade reading level. We will provide training materials in both electronic and printed format.

Cardholder Training Brochure

FIS will develop print-ready, professional, user-friendly cardholder training materials to support each of the State's EBT programs as required. The training brochures can be made available in PDF format on the web-based Cardholder Portal, where it can be printed by the cardholder at any time.

Training Topics

The cardholder training brochure is one of the first training materials provided to a cardholder. The brochure will serve as the cardholder's principal training tool, and something they can keep as a ready reference. The brochure topics will include:

- Care of the EBT card
- Use of the EBT card at the point-of-sale (POS) for Cash, SNAP, and WIC, including the types of benefit transactions that can be processed at POS terminals for each program
- Use of the EBT card at ATMs, including the types of benefit transactions that can be processed on ATMs
- Use and safeguarding of the card and PIN
- PIN Selection
- How to determine benefit balances

- Use of transaction receipts to track balances
- How to conduct transactions including balance inquires, mixed basket (WIC only) at approved providers
- Penalties for misusing the card and prohibited access to TANF assistance through EBT transactions in an ATM or POS device located in gambling casinos, gaming establishments, liquor stores, and retail establishments which provide adult-oriented entertainment
- Manual and Disaster SNAP transaction procedures
- Frequent card replacement tracking as a fraud indictor statement as a result of FNS 7 CFR Part 274 (http://www.ecfr.gov/cgi-bin/text-idx?tpl=/ecfrbrowse/Title07/7cfr274_main_02.tpl [FNS-2012--0028-0053] (https://www.regulations.gov/#!documentDetail;D=FNS-2012-0028-0053), RIN 0584-AE26 Supplemental Nutrition Assistance Program: Trafficking Controls and Fraud Investigations (http://www.fns.usda.gov/supplemental-nutrition-assistance-program-trafficking-controls-and-fraud-investigations-0)
- How to report fraud with a phone number provided
- Guidance on reporting and resolving disputes and transaction errors or problems with the card, including misdispenses
- Guidance on reporting and replacing a card that is lost, stolen or not working per the requirements for each program type
- Customer service functions for each program type, including use of IVR
- The FNS non-discrimination statement

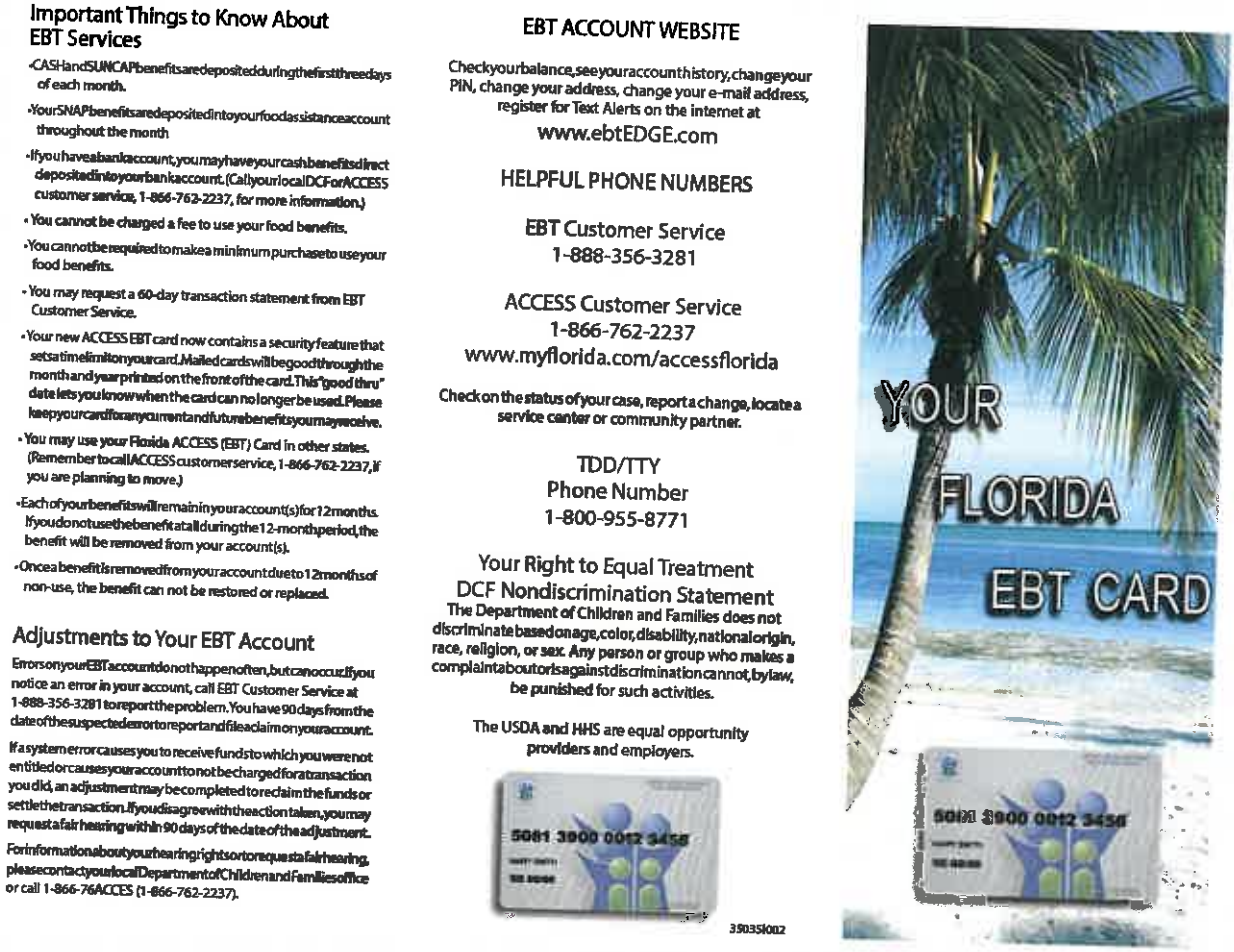
Additionally, we recommend including these other important topics where appropriate:

- Transaction fees that may be charged to the cardholder, such as an ATM surcharge
- Client's responsibility for transactions that are initiated with the card, including allowing others to use their card
- Use of the Cardholder Portal, URL and website functions including toll free number to call if the cardholder is having a problem accessing the website
- Benefit availability dates

Sample Cardholder Training Brochures

Figures 4.6-31 and 4.6-32 provide an example of our approach to the SNAP and TANF/Cash cardholder training brochure. This is a double-sided and tri-folded English brochure developed for the State of Florida. We will design a brochure specifically for the State of West Virginia's SNAP and TANF/Cash cardholders according to your specific requirements. The State will have time for review and approval of all cardholder training materials before production and distribution.

A similar brochure will be developed for Child Care cardholders when that program is implemented.



Important Things to Know About EBT Services

- CASH and SUN CAP benefits are deposited during the first three days of each month.
- Your SNAP benefits are deposited into your food assistance account throughout the month
- If you have a bank account, you may have your cash benefits direct deposited into your bank account. (Call your local DCF for ACCESS customer service, 1-866-762-2237, for more information.)
- You cannot be charged a fee to use your food benefits.
- You cannot be required to make a minimum purchase to use your food benefits.
- You may request a 60-day transaction statement from EBT Customer Service.
- Your new ACCESS EBT card now contains a security feature that sets a time limit on your card. Mailed cards will be good through the month and year printed on the front of the card. This "good thru" date lets you know when the card can no longer be used. Please keep your card for any current and future benefits you may receive.
- You may use your Florida ACCESS (EBT) Card in other states. (Remember to call ACCESS customer service, 1-866-762-2237, if you are planning to move.)
- Each of your benefits will remain in your account(s) for 12 months. If you do not use the benefit at all during the 12-month period, the benefit will be removed from your account(s).
- Once a benefit is removed from your account due to 12 months of non-use, the benefit can not be restored or replaced.

Adjustments to Your EBT Account

Errors on your EBT account do not happen often, but can occur. If you notice an error in your account, call EBT Customer Service at 1-888-356-3281 to report the problem. You have 90 days from the date of the suspected error to report and file a claim on your account.

If a system error causes you to receive funds to which you were not entitled or causes your account to not be charged for a transaction you did, an adjustment may be completed to reclaim the funds or settle the transaction. If you disagree with the action taken, you may request a fair hearing within 90 days of the date of the adjustment.

For information about your hearing rights or to request a fair hearing, please contact your local Department of Children and Families office or call 1-866-76ACCESS (1-866-762-2237).

EBT ACCOUNT WEBSITE

Check your balance, see your account history, change your PIN, change your address, change your e-mail address, register for Text Alerts on the internet at
www.ebtEDGE.com

HELPFUL PHONE NUMBERS

EBT Customer Service
1-888-356-3281

ACCESS Customer Service
1-866-762-2237
www.myflorida.com/accessflorida

Check on the status of your case, report a change, locate a service center or community partner.

TDD/TTY
Phone Number
1-800-955-8771

Your Right to Equal Treatment
DCF Nondiscrimination Statement

The Department of Children and Families does not discriminate based on age, color, disability, national origin, race, religion, or sex. Any person or group who makes a complaint about or is against discrimination cannot, by law, be punished for such activities.

The USDA and HHS are equal opportunity providers and employers.

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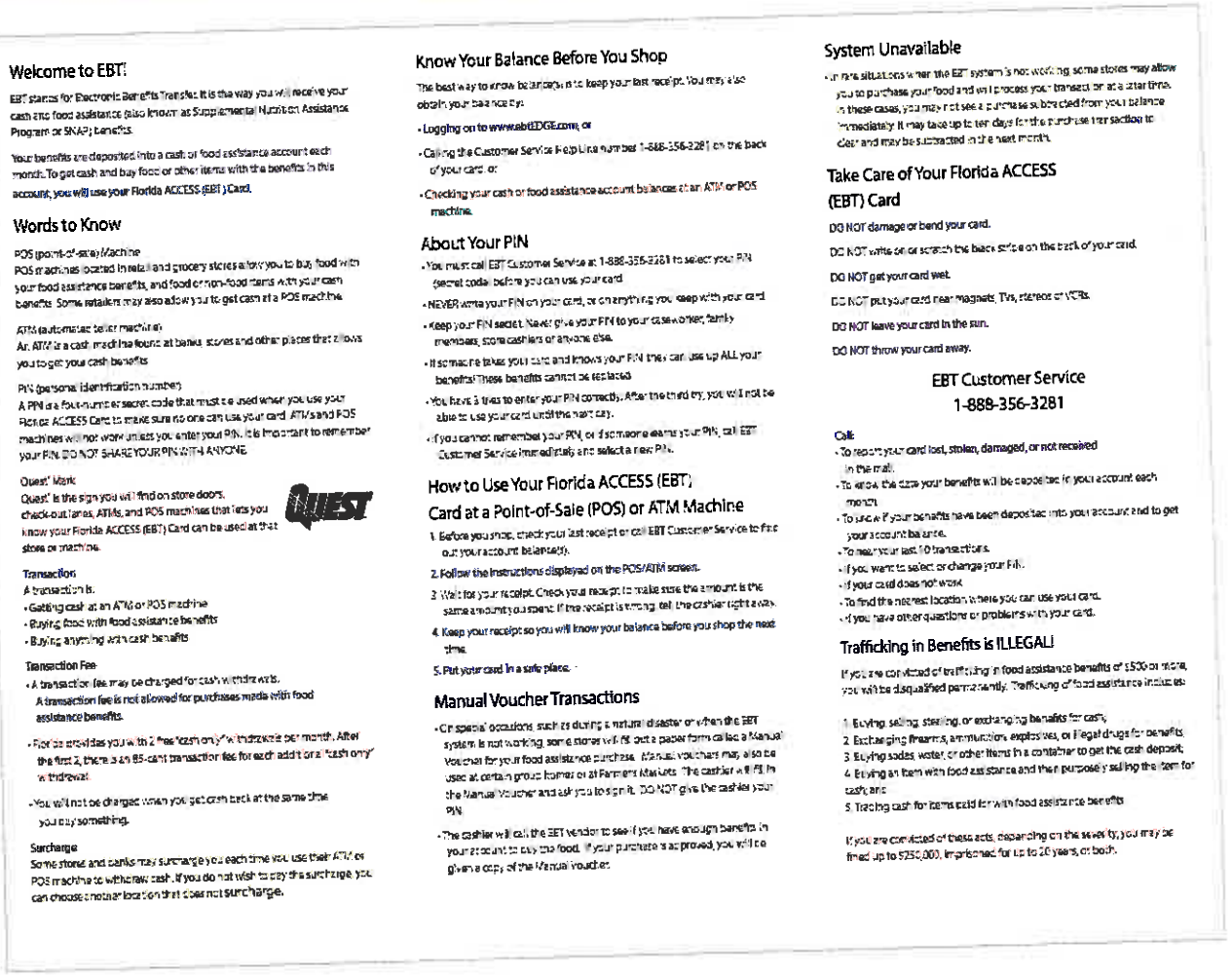
Figure 4.6-31 Florida Cardholder Tri-Fold Pamphlet – English (Sample Front)

State cardholders will have a wealth of information available in the cardholder training brochure.



Welcome to EBT!

EBT stands for Electronic Benefits Transfer. It is the way you will receive your cash and food assistance (also known as Supplemental Nutrition Assistance Program or SNAP) benefits.

Your benefits are deposited into a cash or food assistance account each month. To get cash and buy food or other items with the benefits in this account, you will use your Florida ACCESS (EBT) Card.

Words to Know

POS (point-of-sale) Machine
POS machines located in retail and grocery stores allow you to buy food with your food assistance benefits, and food or non-food items with your cash benefits. Some retailers may also allow you to get cash at a POS machine.

ATM (automatic teller machine)
An ATM is a cash machine found at banks, stores and other places that allows you to get your cash benefits.

PIN (personal identification number)
A PIN is a four-number secret code that must be used when you use your Florida ACCESS Card to make sure no one can use your card. ATMs and POS machines will not work unless you enter your PIN. It is important to remember your PIN. DO NOT SHARE YOUR PIN WITH ANYONE.

Quest® Mark
Quest® is the sign you will find on store doors, check-out lanes, ATMs, and POS machines that lets you know your Florida ACCESS (EBT) Card can be used at that store or machine.

Transaction
A transaction is:
- Getting cash at an ATM or POS machine
- Buying food with food assistance benefits
- Buying anything with cash benefits

Transaction Fee
- A transaction fee may be charged for cash withdrawals. A transaction fee is not allowed for purchases made with food assistance benefits.
- Florida provides you with 2 free "cash only" withdrawals per month. After the first 2, there is an 85-cent transaction fee for each additional "cash only" withdrawal.
- You will not be charged when you get cash back at the same time you buy something.

Surcharge
Some stores and banks may surcharge you each time you use their ATM or POS machine to withdraw cash. If you do not wish to pay this surcharge, you can choose another location that does not surcharge.

Know Your Balance Before You Shop

The best way to know balances is to keep your last receipt. You may also obtain your balance by:
- Logging on to www.ebtEDGE.com; or
- Calling the Customer Service Help Line number 1-888-356-3281 on the back of your card; or
- Checking your cash or food assistance account balances at an ATM or POS machine.

About Your PIN

- You must call EBT Customer Service at 1-888-356-3281 to select your PIN (secret code) before you can use your card.
- NEVER write your PIN on your card, or on anything you keep with your card.
- Keep your PIN secret. Never give your PIN to your caseworker, family members, store cashiers or anyone else.
- If someone takes your card and knows your PIN, they can use up ALL your benefits! These benefits cannot be replaced.
- You have 3 tries to enter your PIN correctly. After the third try, you will not be able to use your card until the next day.
- If you cannot remember your PIN, or if someone learns your PIN, call EBT Customer Service immediately and select a new PIN.

How to Use Your Florida ACCESS (EBT) Card at a Point-of-Sale (POS) or ATM Machine

1. Before you shop, check your last receipt or call EBT Customer Service to find out your account balance(s).
2. Follow the instructions displayed on the POS/ATM screen.
3. Wait for your receipt. Check your receipt to make sure the amount is the same amount you spent. If the receipt is wrong, tell the cashier right away.
4. Keep your receipt so you will know your balance before you shop the next time.
5. Put your card in a safe place.

Manual Voucher Transactions

- On special occasions, such as during a natural disaster or when the EBT system is not working, some stores will fill out a paper form called a Manual Voucher for your food assistance purchase. Manual vouchers may also be used at certain group homes or at Farmers Markets. The cashier will fill in the Manual Voucher and ask you to sign it. DO NOT give the cashier your PIN.
- The cashier will call the EBT vendor to see if you have enough benefits in your account to buy the food. If your purchase is approved, you will be given a copy of the Manual Voucher.

System Unavailable

- In rare situations when the EBT system is not working, some stores may allow you to purchase your food and will process your transaction at a later time. In these cases, you may not see a purchase subtracted from your balance immediately. It may take up to ten days for the purchase transaction to clear and may be subtracted in the next month.

Take Care of Your Florida ACCESS (EBT) Card

DO NOT damage or bend your card.

DO NOT write on or scratch the black strip on the back of your card.

DO NOT get your card wet.

DO NOT put your card near magnets, TVs, stereos or VCRs.

DO NOT leave your card in the sun.

DO NOT throw your card away.

EBT Customer Service
1-888-356-3281

Call:
- To report your card lost, stolen, damaged, or not received in the mail.
- To know the date your benefits will be deposited in your account each month.
- To see if your benefits have been deposited into your account and to get your account balance.
- To hear your last 10 transactions.
- If you want to select or change your PIN.
- If your card does not work.
- To find the nearest location where you can use your card.
- If you have other questions or problems with your card.

Trafficking in Benefits is ILLEGAL!

If you are convicted of trafficking in food assistance benefits of $500 or more, you will be disqualified permanently. Trafficking of food assistance includes:

1. Buying, selling, stealing, or exchanging benefits for cash;
2. Exchanging firearms, ammunition, explosives, or illegal drugs for benefits;
3. Buying sodas, water, or other items in a container to get the cash deposit;
4. Buying an item with food assistance and then purposely selling the item for cash; and
5. Trading cash for items paid for with food assistance benefits.

If you are convicted of these acts, depending on the severity, you may be fined up to $250,000, imprisoned for up to 20 years, or both.

Figure 4.6-32 Florida Cardholder Tri-Fold Pamphlet – English (Sample Back)

WIC Cardholder Brochure

As FIS is the current West Virginia WIC EBT vendor, the existing WIC cardholder brochure will continue to be used. Should there be any changes to the WIC program under the new contract that require modifications to this brochure, FIS will make the changes and submit the revised brochure to the State for review and approval prior to production. The following figures show the front and back sides of the current English tri-fold cardholder brochure the FIS Team developed for the West Virginia WIC EBT project.

Reading Your Receipt

Store Receipt	Package Size
MILK	MILK
1.00 gal	1 gallon
.50 gal	½ gallon
.25 gal	1 quart
CHEESE	CHEESE
1.00 lb	1 pound or 16 oz
WHOLE GRAIN BREAD	WHOLE GRAIN BREAD
16.0 oz	16.0 oz
JUICE	JUICE
1.00 cont	12.0 oz frozen
1.00 cont	64 oz Juice
CEREAL	CEREAL
36 oz	36 ounces
BEANS/ PEAS/ PEANUT BUTTER	BEANS/ PEAS/ PEANUT BUTTER
1.00 cont	one 16 oz bag **OR** four 15 - 16 oz cans **OR** one 18 oz peanut butter
.75 cont	3 cans
.50 cont	2 cans
.25 cont	1 can
EGGS	EGGS
1 doz	1 dozen
Canned Fish	Canned Fish
30.0 oz	six 5.0 oz cans

Keep your receipt to know the balance and the dates to buy your WIC foods.

eWIC Customer Service
24 Hours a Day
7 Days a Week

1.888.220.9555

You shouldn't have any problems using your eWIC card to buy your WIC foods. If you do have questions or problems, call Customer Service at the number above.

When calling customer service, be careful entering numbers. You will get three (3) chances to enter your card number and PIN before being disconnected.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age or disability.

To file a complaint of discrimination, write USDA, Director, Office of Adjudication,1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call (800)795-3272 (voice) or (202)720-6382 (TTY). USDA is an equal opportunity provider and employer.

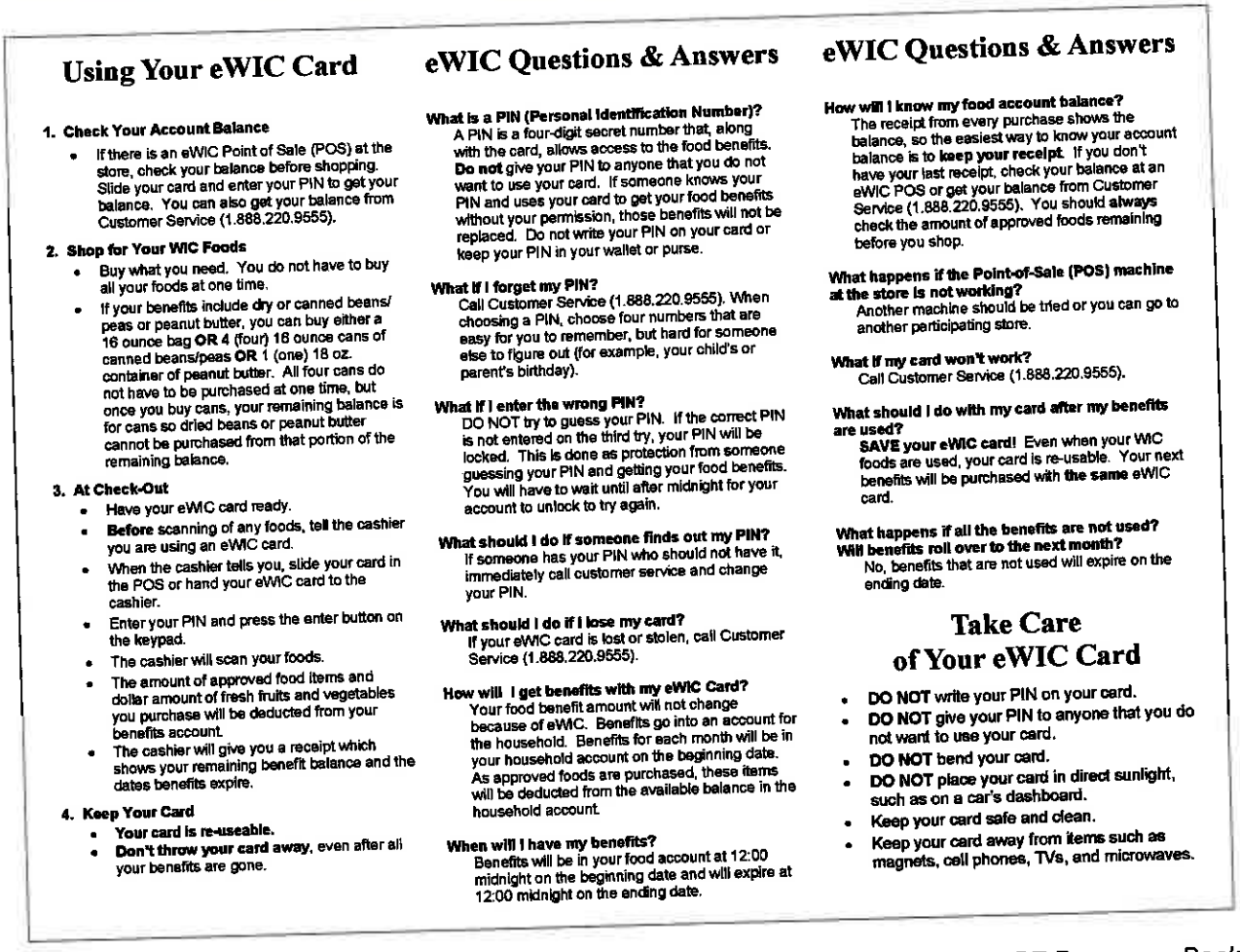
10/2012

West Virginia eWIC Benefits Card

About Your eWIC Card

You will use your eWIC card to purchase your WIC approved food benefits. The eWIC Card is a safe and convenient way to use your WIC benefits!

Figure 4.6-33 Cardholder Training Brochure Developed for the West Virginia WIC EBT Program – Front



Using Your eWIC Card

1. Check Your Account Balance

- If there is an eWIC Point of Sale (POS) at the store, check your balance before shopping. Slide your card and enter your PIN to get your balance. You can also get your balance from Customer Service (1.888.220.9555).

2. Shop for Your WIC Foods

- Buy what you need. You do not have to buy all your foods at one time.
- If your benefits include dry or canned beans/ peas or peanut butter, you can buy either a 16 ounce bag **OR** 4 (four) 16 ounce cans of canned beans/peas **OR** 1 (one) 18 oz. container of peanut butter. All four cans do not have to be purchased at one time, but once you buy cans, your remaining balance is for cans so dried beans or peanut butter cannot be purchased from that portion of the remaining balance.

3. At Check-Out

- Have your eWIC card ready.
- **Before** scanning of any foods, **tell** the cashier you are using an eWIC card.
- When the cashier tells you, slide your card in the POS or hand your eWIC card to the cashier.
- Enter your PIN and press the enter button on the keypad.
- The cashier will scan your foods.
- The amount of approved food items and dollar amount of fresh fruits and vegetables you purchase will be deducted from your benefits account.
- The cashier will give you a receipt which shows your remaining benefit balance and the dates benefits expire.

4. Keep Your Card

- **Your card is re-useable.**
- **Don't throw your card away**, even after all your benefits are gone.

eWIC Questions & Answers

What is a PIN (Personal Identification Number)?
A PIN is a four-digit secret number that, along with the card, allows access to the food benefits. **Do not** give your PIN to anyone that you do not want to use your card. If someone knows your PIN and uses your card to get your food benefits without your permission, those benefits will not be replaced. Do not write your PIN on your card or keep your PIN in your wallet or purse.

What if I forget my PIN?
Call Customer Service (1.888.220.9555). When choosing a PIN, choose four numbers that are easy for you to remember, but hard for someone else to figure out (for example, your child's or parent's birthday).

What if I enter the wrong PIN?
DO NOT try to guess your PIN. If the correct PIN is not entered on the third try, your PIN will be locked. This is done as protection from someone guessing your PIN and getting your food benefits. You will have to wait until after midnight for your account to unlock to try again.

What should I do if someone finds out my PIN?
If someone has your PIN who should not have it, immediately call customer service and change your PIN.

What should I do if I lose my card?
If your eWIC card is lost or stolen, call Customer Service (1.888.220.9555).

How will I get benefits with my eWIC Card?
Your food benefit amount will not change because of eWIC. Benefits go into an account for the household. Benefits for each month will be in your household account on the beginning date. As approved foods are purchased, these items will be deducted from the available balance in the household account.

When will I have my benefits?
Benefits will be in your food account at 12:00 midnight on the beginning date and will expire at 12:00 midnight on the ending date.

eWIC Questions & Answers

How will I know my food account balance?
The receipt from every purchase shows the balance, so the easiest way to know your account balance is to **keep your receipt**. If you don't have your last receipt, check your balance at an eWIC POS or get your balance from Customer Service (1.888.220.9555). You should **always** check the amount of approved foods remaining before you shop.

What happens if the Point-of-Sale (POS) machine at the store is not working?
Another machine should be tried or you can go to another participating store.

What if my card won't work?
Call Customer Service (1.888.220.9555).

What should I do with my card after my benefits are used?
SAVE your eWIC card! Even when your WIC foods are used, your card is re-usable. Your next benefits will be purchased with **the same** eWIC card.

What happens if all the benefits are not used? Will benefits roll over to the next month?
No, benefits that are not used will expire on the ending date.

Take Care of Your eWIC Card

- **DO NOT** write your PIN on your card.
- **DO NOT** give your PIN to anyone that you do not want to use your card.
- **DO NOT** bend your card.
- **DO NOT** place your card in direct sunlight, such as on a car's dashboard.
- Keep your card safe and clean.
- Keep your card away from items such as magnets, cell phones, TVs, and microwaves.

Figure 4.6-34 Cardholder Training Brochure Developed for the West Virginia WIC EBT Program – Back

4.6.3 Goal: Alternative Training Approaches

In an effort to reduce office traffic and travel costs for State staff, retailers and cardholders, the State is seeking alternative training approaches to augment onsite, mail, or paper based training of cardholders, retailers, State Office staff, identified Train-the-Trainers, local office staff, Child Care providers and WIC clinic staffs.

Objectives:

FIS understands that in an in an effort to reduce office traffic and travel costs for State staff, retailers and cardholders, the State is seeking alternative training approaches to augment onsite, mail, or paper-based training of cardholders, retailers, State Office staff, identified Train-the-Trainers, local office staff, Child Care providers, and WIC clinic staffs. In Section 4.6.3.1, *Description of Alternative Training Approaches*, we describe our virtual classroom training, WebEx.

4.6.3.1 Description of Alternative Training Approaches

The Vendor should describe its alternative approaches to providing training for each of the EBT benefit programs identified in this RFP. Such alternatives may include video conferencing, web based training, updates using social media or cell phone services, or informational brochures made available Statewide via local offices where cardholder eligibility and/or services are provided. The Vendor should detail their alternative training approaches for each of the following EBT System user groups:

- *Cardholders;*
- *Retailers;*
- *State and local offices staff;*
- *WIC and Child Care staffs and Child Care providers.*

FIS uses WebEx to provide training over the Internet, eliminating the travel and lodging expenses commonly associated with long distance learning. Using WebEx enables our staff to host training sessions in a virtual environment from FIS' facility to each of the EBT System user groups. Some of the additional advantages of WebEx training include:

- Convenience, as the user groups are able to log in to the training from any location
- Inexpensive based upon number of participants and sites
- Two-way collaborative features available
- No long distance travel required
- No specialty equipment required
- Training materials can be uploaded for advance access by registered participants
- Expands the audience to those who would not attend personally
- Webinars can be recorded for viewing on-demand for those unable to participate in real time

4.6.3.2 State Review and Approval

The information presented should include a State review and approval prior to the implementation of the training information, as well as, for any update of the information throughout the duration of the contract period.

As we do today for our all of our state customers, all training materials as well as updates throughout the duration of the contract period will include a State review and approval prior to the implementation of the updated material.

Summary

As a provider of EBT services for 24 years in 31 EBT projects, the FIS Team and our staff bring a wealth of experience and knowledge of training and training materials. We listen carefully to customer feedback and ideas to improve training. As a result, we have confidence that we will deliver exceptional success rates with our training methods.

4.7 Optional EBT Processes

4.7.1 Goal: Improved EBT Access and Processes

The State is seeking a Vendor with innovations for improved EBT access and processes. The Vendor should offer optional services beyond the mandatory requirements of this RFP. Vendors should include any of the optional information within the response to this section, clearly indicating the service with detailed information to explain the relevance and advantages that the service will afford the State. Any pricing differences from those on Exhibit A: Cost Worksheets, Schedule A., Caseload/CPCM should be noted on the appropriate Exhibit A: Optional EBT Processes Cost Worksheets Schedules O, P, Q and R for each program, for optional services proposed. Optional services should be confined to those indicated within the goal and objectives in 4.7. Technical proposals must not contain any cost data relating to the project. The State will determine if the Optional EBT Processes will be funded based upon the benefit derived by the State.

Objectives:

FIS is a leader in providing innovative integration of multiple government benefit programs into a single EBT delivery framework. The EBT industry is more than 20 years old, and during this time we have seen and implemented significant technological changes. FIS understands the importance of using newer technologies and applying them to EBT programs.

We understand that the State is looking for innovations confined to those services indicated within the goal and objectives in RFP Section 4.7. FIS has reviewed the technological innovations the State is considering, and our evolving solutions to fulfilling these needs are described below. We have included associated proposed costs within our Cost Proposal as required. Also, within our Cost Proposal on Exhibit A: Optional EBT Processes Cost Worksheets Schedules O, P, Q and R, we have noted any pricing difference information from proposed CPCM costs contained on Exhibit A: Cost Worksheets, Schedule A, Caseload/CPCM.

4.7.1.1 Single Card Solution

As part of the technical proposal, the Vendor should provide a plan for implementation of a single card solution, recognizing that WIC currently issues an over the counter EBT card with unique Benefit Identification Number (BIN), but the State is interested in pursuing a single card solution for all EBT programs included in this RFP that will be cost effective, yet provide ease of use to the household and the retailer/provider community. The adoption of a single card solution is dependent upon cost and the approval of FNS. The Vendor's plan should incorporate the following elements:

Moving to a single card solution is a major initiative for all stakeholders involved: DHHR, West Virginia cardholders, the FIS Team, FNS, commercial networks, Third-Party Processors (TPPs), and retailers. This initiative will need extensive coordination and communication between the major players as well as identifying, documenting and executing detailed requirements. FIS acknowledges that West Virginia's adoption of a single card solution is dependent in part on the approval of FNS for this combined card solution.

FIS' Financial Technology Industry Expertise

FIS has been recognized and voted for four different years as the number one provider of financial solutions on the FinTech 100 rankings – there is no other company that is better equipped to deliver SNAP, TANF/Cash, Child Care and WIC EBT technology solutions. The Fintech 100 includes the leading 50 established fintech (financial technology) companies across the globe, and the most intriguing 50

'Emerging Stars' – exciting new fintechs with bold, disruptive and potentially game-changing ideas. In this capacity, FIS serves a multitude of financial clients including retailers, government agencies, non-bank financial services organizations and a number of other industries, domestically and around the world.

Our President of FIS' Global Retail Payments division, Bruce Lowthers, also serves on the board of directors of the Electronic Funds Transfer Association (EFTA) which is focused on guiding and directing future initiatives of the payments industry. FIS' Global Retail Payments is a $3 billion business which moves over $1.2 trillion in payments annually for our clients and their customers. This division, which also includes FIS Government Solutions that support EBT cardholders, is supported by more than 5,000 employees.

This industry expertise and leadership positions FIS as the most qualified EBT processor to help the State of West Virginia develop and implement a single card solution. FIS is further differentiated by our ownership of the NYCE Payments Network, LLC (NYCE Network). In addition, we operate, manage and/or provide software technology for other branded networks including Pulse, Star, NETS, CU24, CO-OP and portions of the Visa and MasterCard platforms. FIS' broad capabilities and direct ownership/management of PIN networks provide a strong foundation for expanding strategic and tactical solutions to consumers and their cash access needs.

The NYCE ATM network offers outstanding online, real-time transaction switch reliability, all backed by customer service that is consistently ranked among the industry's best. As a result of FIS' NYCE ATM Network, West Virginia's EBT cardholders would be able to access their cash benefits at existing NYCE Network ATMs and eligible retail merchant locations. NYCE could also offer the State the mechanism to provide comparable access to cash benefits without card association branding and have a potentially improved cost impact.

FIS' Card Solutions Expertise

For more than 35 years, FIS has been a card personalization and fulfillment vendor that manages all aspects of card production. Designing, manufacturing and supporting operations for all types of cards is a core business. FIS is a premier card personalizer in the U.S. and has over 4,000 card personalization clients, comprising over 20,000 card programs and producing approximately 125M cards annually. FIS is the card personalization partner for 9 of the top 20 financial institutions in the U.S.

As payment and no-payment cards continue to evolve in the industry, FIS continues to adapt our processes and procedures to support the enhanced technologies. FIS supports:

- Non-branded, credit, debit, prepaid, and gift cards
- Both signature- and PIN-based cards
- Embossed plastics with raised characters and thermal printing on multiple plastic types
- Various tipping and core plastic colors
- Both flat and raised embossing
- EMV (Europay, MasterCard, and Visa) and mag stripe
- HiCo and LoCo mag-stripe personalization
- On-demand and pre-printed plastic

FIS has produced more than 18 million EMV cards in the past 12 months and has implemented over 1,000+ EMV programs.

In addition to working with financial institutions on EMV implementations, FIS has also taken a leading role in several EMV initiatives that support financial institutions, retailers, government entities, and individual consumers by:

- Helping drive the adoption of an interoperable EMV standard for debit payment networks. FIS' NYCE Payments Network is one of ten founding members of the Debit Network Alliance (DNA). A collaborative effort of ten of the largest debit PIN networks, DNA is working to create a standard for EMV debit card processing that will support the Durbin Amendment rules and allow for an open and competitive debit network marketplace. FIS' Senior Vice President of Payments has been elected DNA board chair.
- Launching EMV-based payment mechanisms designed to support overseas travel and extensive personalization of debit and credit cards. FIS' convenient Travel EMV Prepaid Card program allows banks to quickly and easily sell prepaid smart cards to customers without implementation costs.
- Processing contactless, smart card payments for merchants and government entities including a pilot of the Las Vegas area transportation system, whereby consumers use FIS-processed contactless, smart cards to pay transportation fares.
- Educating financial institutions how to develop cost-effective strategies for smart card migration through educational seminars and workshops nationwide.

Leveraging our existing infrastructure and card service offerings, FIS will assist West Virginia with understanding the many different options of designing a single card solution.

Single Card Solution Implementation Approach

FIS has identified a number of program and technical topics that will need to be considered by the stakeholders when defining and finalizing an implementation plan for a single card solution. While FIS believes the basic financial transactions won't change with a single card solution (e.g., cardholders will swipe their card at a retailer location, transactions will be routed to FIS, benefit balances and PINs will be verified, and settlement will occur with the retailer and the funding agency), administrative transactions may be impacted significantly.

These various program and technical topics include, but are not limited to, the following:

- The unique Bank Identification Number/Issuer Notification Number (BIN/IIN) allows the transaction to be routed to the appropriate funding source and associated Letter of Credit. The impact of using a single BIN will require further analysis.
- Each program agency currently utilizes different eligibility systems which capture different recipient data elements. The agencies will need to determine how the recipient and benefit data will be consolidated on the State's side and then transmitted to the FIS Team.
- Each program currently follows differing business rules and processes for processes like account updates and card replacements. Further analysis will be needed by DHHR to determine how these business rules will be modified for a single card solution. In turn, these modified business rules will need to be analyzed by the FIS Team to determine technical changes that will be required to support the modifications.

- A single State entity will need to be responsible for ordering and managing card inventory for all of the participating programs. There would be liabilities associated with incorrect card management, and issues could arise that would need to be addressed between the programs. Similarly, administrative costs would need to be shared between the various programs that are using the same card. For example, the WIC program's costs, including card costs, are 100 percent federally funded, while only half of these costs are federally funded for the SNAP program. The agencies will need to determine the impacts of the funding of these costs given a combined card solution.
- Currently, data captured to process SNAP and TANF/Cash transactions at the checkout is different from the data collected and sent for WIC EBT transaction authorization. Modifications to retailer/vendor systems will need to be defined, analyzed, developed and implemented.
- Various cash programs have benefit-specific rules associated with benefit access which may require specific business rules to be programmatically enforced related to the order in which the benefits are spent. General rules could be put into place for the spend down order of all cash benefits, or specific rules could be implemented for benefits like LiHeap, training assistance and child care subsidy benefits. While these are defined as cash benefits, per program rules, each of these may only be accessed at certain provider locations. Such program restrictions will need to be defined and implemented to help ensure program rules are maintained for each transaction utilizing cash benefits.

Should the State move forward with a single card solution, the system FIS proposes will support accessibility for SNAP, TANF, Cash, Child Support and WIC benefits through a single card with a single Bank Identification Number (BIN), which is the first six digits of the card number. To the extent technically possible, FIS will work with the State to achieve its goal.

There are a number of approaches that could be implemented to support a single card solution. The solution FIS proposes is based on the use of a magnetic stripe card, just as West Virginia's cardholders are familiar with today. This solution is reflected in the required Cost Worksheets, Schedules O and Q, associated with the single card solution within FIS' Cost Proposal. Any additional functionality or different approaches, such as the use of an EMV card-based solution, are not included the Cost Worksheets.

The FIS Team envisions that West Virginia's issuing agencies will develop a process to provide standardized demographic, benefit and card issuance/replacement data (i.e., one mailing address for a recipient) to the FIS Team via batch files or web services. The FIS Team in turn will develop a process for our systems to communicate account and card changes between the databases in near real time. For example, if a card status is changed in the FIS solution, the status will be updated for both SNAP/Cash/Child Care and WIC EBT, thus making the current card status information available to all users through the administrative portal, cardholder portal, ARU and Customer Service Center. The FIS Team has experience keeping disparate databases in sync through back-end messaging processes where card and demographic updates in one or both system are made.

When FIS is awarded the West Virginia contract and the State decides to move forward with a single card implementation for all benefit types, we propose to undertake the following activities in approximately the third year of the contract term for pilot implementation at a date to be determined by all parties.

1. Participate in a working group for the development of implementation guidelines. The working group should consist of the FIS Team, State officials, and FNS. The working group will analyze the following:

    - Business rules, processes and system interfaces for the single card solution
    - Scope for implementation guidelines for the pilot and statewide rollout

- Development of implementation guidelines for cross agency support
- Development of retailer and cardholder educational materials

2. Build interface/integration capability that allows the sharing of a single card and PIN for SNAP/Cash and WIC EBT programs.

3. Develop program implementation guidelines for the single card solution including:

   - Operational impact to government eligibility systems and requirements for cross-agency needs and support for the product
   - Definition of demographic file, account structure, and card issuance and replacement
   - Definition of new interfaces
   - New transactions including possible accounting between programs
   - Customer service requirements
   - Assessment on consolidation of administrative costs across programs.

4. Work with the State to develop an *Information Guide* for the State agencies. This material will take key actionable items from the implementation assessment and develop relevant training materials for the State agencies.

5. Develop merchant and customer training materials that will assist the State of West Virginia with the implementation of the program with retailers and cardholders selected for the pilot.

Requirements will be further defined and project management and implementation planning will be initiated in earnest as these topics are evaluated with DHHR and the FIS Team. As with the initial conversion required by this procurement, the FIS Team will follow all aspects of the project management approach we've defined in Section 4.1, *Project Management Approach and Methodology*, of our proposal.

4.7.1.1.1 Account Structure

The Vendor should provide details for the approach for creating an account structure that encompasses the four benefit types (TANF/Cash, SNAP, Child Care and WIC) including linking cards to cardholder accounts, ensuring that benefits are drawn from the appropriate benefit account and that benefit account balances are not overdrawn. The approach should fully detail the process for the management of each program benefit type account within the system, to include account balances within the system, the aging process and the expungement of expired benefits. The eWIC system is not subject to this aging process, but instead, the current design is that benefits may not be redeemed before the effective issuance begin date /time or after the effective end date/time. Prorated benefits are expunged 7 days after the last date to spend for WIC.

There are several ways for the account structure to be designed based on a single card solution. The FIS Team will work with DHHR through the design phase to evaluate the different options and their impact to each agency's business rules. The single card number will need to be tied to the different case numbers from each issuing agency.

The agencies will need to consider how cards will be handled for alternate cardholders. The alternate cardholders could have separate cards if a recipient has different alternates for different benefit programs, or a single alternate could have access to all benefits on one card. The FIS Team will utilize a database index to support the relationships defined by the State between the different case numbers, demographic data and the single card number.

In the following paragraphs, we describe how the FIS Team's proposed approach for setting up accounts under a single card solution.

Different Case Numbers Under One Account

Accounts will be created based on the information sent by the State. DHHR's eligibility systems will issue the benefits and transmit the consolidated demographic and benefit data to FIS to establish an EBT account and associated case and client record(s). The FIS account structure will support an interface that combines multiple cases under a single EBT account.

The *ebt*EDGE System architecture uses a master EBT database that consists of multiple relational tables. This architecture enables us to establish EBT accounts for each benefit type, such as SNAP, TANF, Cash Child Care and WIC, for which a cardholder may be eligible. This account structure, in conjunction with the database control files, will help ensure that:

- Benefits accessed by cardholders are drawn from the appropriate EBT account.
- Benefits are drawn from the appropriate benefit program in the proper sequence (i.e., first-in/first-out or other draw down rules as defined by the State).
- Benefit accounts are not overdrawn.
- Benefit balances are accurately maintained.
- Account activity can be tracked and reported separately.

West Virginia's recipients may be eligible to receive benefits from one or more programs, benefit restrictions and funding methods vary across programs, and there may be a unique case number within each of the State's eligibility systems. FIS' *ebt*EDGE System has the capability to enforce the business rules that will be established by the State. Then, throughout transaction processing, the FIS *ebt*EDGE System will validate the benefit account requirements through the Authorization Function, ensuring their integrity.

The key to this account structure is the EBT account number as identified in in the figures below. The EBT account number will serve as the "umbrella" number linking together multiple cases, benefits, and cards. This structure is the basis for providing a single card solution to benefit access, while allowing the flexibility for various combinations of case numbers and eligible benefits, as shown below, as well as separate cards for separate benefit types.

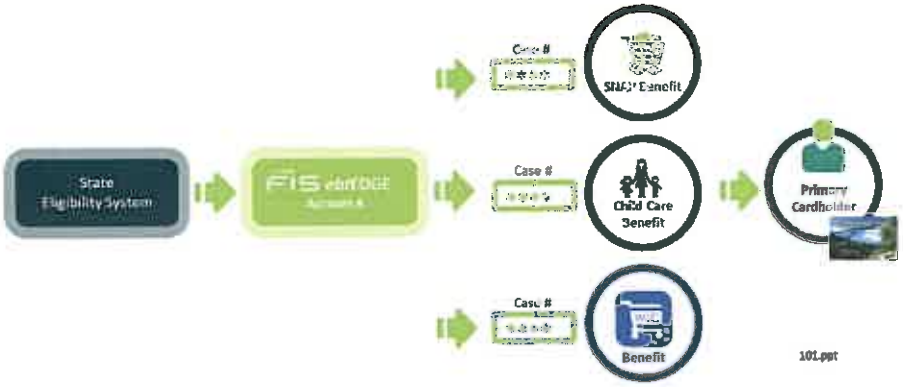


Figure 4.7-1 Scenario 1: Single Account with a Unique Case Number for Each Benefit Type

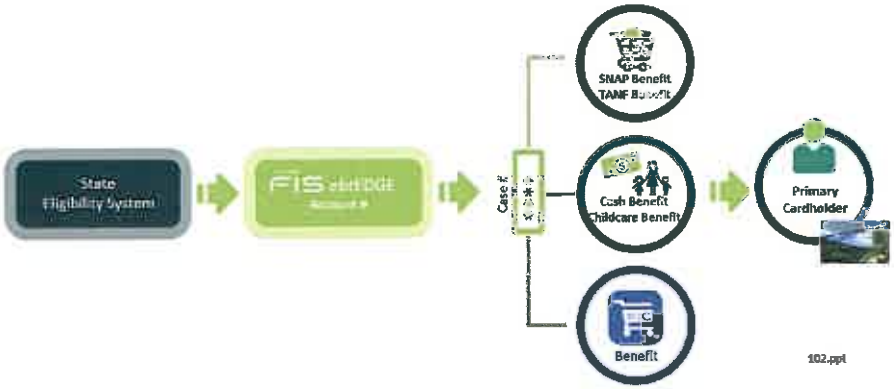


Figure 4.7-2 Scenario 2: Single Account with One Case Number for All Benefit Types

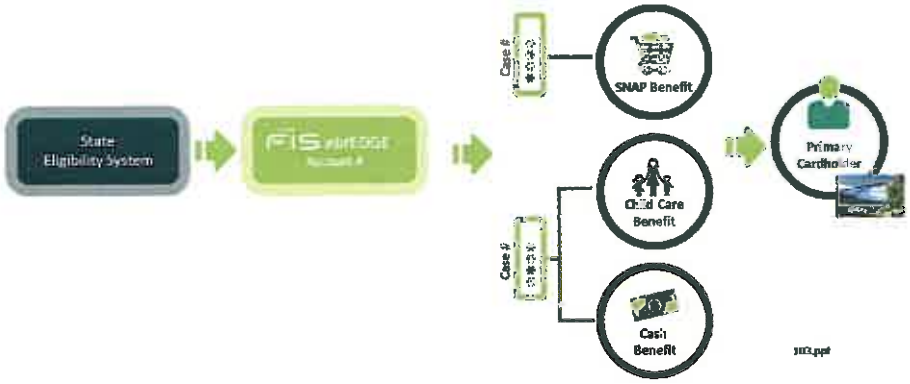


Figure 4.7-3 Scenario 3: Single Account with Multiple Case Numbers and Benefit Types

Multiple cases, benefits, and cards—with various configurations of benefits and associated case numbers—are linked together under the "umbrella" account number, easily allowing for the addition of new benefit programs accessed via the same card or a separate card.
** Note card graphics are meant as an example, not an actual depiction of the current card colors and design*

Upon receipt of a new case/client record, FIS will perform an initial edit to ensure that the account number does not already exist on the database. After verifying the account is not a duplicate, FIS will link the account number with the case number sent by the State on the account set-up record. West Virginia will need to establish an interface through which the State defines the program type(s) for which the cardholder is eligible. This will allow the posting process to create/maintain the benefit with sub-account types.

The hierarchical account structure will allow multiple benefit types to be independently administered, funded, and drawn upon, because the card file is separated from the account structure, thereby allowing for multiple relationships between the card and the accounts. The FIS EBT account structure will meet the State's needs by completely separating benefit programs so that SNAP, TANF, Cash and Child Care benefits will never be commingled. Additionally, access to benefits will be inherently restricted by type. For example, SNAP benefits cannot be accessed via an ATM or converted to cash.

4.7.1.1.2 Co-Branded Card

In addition to the inclusion of WIC on a single card the Vendor should prepare a response for all TANF/Cash, Child Care and SNAP benefits issued via a single card. The State will consider such options as a co-branded card which may include a debit based card for cash programs. The Vendor should detail the advantages of using a co-branded card compared to all benefits programs issued via the current EBT card which includes the regulations governing its operations. The Vendor should include a description of the cost saving functions in its technical proposal, with the associated costs included in the cost proposal on Exhibit A: Cost Worksheets, Schedules O and Q.

In this section FIS describes our approach to developing a single card solution for West Virginia that will provide West Virginia's cardholders with one debit card that could be used at any card association-branded (i.e., Visa, MasterCard, Discovery, etc.) POS terminal or ATM to access EBT (SNAP) benefits and all unrestricted and restricted cash benefits.

The system FIS proposes will support both unrestricted and restricted cash deposits, as well as SNAP benefits. This will be done using the FIS *ebt*EDGE System for SNAP, TANF and Child Care programs, and the FIS Prepaid system for unrestricted cash benefits. To the extent technically possible, FIS will work with the State to achieve its goal to have all unrestricted and restricted cash benefits on the same card as the SNAP, TANF and Child Care benefits.

FIS will support the unique processing rules for Child Care benefits and will not pool these benefits with other cash benefits nor make them accessible through the commercial POS/ATM infrastructure. Child Care benefits can only be accessed through a unique transaction type at State-authorized Child Care providers.

FIS' Approach to The Single Co-Branded Card Solution

FIS will partner with DHHR to develop the first co-branded single card solution for EBT and prepaid debit in the country.

The proposed single card will look like a standard commercially branded card but will also carry the Quest® logo. All cards will bear a card association mark and the Quest® logo regardless of cardholder program participation. These programs will be included:

- **Unrestricted cash**: TANF and other Cash benefits
- **Restricted cash**: Child Care
- **EBT**: SNAP

To accomplish this solution for West Virginia, FIS will leverage the FIS Prepaid platform which works with the card associations. The card association-branded BIN used for the single card solution will support the routing of all transactions to the authorization endpoints. All cash transactions will be processed using card association network rules, which include Regulation E coverage, and all SNAP transactions will continue to be processed following USDA FNS and Quest® Operating Rules. Transactions will be appropriately routed to the FIS EBT platform for SNAP and Child Care authorization and to the FIS Prepaid authorization platform for all cash programs.

FIS Plan for Implementation of a Single Card Solution

Implementing the use of a single card for EBT and debit is a complex solution requiring changes to systems and interfaces managed by key stakeholders involved in the value chain: State agencies, FIS, retailers, and the commercial networks. Additionally, we recognize that implementation of such a solution will require training of all parties including government agency personnel, recipients and retailers.

In an effort to understand what is needed to implement a comprehensive single card program, studies have been conducted within the industry. A summary of some of the findings includes:

- **Merchant acquirers:** Merchants may be able to support a one single solution without significant changes to the existing infrastructure.
- **EBT benefit recipients:** Recipients provided positive feedback noting that a card solution that looked like a standard branded debit card may give them better access to a mainstream financial product and may remove the stigma associated with SNAP EBT cards.
- **EBT processors:** EBT processors noted many known concerns including the educational needs of retailers and recipients and the differences between Quest® Operating Rules and commercial dispute resolution, but also indicated, based on selected technology, a single card solution may be accomplished with modifications to some of the systems involved.

Single Card Solution Operational Challenges

These studies also found the following operational challenges that may need to be addressed by a state, their contractor and the selected card association prior to launching a single card solution:

- **Mailed Cards Issuance Service Levels:** Currently EBT cards that are mailed directly to the cardholder are sent by the card vendor to the U. S. Postal Service (USPS) within one business day of the request for a card, as per FNS regulations. However, the current industry standard for mailing an electronic payment card is for the card vendor to send it to the USPS within two business days of the request for a card. OTC cards are generally not personalized and would not fall within card association regulations. The difference in the service level when multiple benefits are on one card need to be resolved and a solution developed that can be accomplished within the existing commercial environment.
- **Account Closures:** Under the single card environment with multiple benefits, the State and the EBT processor will have to identify the operational logistics to ensure that an account closure does not occur when the recipient participates in multiple benefit programs.
- **Regulation E:** Migration of TANF from EBT to a branded program will impact the interpretation of Regulation E requirements for branded cash cards. Under the single card solution, SNAP EBT transactions will follow program rules and will retain their Regulation E exemption.
- **Routing of EBT and Cash transactions:** It is anticipated that some retailers may have to make minor to moderate adjustments to their existing POS environment to accommodate the routing of EBT and cash transactions to their respective authorization endpoints.
- **Cardholder Training:** Cardholders will now have a single card for all benefits they receive from various state programs or agencies. Cardholder training is an integral part of a successful single card solution. Cardholders will require detailed educational materials to understand the program features and functionality. This will cover items such as how to make a transaction using their cash benefits at any retailer as well as an EBT-only retailer.

Single Card Implementation Planning and Pilot Preparation

When FIS is awarded the West Virginia contract and the State decides to move forward with a single card implementation for all benefit types on a co-branded card, we will undertake the following activities in approximately the third year of the contract term for pilot implementation at a date to be determined by all parties.

1. Participate in a working group for the development of implementation guidelines. The working group should consist of FIS, State officials, and select representatives from the card association community. The working group will analyze the following:
    - Business rules, processes and system interfaces for the single card solution
    - Scope for implementation guidelines for the pilot and statewide rollout
    - Development of implementation guidelines for cross-agency support
    - Development of retailer and cardholder educational materials
2. Build interface/integration capability that allows the sharing of a single card and PIN for both EBT and debit programs.

3. Build capability on the card association network platform to switch EBT and Cash transactions to respective authorization platforms.

4. Develop program implementation guidelines for the single card solution including:

   - Operational impact to government eligibility systems and requirements for cross-agency needs and support for the product
   - Definition of account structure, card issuance, replacement and applicability of Regulation E
   - Definition of new interfaces
   - New transactions including possible accounting between programs
   - Customer service requirements
   - Assessment on consolidation of administrative costs across programs

5. Work with the State to develop an *Information Guide* for the State agencies. This material will take key actionable items from the implementation assessment and develop relevant training materials for the State agencies.

6. Develop merchant and customer training materials that will assist the State of West Virginia with the implementation of the program with retailers and cardholders selected for the pilot.

Single Card Transaction Routing Options

In this section we describe how single card solution transactions will be routed in the commercial POS environment.

At a retailer's POS terminal, the cardholder will be prompted to select either EBT or debit/credit as the payment type.

1. If EBT is selected for SNAP, TANF or Child Care benefits, the merchant processor will have the option to route the transaction directly to the EBT authorization endpoint, the same as the processor does today, or send it to the card association where it will be switched to the EBT authorization endpoint on their behalf. In doing so, the merchant processor will append the four-digit processing code to the commercial BIN. Also, USDA FNS and state regulations would govern program policies including: purchase item eligibility, transaction format, authorization, reporting, settlement and exception processing (such as fair hearing requirements).

2. If debit or credit is selected for an unrestricted cash benefit, the transaction will be routed through the card association's commercial network to the authorization endpoint for settlement, reporting, and dispute resolution. The routing is governed by the card association rules and applicable federal regulations, including but not limited to Regulation E, pursuant to the Electronic Funds Transfer Act.

3. For restricted cash transactions, the contractor can use the Merchant Category Code (MCC) data included in the authorization transaction to approve or decline the transaction. For example, if a Child Care card is used, the Merchant ID MCC contained within the transaction will limit the account type that can be used based on the most restrictive account type being used first.

Single Card Solution Pilot Phase

FIS recommends a pilot in a controlled geographic area for a single program. This limits the number of retailers as well as cardholders for the initial pilot. FIS will work closely with the State to determine the best area of the state to begin pilot operations.

The pilot will include ongoing feedback from all parties. This feedback will help all the major players to gain an understanding if any additional modifications will need to be made to FIS' system(s), training materials, state eligibility systems and interfaces, and/or the MasterCard network.

Communication is a key component to making the pilot successful. Initial and ongoing communication will be maintained with retailers, the State, FIS, the card association and most importantly the cardholders. The work group described above will be a major source of information and communication between FIS, the State, and the card association. EBT-only retailers will also be notified as part of the training program. Additionally, FIS will communicate with third-party processors through our eMessaging system and commercial network will communicate with retailers.

We recommend the pilot extend over three to five months to provide sufficient time to evaluate and make any necessary changes. FIS will work with commercial network to document best practices and experiences from the pilot and will incorporate these findings into the implementation training materials to be developed for the State of West Virginia to be used during the full rollout.

Single Card Solution Statewide Rollout

Following the successful completion of the pilot, FIS recommends a county-by-county statewide rollout of the single card solution to be completed within six months. A state-wide rollout done by county provides the most efficient method of training recipients, state and county agency staff and retailers. FIS will work with the State to determine the best overall rollout strategy.

4.7.2 Goal: Management of Four or More Cards Issued

The Vendor should describe their approach to managing the reporting of four or more cards issued to a SNAP household in a rolling twelve-month period.

Objective:

FIS has reporting available to the State that reports on cardholders with a configurable number of cards in a configurable number of months. These reports are further described in Section 4.7.2.1, *Report Requirements.*

4.7.2.1 Report Requirements

The Vendor should identify how the report will be obtained, the format of report, and the data elements that will be provided within the report. The information should include the number of cards within the rolling 12-month period, the date of the report and the reporting months included in the report, the cardholder identification number or case number, social security number, cardholder name, county and address. The response should provide options for generating cardholder notification letters to those households who have been issued four or more cards in a rolling 12-month period. If additional cost is associated with this request the information should be provided in the cost proposal on ***Exhibit A: Cost Worksheets, Schedule R****.*

FIS will provide the State with the following:

- X Cards Issued in Y Months Report
- X Cards Issued in Y Months – County Report
- Daily 4+ Card File

The reports can be transmitted to the State and available to State users on the Agency Portal Reports Page. These reports contain the data elements listed in the descriptions below. If the State determines other data elements are necessary (such as Social Security Number), we will work with the State during project design and development activities to make alterations to the reports.

X Cards Issued in Y Months Report

The *X Cards Issued In Y Months Report* provides a list of members who have had a State-defined or greater number of cards issued within a State-defined number of months to assist the State in identfying members who have received an excessive number of cards due to possibly selling their cards. The report sample below lists members who have requested four or more countable replacement cards in a 12-month period. Similiarly, the 4+ Card File which can be provided to West Virginia daily provides this same information. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. These thresholds will be set during project design and development activities.

EBTMS206-2 STATE NAME SETDATE: 04/30/XX PAGE: 1
04 CARDS ISSUED IN 12 MONTHS RUNDATE: 04/30/XX

CASE NUMBER	CLIENT NAME	CARD NUMBER	ISSUE DT	ISSUED	CLIENT ADDRESS
55553333	MILEY JEAN HOLDER	5088332000024770	04/11/XX	5	STREET, CITY, STATE, ZIP CODE, STATE
55552222	JAN TOPPER	5088332000024671	04/05/XX	4	
55551111	JOHN G SMYTH	5088332000023999	04/26/XX	4	STREET, CITY, STATE, ZIP CODE, STATE

GRAND TOTAL: 3

Figure 4.7-4 X Cards Issued in Y Months Report

X Cards Issued in Y Months – County Report

The *X Cards Issued in Y Months – County Report* provides a listing by case number, broken down by county/local office of members who have had a countable State-defined number of cards or greater issued to them in the State-defined number of months to assist the State in identifying members who have received an excessive number of cards. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. Members who have been issued four or more countable replacements cards in a 12-

month period in the reporting month are included in the sample report below. These thresholds will be set during project design and development activities.

```
EBTMS206-1                    STATE NAME                                    SETDATE: 04/30/XX PAGE:  1
COUNTY NAME                   04 CARDS ISSUED IN 12 MONTHS - COUNTY         RUNDATE: 04/30/XX

CASE NUMBER    CLIENT NAME                CARD NUMBER         ISSUE DT   ISSUED   CLIENT ADDRESS
-----------    -----------                -----------         --------   ------   --------------
55551111       JOHN G SMYTH               5088332000023999    04/26/XX        4   STREET, CITY, STATE, ZIP CODE

COUNTY TOTAL:  1


EBTMS206-1                    STATE NAME                                    SETDATE: 04/30/XX PAGE:  2
COUNTY NAME                   04 CARDS ISSUED IN 12 MONTHS - COUNTY         RUNDATE: 04/30/XX

CASE NUMBER    CLIENT NAME                CARD NUMBER         ISSUE DT   ISSUED   CLIENT ADDRESS
-----------    -----------                -----------         --------   ------   --------------
55552222       JAN TOPPER                 5088332000024671    04/05/XX        4   STREET, CITY, STATE, ZIP CODE
55553333       MILEY JEAN HOLDER          5088332000024770    04/11/XX        5   STREET, CITY, STATE, ZIP CODE

COUNTY TOTAL:  2

GRAND TOTAL:   3
```

Figure 4.7-5 X Cards Issued in Y Months - County Report

Cardholder Notifications

Upon receipt of the report, either the State can implement a process to mail notification letters to the cardholders identified on the report or, if the State would like FIS to handle cardholder notification letters pertaining to excessive card replacements, FIS can perform this service as requested. FIS has included costs for this service in our Cost Proposal. If this option is selected, FIS anticipates that the State will provide FIS with a single-page letter that will be mailed to households that have been issued four or more cards in a rolling 12-month period. Once the content is finalized and the project is operational, FIS will:

- Use the same monthly 4+ card file that is sent to the State to identify cardholders who require notification letters
- Print the letters onsite at the FIS EBT office
- Address letters based on cardholder address information on file in the FIS *ebt*EDGE System
- Mail letters via USPS first class mail service to the cardholder address contained in the *ebt*EDGE System

If the State would prefer to handle the cardholder notifications, FIS will support the State by providing the reports and file described in Section 4.7.2.1, *Report Requirements.* These items will assist the State in identifying the cardholders whose card replacement rates have exceeded the State threshold.

4.7.3 Goal: Photo ID Card

The State is seeking a Vendor who has experience in supplying and managing the issuance of a photo ID card for SNAP and TANF/Cash recipients in the event we are required to implement an EBT card with a photo ID on it. The Vendor should provide information in the technical proposal about where and how their firm has implemented a photo ID card in other States. This information should include how the photo is linked to the card, how this is accomplished for EBT Vendor mailed cards, additional system capability for sending the photo to the EBT Vendor, the process for replacement cards to include the photo, the timeframe and method for implementing a photo ID (replacement card only or complete card change out, region or county). Specifics for state(s) contact information including the email address and phone number of the state official and the date the photo ID was implemented. All additional cost associated with this request should be provided in the cost proposal on ***Exhibit A: Cost Worksheets, Schedule P and Q****.*

Objectives:

In the event the State requires implementation of EBT cards with a photo ID, FIS, and our internal card division, CardPro, are fully qualified to support the State in that endeavor. Many of FIS' state clients have explored implementing a photo ID card, typically in response to potential legislation. We have worked with two of our customers, the State of Missouri in 2011 and more recently, the State of Kansas in 2016, to define scope and technical requirements for implementing a photo ID EBT card. Neither State currently has photo ID EBT cards in production. If the State would like to contact someone with information on the photo ID EBT card project, please contact Larry McGillivary from the State of Kansas Department for Children and Families at Larry.McGillivary@dcf.ks.gov.

Implementation of a Photo ID EBT Card

How the Photo is Linked to the Card

Should the State select the option to have cardholder photos printed on EBT cards, there are a number of ways the State can acquire cardholder photos. FIS understands that West Virginia is planning to partner with the Department of Motor Vehicles (DMV) to acquire photos. If the State would like to explore other options, the State could also:

- Install State-supplied photo capture equipment in State/County offices
- Contract with external vendor entity to provide the photos
- Elect to use over-the-counter card issuance and do instant photo printing on State-owned card printing equipment at the State/County offices

Once the State has the cardholder's photo on file, the photo will be transmitted to FIS during normal batch maintenance processing, and will include the standard case client identifier (the Case number the cardholder belongs to, and the identifier stating which cardholder on the case this photo is for), linking the photo to the correct case. FIS will store the photo associated with the individual cardholder on the Case, if permissible by West Virginia law. The State should be aware of any restrictions the DMV may have on transmission and storage of driver's license photographs.

FIS Mailed Cards

FIS' internal card division, CardPro, has extensive experience in producing photo cards, specifically for the commercial credit and debit card markets. FIS will send our photo card extract file to CardPro to include the cardholder's photo on their card. Card printing and mailing would follow the same procedures and timeframes as standard cards without photos.

Additional System Capability for Sending Photos to FIS

FIS has adequate system capacity to receive and store cardholder ID photos as required. No special hardware or software is specifically needed to place photos on cards.

Replacement Cards

If FIS is allowed, by state policies and laws, to store cardholder ID photos, replacement cards will contain the photo that we have associated with that cardholder. The State can update the photo associated with a case at any point through the Case Client Maintenance batch process.

If FIS is not allowed, by state policies or law, to store DMV-acquired cardholder ID photos for long term usage, the replacement card process becomes more complicated. FIS will not have a photo stored within the *ebt*EDGE System to include with the replacement card order that will be sent after the cardholder's request for a replacement card. The State will have to provide FIS with a new photo for the cardholder between the request for a replacement card and the order being sent to CardPro.

In this situation, FIS will work with the State to create a process whereby we notify the State of the cardholders who have requested replacement cards, and require the State to return a picture for each cardholder in a specific timeframe sufficient to allow FIS to create and mail replacement cards in compliance with FNS regulations.

The card replacement procedures for cardholders may also need to be altered to accommodate this change. If a cardholder is required to request a replacement card at a State or local office, the State can send a new photo for the cardholder at the same time the replacement card request is sent to FIS. FIS will still cancel cards for cardholders through our ARU and Client Help Desk. If the State does not (or cannot) send a photo in time for the card order, the replacement cards can be mailed without photos.

Timeframe and Method for Implementing a Photo ID

FIS advises the State to allow for approximately six months to implement a photo ID EBT card program, not including the time it would take to create and receive approval for the *Implementation Plan*, due to FNS. Depending on final requirements, the process to update the system and file formats, thoroughly train cardholders and retailers, and rollout to cardholders can be completed in approximately six months.

FIS will work with the State to create an *Implementation Plan* in accordance with FNS rules. This *Implementation Plan* will incorporate the items necessary to transition to a photo ID EBT card. The timeframes included in this plan will come as a result of regular meetings between FIS and the State to fully determine requirements for this project. Once the *Implementation Plan* has FNS approval, FIS will create a work plan for the State that lays out the project within mutually agreed-upon timeframes.

Since the State has indicated they would like a phased rollout, FIS is proposing to do the roll-out by attrition, meaning all new cardholders would also receive the new photo ID card, and when a cardholder needs a replacement card, the card they receive would contain the photo.

FIS will work with the State to redesign the EBT card to accommodate a photo as shown in the samples below.

Figure 4.7-6 Samples of an Identity Photo on an EBT Card

FIS will set up a new file transmission of cardholder photos from the State to FIS using FIS' existing Client Photo File. As an option, FIS can also modify the batch refresh Case Client Maintenance file to add a new field "Photo" with values of Y (Yes) or N (No). Card requests will be transmitted to CardPro using our existing Card Extract file format. FIS and the State will perform testing of the transmission of these files and photos.

Training is one of the key factors to making sure this project is successful. Cardholders must be trained on the changes to their card. Retailers (including those behind TPPs) must be trained to understand how the photo is to be used during a transaction. State workers must be trained on how to handle the need to send cardholder photos, who does and does not need to have a photo on their card, or to answer cardholder questions. CSRs must be trained to effectively assist cardholders and retailers calling the Help Desk. These training needs will be laid out in the *Implementation Plan*. FIS will work with the State to determine and document each stakeholder's training needs, training materials that need updates, and the responsible party for each update and training activity. Several system documentation manuals will also be updated to reflect the new card and transmission updates, including but not limited to, the State's *Detail Design Document* and *Interface Manual*.

During the implementation of the project, FIS will hold regular meetings with the State on the progress of the project and ensure the State is apprised of all deadlines, milestones, and any potential problems and resolutions.

4.7.3.1 Phased Process

The State's preference would be to implement photo ID on EBT cards in a phased process via the Division of Motor Vehicles for the photo ID creation. This would occur by referral from the Local DHHR Office.

When the State is ready to implement photo ID on EBT cards, FIS will work with the State to create a phased implementation schedule that would meet the State's needs. We understand that this would occur by referral from the local DHHR office.

4.7.3.2 FNS Proposed Rule Regarding EBT Card Photos

The response from the Vendor should include the information relevant to the FNS proposed rule regarding EBT Card Photos. The information can be found at https://www.federalregister.gov/articles/2016/01/06/2015-33053/supplemental-nutrition-assistance-program-photo-electronic-benefit-transfer-card-implementation

FIS is fully aware of the FNS proposed rule regarding EBT card photos. FIS agrees that the photo ID EBT card option will be a function of issuance and will not be a condition of eligibility.

With that in mind, FIS will assist the State in creating an appropriate *Implementation Plan* for photo cards that will be delivered to FNS prior to implementation of the photo ID cards, and will pilot the approved program if so required. This plan will include information demonstrating how the State is meeting FNS performance standard expectations and the understanding that those standards will need to continue to be met after photo card implementation. The proposed rule will require West Virginia to submit to FNS a post-implementation evaluation conducted by an independent evaluator, which describes the State's implementation to date, including any issues that arose and how they were addressed, the degree to which State staff, cardholders and retailers properly understood and implemented the relevant policies and procedures, and in the case of a mandatory implementation, like West Virginia expects to implement, the number of cardholders that complied with adding the photo or did not comply, and the number that had their share of the benefits withheld from issuance and for how long. FIS agrees to work with the State during this evaluation to ensure FNS can get the information they need to approve the program.

As part of the proposed rule, FNS points out that there are a variety of SNAP policy and operational questions that States must consider in developing their issuance process for photo EBT cards, including the technical aspects relating to software, hardware, and the taking, storage, and security of photos.

Using the depth of FIS' EBT and card program experience, we can help guide the State to ensure that all technical aspects have been adequately addressed and incorporated into the *Implementation Plan*.

The State should be aware that, as part of the proposed rule, FNS questions the effectiveness of a photo ID EBT card. Specifically:

- Complexity of the implementation:
  "recent efforts have shown that implementation of the photo EBT card option involves complex legal, operational, and civil rights issues that, if not well planned and implemented, can adversely affect access for program participants. Recent photo EBT card rollouts have had major implementation issues, raising concerns about program access, and leading to confusion in the retailer community."
- Inability to reduce fraud:
  "There has been some question as to whether adding the photo to an EBT card adds value to the integrity of SNAP. Statute requires that any household member or any authorized representative must be able to use the EBT card, regardless of whether their photo is on the card. For this reason, and because trafficking often involves a willing retailer, placing a photo on the EBT card will have limited impact in addressing fraud."
- Potential cost does not equal an adequate return on investment:
  "some State agencies have investigated the possible benefits of adding the photo and, upon further analysis, decided it was not worth the cost to do so."

FIS assures the State that if West Virginia moves forward with a photo ID card implementation, FIS will work closely with the State to ensure we implement a plan that is in full compliance with any and all FNS rules and regulations.

4.7.3.3 Non-Exempt Cardholders and Examples from Other States

The Vendor's approach for this response should assume that the photo ID card will be mandatory for those cardholders who will in the non-exempt categories and provide examples of how other states have accomplished the issuance of photo ID cards.

FIS understands and will support the State's intention to make photo ID EBT cards mandatory for those cardholders in non-exempt categories. As it is also the State's intention to use photos from the DMV, FIS will expect the State to determine which cardholders are non-exempt and send a photo for those non-exempt cases upon requesting a card. FNS states that the State may not delay, hold in abeyance, or prorate benefits for any household that meets expedited criteria in order to obtain a photo on the EBT card. If the State is unable to obtain and send a photo to FIS, FIS can send a card without a photo to ensure the cardholder has access to benefits within FNS regulated timeframes. FIS has included information on our experience with photo card implementation in Section 4.7.3, *Goal: Photo ID Card.*

5 Response to Attachment B – Mandatory Specification Checklist

The FIS Team has read the State's RFP Section Four, Subsection 5, *Mandatory Requirements*, and agrees to meet the stated mandatory requirements. In the table below, we have indicated our commitment to fulfill each of the mandatory requirements as instructed in

- RPF Section Four, Subsection 5's first paragraph which states, "The Vendor should indicate agreement with each mandatory specification by completing the Mandatory Specifications Checklist starting on page 146 of his document."
- RFP Section Five, #3, *Proposal Format*, which states, "By signing and dating this attachment, the Vendor acknowledges that they meet or exceed each of these specifications as outlines in subsection 5 of Section Four: Project Specifications."

FIS acknowledges that the State reserves the right to require documentation detailing how each is met at its discretion. In addition to our comprehensive solution description provided throughout Section 4 of our Technical Proposal, following the Mandatory Specifications checklist below, FIS has provided an additional overview information of the systems that the FIS Team will implement to meet the requirements of RFP Section Four, Subsection 5, *Mandatory Requirements*.

Attachment B – Mandatory Specifications Checklist

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	OCC	Check to Indicate Agreement
5.1.	Project Work Plan	X	X	X	X	√
5.1.1	Functional Demonstration and Acceptance Test Plans (Deliverables)	X	X	X	X	√
5.1.2	Life Cycle Test Plan (Deliverable)	X	X	X	X	√
5.1.3	Operations and Maintenance Phase Deliverables	X	X	X	X	√
5.1.4	Operations Manual (Deliverable)	X	X	X	X	√
5.1.5	Settlement and Reconciliation Manual (Deliverable)	X	X	X	X	√
5.1.6	Configuration and Change Management Plan (Deliverable)	X	X	X	X	√
5.1.7	Cooperation in End-of-Contract Transition Out Plan (Deliverable)	X	X	X	X	√
5.1.8	System Security Plans (Deliverable)	X	X	X	X	√
5.1.9	Retailer/Provider Management Plan (Deliverable)	X	X	X	X	√
5.1.10	POS Terminal and Peripheral Equipment Installation and Maintenance Plan (Deliverable)	X	X	X	X	√
5.1.11	Reporting and Reports Manual (Deliverable)	X	X	X	X	√
5.1.12	Financial Audit Reports	X	X	X	X	√
5.1.12.1	Account Activity Reports	X	X	X	X	√
5.1.12.2	Account Set-up Reports	X	X	X	X	√
5.1.12.3	Benefit Authorization Reports	X	X	X	X	√
5.1.12.4	Account Maintenance Reports	X	X	X	X	√
5.1.12.5	Administrative Action Reports	X	X	X	X	√
5.1.13	Settlement Reports	X	X	X	X	√
5.1.13.1	Settling Manual SNAP Transactions	N/A	N/A	X	N/A	√

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	OCC	Check to Indicate Agreement
5.1.13.2	Daily Activity Reports	X	X	X	X	√
5.1.13.3	Automated Clearing House (ACH) Activity Reports	X	X	X	X	√
5.1.13.4	Clearing Reports	X	X	X	X	√
5.1.14	Card Activation Report	X	X	X	X	√
5.1.15	Internal Agency Security	X	X	X	X	√
5.1.16	System Performance Reports	X	X	X	X	√
5.1.16.1	Response Time Analysis	X	X	X	X	√
5.1.16.2	Utilization Report	X	X	X	X	√
5.1.16.3	System Availability Report	X	X	X	X	√
5.1.16.4	Transaction Activity Reports	X	X	X	X	√
5.1.17	FNS and Other Federal Reporting Requirements	X	X	X	N/A	√
5.1.17.1	AMA Reporting Requirements	N/A	N/A	X	N/A	√
5.1.17.2	FNS SNAP Redemption Data Reporting Requirements	N/A	N/A	X	N/A	√
5.1.17.3	FNS Compliance Investigations and Reporting	X	X	X	X	√
5.2	File Transmissions and Data Communication	X	X	X	X	√
5.2.1	Cardholder Set-Up and Benefit Authorization	X	X	X	X	√
5.2.2	Daily Files Transmission	X	X	X	X	√
5.2.3	Monthly Files Transmission	X	X	X	X	√
5.2.4	Benefit Maintenance and Transaction Histories	X	X	X	X	√
5.2.5	RAPIDS Updates	N/A	X	X	X	√
5.2.6	Crossroads and Child Care Systems Updates	X	N/A	N/A	X	√

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	occ	Check to Indicate Agreement
5.2.7	SNAP Benefit Conversions	N/A	N/A	X	N/A	√
5.2.8	Repayment of Claims	X	X	X	X	√
5.2.9	Maintain Account Status	X	X	X	X	√
5.2.10	Data Communications	X	X	X	X	√
5.3	System Interface Requirements and Account Management Agent Requirements (SNAP Only):	N/A	N/A	X	N/A	√
5.4	Comprehensive Training Plans (Deliverable)	X	X	X	X	√
5.4.1	State and Local Office Training	X	X	X	X	√
5.4.2	Training Manuals (Deliverable)	X	X	X	X	√
5.4.3	Current and New Cardholder Training	X	X	X	X	√
5.4.3.1	Printed Cardholder Training Brochures	X	X	X	X	√
5.5.	System Capabilities	X	X	X	X	√
5.6	Financial Liabilities	X	X	X	X	√
5.7	Disbursement or Authorization of Funds	X	X	X	X	√
5.8	Non-Restaurant States	N/A	N/A	X	N/A	√
5.9	Interoperability	N/A	N/A	X	N/A	√
5.10	Risk Management	X	X	X	X	√
5.11	Card Supply and Issuance	X	X	X	X	√
5.11.1	EBT Benefits Card Design/Manufacture	X	X	X	X	√
5.11.2	EBT Benefits Card Specifications	X	X	X	X	√
5.11.3	Supplies of Card Stock	X	N/A	N/A	N/A	√

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	OCC	Check to Indicate Agreement
5.11.4	Card Readers	N/A	N/A	N/A	N/A	N/A
5.11.5	Card Issuance Locations	X	X	X	X	√
5.11.6	Card Issuance Scheduling and Cardholder Notifications	X	X	X	X	√
5.11.7	Ongoing Card Issuance	X	X	X	X	√
5.11.8	Number of Cards per Case	X	X	X	X	√
5.11.9	Card Deactivation	X	X	X	X	√
5.11.10	Card Replacement	X	X	X	X	√
5.11.11	Activate the EBT Card	X	X	X	X	√
5.11.12	EBT Benefits Card Replacement and Fees	X	X	X	X	√
5.12	Administrative Functions Application	X	X	X	X	√
5.13	Access to TANF/Cash Benefits	N/A	X	N/A	N/A	√
5.14	Third Party Processors	X	X	X	X	√
5.15	SNAP and Retailer/Provider Database Management	X	X	X	X	√
5.16	Customer Service Plan (Deliverable)	X	X	X	X	√
5.16.1	Retailer Customer Service (Title Only)					√
5.16.1.1	SNAP, TANF/Cash, and WIC	X	X	X	X	√
5.16.1.2	Child care Providers	N/A	N/A	N/A	X	√
5.17	Transaction Processing	X	X	X	X	√
5.17.1	Transaction Processing Requirements	X	X	X	X	√
5.17.1.1	Keyed Entry of Transactions	X	X	X	X	√
5.17.1.2	Manual Voucher SNAP Transactions	N/A	N/A	X	N/A	√
5.17.1.3	Emergency Stand-in Processing	N/A	N/A	X	N/A	√
5.17.1.	SNAP Voucher Clear	N/A	N/A	X	N/A	√
5.17.1.5	Transaction Adjustments	X	X	X	X	√

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	OCC	Check to Indicate Agreement
5.17.1.6	Transaction and Fee Accounting	X	X	X	X	√
5.17.2	Transaction Volume Changes	X	X	X	X	√
5.18	Settlement and Reconciliation Procedures	X	X	X	X	√
5.18.1	Funds Entering the System (Deposit and Credit Transactions)	X	X	X	X	√
5.18.2	Funds Leaving the System (Settling and Non-settling Withdrawals and Debit Transactions)	X	X	X	X	√
5.18.3	Funds Remaining in the System (Ending or Outstanding Balance)	X	X	X	X	√
5.18.4	Reconcile Issuance Against the Crossroads System	X	N/A	N/A	N/A	√
5.18.5	Financial Reconciliation	X	N/A	N/A	N/A	√
5.18.6	Reconciliation Reports and Queries	X	N/A	N/A	N/A	√
5.18.7	Daily Cutoff and Reconciliation	X	X	X	X	√
5.18.8	Rejected Automated Clearing House (ACH) Settlement	N/A	N/A	X	N/A	√
5.18.9	Commercial Settlement	X	X	X	X	√
5.18.10	Government Settlement	X	X	X	X	√
5.19	Central Processing Unit	X	X	X	X	√
5.20	Performance Standards	X	X	X	X	√
5.20.1	Liquidated Damages Provisions	X	X	X	X	√
5.20.2	Liquidated Damages for Non-Compliance with Performance Standards ·	X	X	X	X	√
5.20.3	Liquidated Damages for Conversion Delays	X	X	X	X	√
5.20.4	Waiver of Monetary Remedies	X	X	X	X	√
5.20.5	Force Majeure	X	X	X	X	√
5.21	Equipment and Software	X	X	X	X	√

ID #	Attachment B: Mandatory Specifications Checklist	WIC	Cash	SNAP	OCC	Check to Indicate Agreement
5.22	System Enhancements	X	X	X	X	√
5.23	Reports	X	X	X	X	√
5.23.1	Conversion Status Report Requirements	X	X	X	X	√
5.23.2	Operational Report Requirements	X	X	X	X	√
5.23.2.1	Financial Reports	X	X	X	X	√
5.24	Disaster Recovery, Back-Up and Contingency Operations Plans (Deliverables)	X	X	X	X	√
5.24.1	State Systems	X	X	X	X	√
5.24.2	Support for Disaster Response	N/A	X	X	N/A	√*
5.24.2.1	Certification Processing	N/A	X	X	N/A	√
5.24.2.2	Federal Disaster Reporting	N/A	N/A	X	N/A	√
5.24.2.3	Post Disaster Review	N/A	N/A	X	N/A	√
5.24.2.4	Level 1 Disaster Services	N/A	N/A	X	N/A	√
5.24.2.5	Disaster Cardholder Support Services	N/A	N/A	X	X	√
5.24.2.6	Disaster Retailer Support Services	N/A	X	X	N/A	√
5.25	Other Terms and Conditions (Title Only)					
5.25.1	Order of Precedence	X	X	X	X	√
5.25.2	System Data Security	X	X	X	X	√
5.25.2.1	Record Retention (Access & Confidentiality)	X	X	X	X	√**
5.25.2.2	Retailer Confidentiality	X	X	X	X	√
5.25.3	Managing the WIC Program Merchant Validation Database	X	N/A	N/A	N/A	√
5.25.4	Provider/Third Party Costs	X	X	X	X	√
5.25.5	Inspections, Audits, and Investigations (Title Only)	X	X	X	X	√

ID #	Attachment B: Mandatory Specifications	WIC	Cash	SNAP	OCC	Check to Indicate
5.25.5.1	Inspections and Audits	X	X	X	X	√**
5.25.5.2	Investigations and Compliance Requirements	X	X	X	X	√
5.25.6	Ownership Rights	X	X	X	X	√**
5.25.7.	Programming Changes to Contract	X	X	X	X	√
5.25.8	EBT Vendor Requirements	~~N/A~~ X	~~N/A~~ X	~~N/A~~ X	~~N/A~~ X	√
5.26	Document Library	~~N/A~~ X	~~N/A~~ X	~~N/A~~ X	~~N/A~~ X	√

(Note: The changes noted above to 5.25.5 were made as a result of the State's answer to Question #67 in Addendum 2 released on August 22, 2016. Changes noted above to 5.25.8 and 5.26 were made as a result of the State's answer to Question #23 in Addendum 3 released on September 8, 2016.

*5.24.2.1: FIS will provide a solution through which the State can directly establish eligible cases, and support the State determining eligibility via client lookup in the system.

**As allowed by RFP *Section Two: Instructions to Vendors Submitting Bids*, paragraph 11, Exceptions and Clarifications, which states, "Vendor shall clearly mark any exceptions, clarifications, or other proposed modifications in its bid," FIS would like to discuss possible modifications to the following provisions following contract award:

- 5.25.2.1, Record Retention
- 5.25.5.1, Inspections and Audits
- 5.25.6, Ownership Rights

REQUEST FOR PROPOSAL
HHR1700000001
Health & Human Resources

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this proposal for review and consideration; that I am authorized by the bidder to execute this proposal or any documents related thereto on bidder's behalf; that I am authorized to bind the bidder in a contractual relationship; and that, to the best of my knowledge, the bidder bas properly registered with any State agency that may require registration.

Fidelity Information Services, LLC (FIS)
(Company)

Brian Dugan, Senior Vice President, Group Executive
(Representative Name, Title)

(414) 577-8989 / (414) 815-7112
(Contact Phone/Fax Number)

October 18, 2016
(Date)

Signature

The FIS Team's Solution Overview

The FIS Team is proud of our proven reliable and efficient support of West Virginia's WIC EBT program and have all necessary resources to support it as well as extend our relationship to the State's SNAP, TANF/Cash and Child Care programs over the next contract term.

The FIS Team is committed to providing West Virginia with:

- Reliable, proven services that make sure recipients can access their benefits without issue all day, every day.
- Secure EBT system which controls the opportunity for theft or misuse of benefits.
- Transaction processing through the existing commercial infrastructure supporting ATM and POS devices.
- Provision of ongoing operation and management of core EBT services such as account creation and management, card production, training, transaction processing, customer service, retailer management, and settlement and reconciliation; allowing DHHR to focus its resources on:
  - Determining benefit eligibility
  - Calculating benefits authorized
  - Issuing EBT cards
- Project management and reporting to monitor the FIS Team's performance and delivery against West Virginia's technical and service level requirements.

The FIS Team provides a wealth of proven telecommunication, applications, and systems integration experience. This proven experience positions us to deliver, support, and enhance all of the State's technical environment requirements including data circuit design, installation, and ongoing monitoring and management. The telecommunications infrastructure we have in place will support both batch transmissions and real-time web service transmissions as required by the State, including cardholder-to-host, file transfer, and browser technology. We are well equipped and prepared to create and maintain the interfaces necessary for the SNAP, TANF/Cash, Child Care and WIC EBT programs.

In the following sections, we provide an overview of the *ebt*EDGE and WIC Direct Systems we propose for the State of West Virginia's EBT System, including the design plan that shows all communication links between the FIS Team's host systems and the State MIS.

*ebt*EDGE System Overview

The *ebt*EDGE System, which has provided EBT processing to states since 1992, is an industry standard application. *ebt*EDGE uses the commercial infrastructure and operates in conformance with federal regulations, applicable national standards, and DHHR's performance expectations.

FIS' *ebt*EDGE is a processing system that manages, supports, and controls the electronic payment of government benefits. It is used for the purchase of goods and services in retail and provider environments, and controls the distribution of cash in bank networks and retail environments.

*ebt*EDGE is designed to seamlessly interface with existing commercial networks and POS terminals. It is a fully tested, Federal and State-approved EBT system. *ebt*EDGE delivers:

- Cash assistance benefits through ATMs
- Cash and food benefits through POS devices
- Payment to Child Care providers through POS devices

As described throughout our proposal, the *ebt*EDGE System meets or exceeds your requirements.

*ebt*EDGE System Functions

The *ebt*EDGE System employs a single-source, functional processing flow to provide full payment and distribution services (Figure 5-1). This functional processing flow is built on four closely integrated functions (described in the following sections): **Acquiring, Authorization, Support Services, and Administrative**.

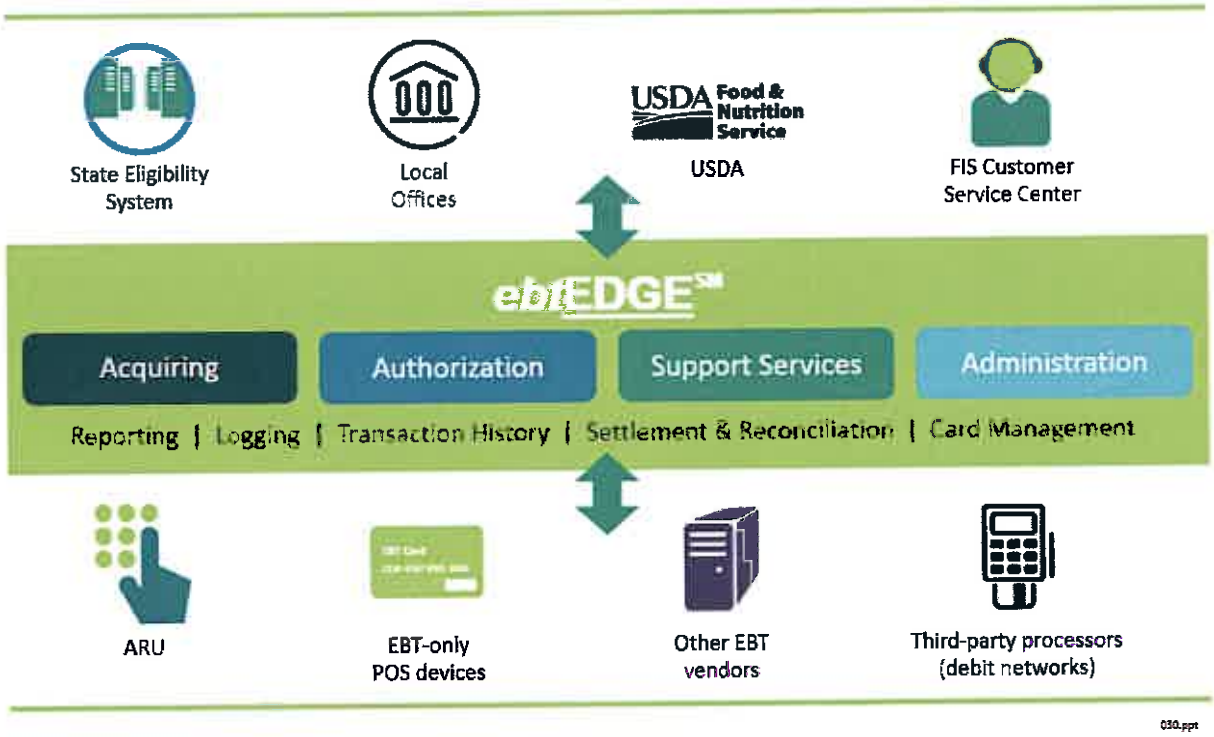


Figure 5-1 FIS EBT System Components Flow

The Acquiring, Authorization, Support Services, and Administrative functions are the core of the ebtEDGE System.

Acquiring Function

The Acquiring function (Figure 5-2) is the front end of the FIS *ebt*EDGE System. This function consists of the equipment, communications, and software that allow recipients to access their benefits.

The components of the Acquiring function include:

- Acquire transactions on DHHR's EBT-only POS devices and route them based on BIN
- Acquire transactions from FIS states, via the EBT Gateway and from other EBT vendors that are transmitted based on BIN
- ATM network and TPP links that acquire ATM or POS terminal transactions
- Communications hardware and software
- FIS acquiring system hardware and software
- Hardware and software placed in the retailer and cash dispensing locations

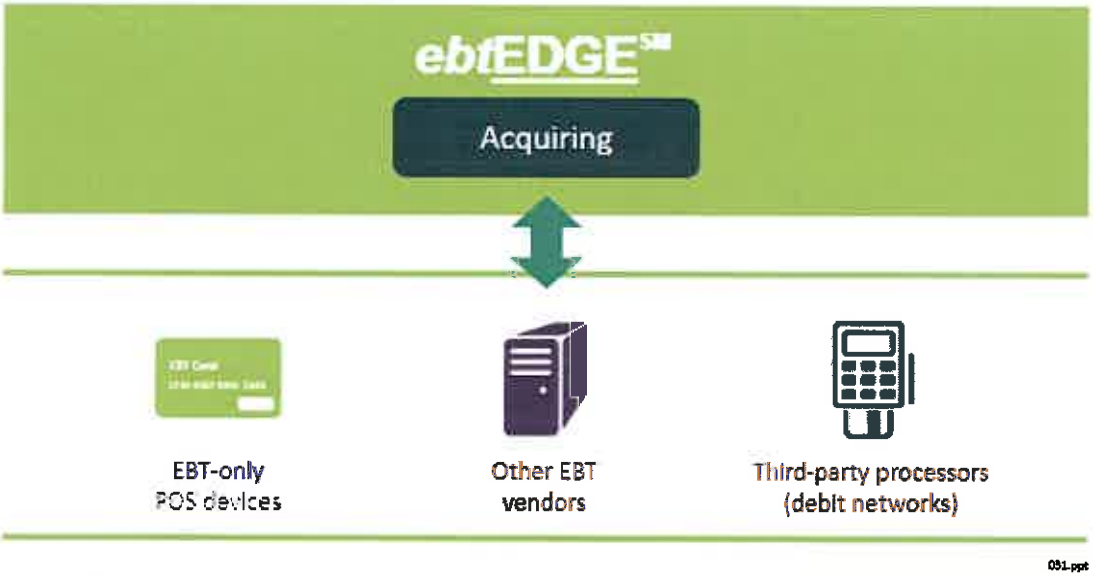


Figure 5-2 ebtEDGE Acquiring Function

The Acquiring Function is the front end of the ebtEDGE System consisting of equipment, communications, and software.

The FIS EBT Gateway provides a means for retailers, TPPs, and ATM networks to connect to EBT processors. It uses the FNS REDE file to validate that SNAP transactions are coming from FNS-approved retailers. The FIS EBT Gateway is configured to allow recipients to perform in-state and out-of-state transactions.

The system software for the Acquiring function is the control point for all EBT transactions. It processes transactions from system-linked POS or ATM terminals, and manages the security of communication, data, and POS access links.

EBT-only retailer activity passes to the Acquiring function through POS transactions. Recipients create these transactions when making food purchases, cash withdrawals, or balance inquiries via a POS device at a participating retailer. The acquiring software recognizes food benefit purchases or refunds, cash benefit withdrawals, and balance inquiry requests. All transactions require the recipient's PIN. The acquiring software formats the appropriate transaction message, routes it to the host, and creates a receipt upon completion of the transaction. If a transaction denial message is returned back due to insufficient funds, the message receipt will advise the recipient of the balance. The receipts printed after each transaction meet FNS regulations and ANSI EBT ISO 8583 EBT standards.

Authorization Function

The Authorization function (Figure 5-3) consists of the hardware and software used to approve or deny a financial transaction. The main component of this function is the FIS Authorization Engine (AE), a state-of-the-art database software. The AE stores authorized benefit and recipient information.

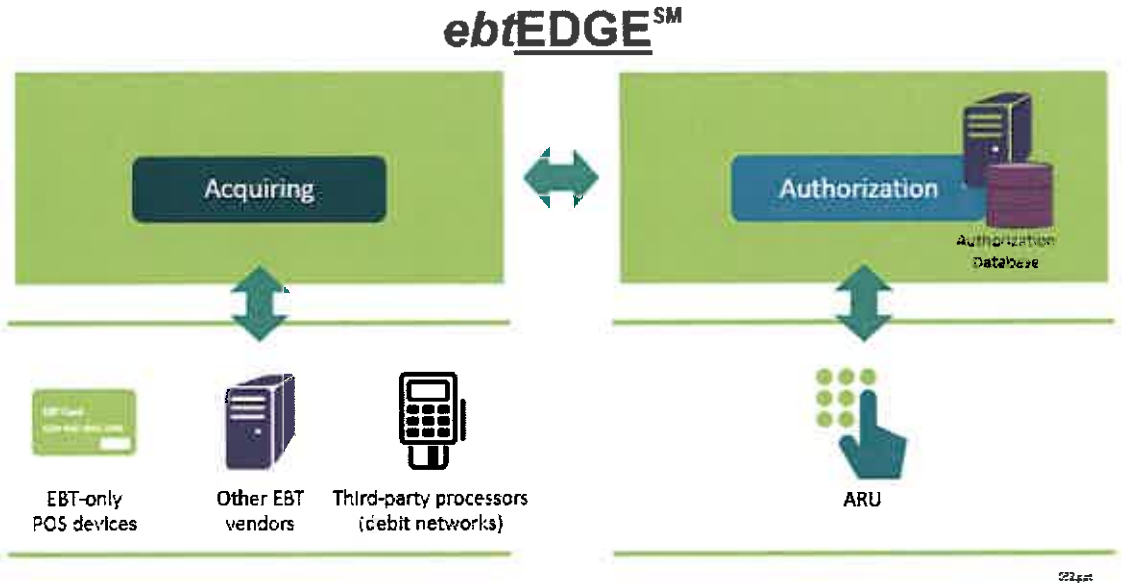


Figure 5-3 ebtEDGE Authorization Function

The Authorization Function of the ebtEDGE System consists of the hardware and software used to approve or deny an EBT transaction.

Along with maintaining the EBT Authorization Database/Authorization Engine, the Authorization function provides real-time approval of financial requests and balance inquiries via POS devices, ATMs, and the Customer Service ARU. After receiving a financial request from the Acquiring function, the Authorization Engine is accessed to validate the transaction request and determines if the transaction can be accepted through various database checks including:

- **Can the terminal accept EBT transactions?** Verifies whether the requesting POS device is located at a valid FNS-approved retailer (for SNAP transactions) using the REDE file.
- **Is the EBT Card active?** Verifies the status of the EBT card and identifies the recipient associated with the card.

- **Did the recipient enter a valid PIN?** Verifies the encrypted PIN to the encrypted PIN block on the database.
- **Does the recipient have sufficient funds?** Verifies whether the account balance is sufficient to fulfill the amount requested.
- **What is the benefit dispense priority?** Verifies benefits are dispensed first-in/first-out and then in the sequence desired by DHHR.

The recipient's account balance is updated immediately for all approved financial requests.

Support Service Function

The Support Service function (Figure 5-4) provides all of the support and management information for the FIS *ebt*EDGE System. Components of this function include:

- Transaction logging and history
- Settlement and reconciliation
- Reporting
- Card management
- State benefit and card maintenance files

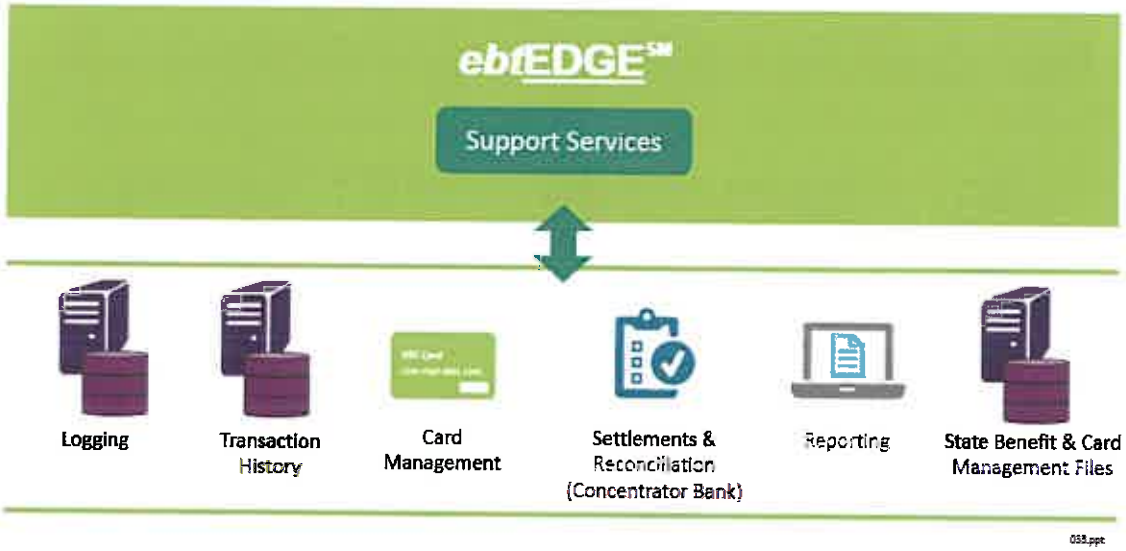


Figure 5-4 ebtEDGE Support Services

The Support Services Function provides all of the support and management of ebtEDGE System.

The Support Services function is responsible for all of the processes surrounding electronic payments business services, such as daily settlement, reporting, and money movement. These processes include:

- Logging all benefit authorization database adds, updates, and financial requests on a real-time basis, including expungement of stale accounts.

- Generating, controlling, and distributing all financial and management reports. EBT funds are moved and settled nightly for each benefit type and terminal access (POS/ATM) available for that benefit type.
- Acquiring daily, monthly, and other transmissions of benefit authorizations and card maintenance batches from our states.
- Transmitting benefit aging and daily transaction extract files of financial activity to FIS' EBT customers.
- Storing transaction data used to create FIS' *ebt*EDGE System reports.

Administrative Function

The Administrative function (Figure 5-5) consists of the hardware and software that allow DHHR, county, Federal, and FIS' Customer Service Center (CSC) staff to access the FIS *ebt*EDGE System database files. Components of this function include web-based administrative terminal software, and communications network hardware and software.

Figure 5-5 ebtEDGE Administrative Function

The Administrative Function consists of the hardware and software that allow DHHR, county, Federal, and FIS' Customer Service Center (CSC) staff to access the FIS ebtEDGE System database files.

The Administrative function provides update and inquiry access to the FIS *ebt*EDGE System database through various administrative transaction methods, including the *web*ADMIN application, batch interface, and ARU.

The FIS *ebt*EDGE System offers the most comprehensive and innovative administrative terminal options in the industry. Currently, the *ebt*EDGE System offers our customers the following administrative solutions to connect to the EBT database:

- *web*ADMIN, a browser-based administrative terminal
- Web services Simple Object Access Protocol (SOAP)

Please see Section 4.2.2.1, *User Requirements*, for information about using FIS' administrative application, *web*ADMIN, to conduct online inquiries and searches for the SNAP, TANF/Cash, and Child Care EBT programs. Authorized users will use WIC Direct, the administrative application also described in Section 4.2.2.1, *User Requirements*, to perform online inquires and searches for the WIC EBT program.

All transaction activity is immediately updated to the FIS Team's systems at the benefit level in real-time. Please refer to Section 4.2.3.2, *Transaction Processing System*, for a detailed description of transaction processing steps, including how transaction activity is updated on the host database.

State EBT Security Administration

FIS knows the importance and value of a state-of-the-art security system. FIS currently provides the State with an easy-to-use security system that meets your needs to administer and maintain users and profiles. The FIS *ebt*EDGE *secure*ADMIN has proven to be an extremely secure web application, using the most current industry-leading hardware and software. User access is controlled by multi-level security servers. This type of built-in, multi-level security assures the State that any user is only able to view and/or update authorized data based on that user's job function. FIS will coordinate all aspects of the *web*ADMIN security with the State's EBT Contract Administrator and the State's EBT Security Officer.

FNS Investigative Account Setup

The FIS *ebt*EDGE System provides the capability to create and maintain EBT accounts and cards for use in fraud investigations. Fraud accounts and benefit authorizations may be set up either through the batch process or via the online *web*ADMIN administrative terminal. *web*ADMIN fully supports the addition of EBT account, case, and benefit authorizations for fraud accounts.

At the State's option, FIS will establish a unique state issuer identity on the EBT system to distinguish the State investigative accounts from "normal" client accounts. The unique state issuer identifier will allow separate tracking of funds from that of the State's cardholder SNAP accounts. FIS can set up investigative accounts using either of the following options, depending on the State's needs:

- Option 1: set-up the investigative account in a separate office code and control access so regular case workers do not see these accounts, only the investigative team.
- Option 2: set-up the cases as an "INV" case type rather than a standard "EBT" case type. This option provides only the investigators with the ability to add/update the account. Other case workers can see the account, but to them it looks like any "regular" account.

The FIS recipient Customer Service Center also uses the Administrative function to support recipient and retailer inquiries, as well as to process manual SNAP voice authorizations and change the status for lost, stolen, or damaged EBT cards. Online access or file transmissions of EBT transaction and settlement reports are included in the Administrative function.

Other EBT services include:

- Call centers with 24/7 toll-free customer service for recipients, retailers, and DHHR staff
- Project management activities, including overall performance and contract compliance
- Retailer management, including retailer marketing, POS installation and maintenance, and training
- Recipient, DHHR, and county office training materials

*ebt*EDGE Hardware

For our *ebt*EDGE System, FIS takes advantage of the latest and best technology available for the right purposes. Because we tailor the hardware to the purpose, our technology delivers stability, reliability, exceptional performance, and is flexible and expandable to meet your current and future needs.

- The HP NonStop™ System is the **premier processor** for online transaction processing, providing the most accurate and reliable system available.
- The IBM platform is the **best technology** for batch processing, settlement, and generating reports.
- **Open systems technology is the best technology** for our supporting systems, such as the ARU, merchant management, and web-based solutions (*web*ADMIN; Agency, Recipient, and Merchant Portals).

FIS provides all of the system hardware, operating software, application software, security systems, telecommunications equipment, and other products necessary to maintain the statewide EBT processing environment. We will use our data centers, support personnel, and automated tools to staff and service the *ebt*EDGE System 24/7.

Performance and Availability

Our products are capable of processing high transaction volumes and driving large ATM and POS processors. They are implemented in active/active configurations for continuous availability. We provide continuous processing implementations, across dispersed sites, with continuous service through planned and unplanned outages. Our availability architectures are targeted on 99.999 percent availability and better. This level of processing is accomplished through planning, monitoring, and management.

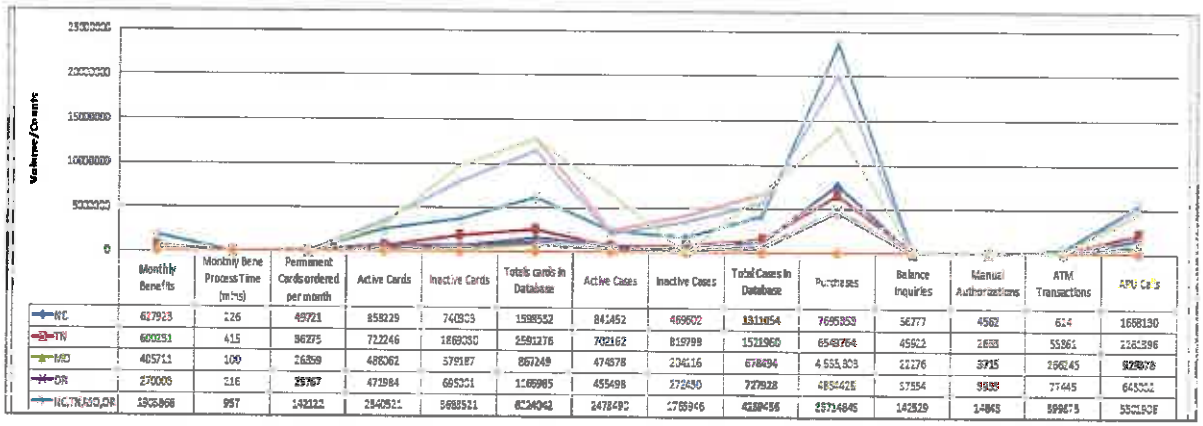
Based on our analysis of West Virginia's reported case load and transaction volumes, we expect the State's peak transaction volume to reach 145 transactions per second on the EBT system. Based on one of our current customer's measured transaction processing volume, our CONNEX software is capable of processing 2,400 transactions per second. FIS has the facility and the expertise to meet and exceed the State's transaction processing capacity needs

FIS' experience with numerous EBT entities enables us to understand growth rates and stable run rates. This data is used to monitor and manage our technology platform and equipment procurement plans. Our corporate Systems Management team identifies thresholds and uses them to monitor ongoing activity and anticipate system resource requirements. These thresholds are set at 25 percent (minimum) and 15 percent less than 100 percent (maximum), which provides sufficient room to exceed the threshold until additional hardware can be acquired and installed. FIS then factors in a percentage of capacity for spikes in processing.

As part of our capacity model, FIS maintains 100 percent capacity for all of our States on each of our primary and secondary processing systems. We can move States between processing nodes in a matter of minutes, as the need arises. This *over* planning for capacity and redundancy has allowed FIS to avoid having a core processing outage in over four years—**the best performance in the EBT industry**.

Using sound judgement based on our experience, and by measuring traffic from our EBT customers, we can assess the variables of transactions per case per month per state, and then use this knowledge to predict the total expected transaction rate for the upcoming months. Other financial switch activity is factored into the total transactional load the HP NonStop system must handle. This peak average CPU busy rate is measured for the month and then correlated to the actual and forecasted transaction counts. Total CPU busy rates can be divided by the number of CPUs on the system to provide the number of CPUs required to meet the peak-processing load. The accuracy of this methodology has been proven every month for the past ten years, as CPU add-ons have been performed the same month as predicted with the resultant system loads closely correlating to the forecast.

Figure 5-6 shows a sample of the modelling process that we will use to arrive at the proposed CPU capacity necessary for uninterrupted operation of the West Virginia EBT System.



	Monthly Benefits	Monthly Bene Process Time (mins)	Permanent Cards ordered per month	Active Cards	Inactive Cards	Totals cards in Database	Active Cases	Inactive Cases	Total Cases in Database	Purchases	Balance Inquiries	Manual Authorizations	ATM Transactions	APU Calls
NC	617923	226	49721	858229	740353	1598582	841452	469602	1311054	7695859	56777	4562	614	1668130
TN	600251	415	36275	722246	1869030	2591276	702162	819799	1521960	6549764	45922	2838	55861	2261396
MD	405711	100	26359	486062	379187	865249	474878	234116	678494	4 555,803	31276	3715	266145	925078
OR	270009	116	25767	471984	693931	1165985	455498	272430	727928	4854426	37554	9835	77445	643552
NC,TN,MD,OR	1893868	957	142122	2540521	3688521	6234042	2478490	1795946	4288456	25734845	142529	14963	399875	5501809

Figure 5-6 Capacity Plan Model

Successful system capacity planning is based on case and transaction volumes.

*ebt*EDGE Software

Our HP NonStop servers use CONNEX® software which is the premier EFT solution used by financial institutions, networks, retailers, and third-party processors of all sizes, worldwide. CONNEX's flexible, modular architecture allows us to configure a solution that is right for the State by ensuring that each Project has all the components that it needs today, and adding functionality in the future when it is needed. FIS' capacity models and planning activities ensure that current and projected future volumes can easily be accommodated within our processing systems. CONNEX employs a configuration database for quick and easy changes. Best of all, configuration changes are implemented dynamically, eliminating the need for system downtime.

Always Available

In EBT, availability is critical. With up to 99.999 percent availability, CONNEX continues to be the industry leader in processing availability. CONNEX software is optimized with continuous processing for the highest possible throughput. It is the only EBT software to offer continuous processing to increase availability beyond the 99.999 percent level. With continuous processing, we can run CONNEX software on multiple nodes so we can handle system outages with no downtime, and volume spikes with world-class customer service.

FIS Data Center Locations

FIS' primary EBT processing site is located within our primary data center located in Wisconsin. In the event of a major service disruption caused by hardware failure, FIS operates a secondary hot site located within our Arizona data center. For security reasons and to protect the confidentiality of our customers' data, the specific addresses of our data centers are not disclosed in any public document. Administrative procedures and controls are in place to enable FIS to transfer to our secondary system, at any time, in a short and efficient timeframe in the event of a disaster. The hot site is in a geographically separate location from the primary system – over 200 miles away – and is fully capable of supporting processing and related support for the State's EBT transactions. The inherent capabilities of the central system we propose for DHHR provides for failover to a secondary central system that is kept up-to-date in real-time.

FIS Communication Network

FIS owns and maintains the hardware and software and utilizes necessary vendor services to provide the State with a high-functioning communication network to support the State's EBT program. The components of our Wide Area Network (WAN) are located in our geographically diverse data centers: one in Wisconsin, and the other in Arizona. FIS maintains two separate Digital Signal 3 (DS3) telecommunications circuits—one AT&T and one Verizon—between our data centers and the carriers' MPLS networks. These circuits are used to transmit batch files between FIS and DHHR. The figure below represents FIS' communication and host processing network.

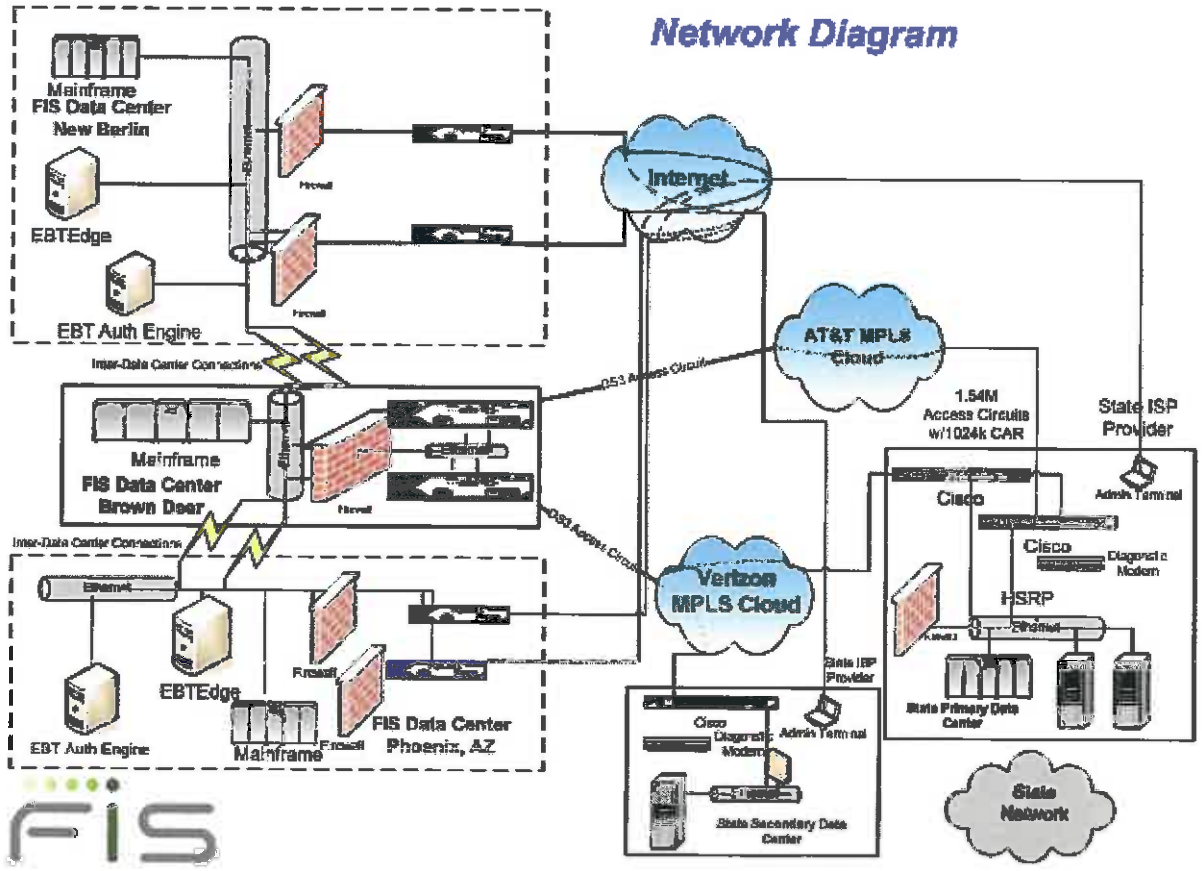


Figure 5-7 The DHHR – FIS Host Processing Network Environment Diagram

FIS' secondary site is synchronized in real-time. Both sites are capable of running 100 percent of the FIS functionality on duplicate hardware.

The Network Diagram identifies the following components:

- FIS' primary EBT data center in Wisconsin, which houses an FIS mainframe and servers that run instances of *ebt*EDGE and FIS' EBT Authorization Engine. This data center uses internal Ethernet connections behind FIS firewalls that allow VPN access to the Internet.
- FIS' secondary EBT data center in Arizona, which houses parallel systems and hardware, including a mainframe and servers that run instances of *ebt*EDGE and FIS' EBT Authorization Engine. This data center also uses internal Ethernet connections behind FIS firewalls that allow VPN access to the Internet.
- FIS' central batch processing mainframe housed in the Wisconsin data center. This data center also uses internal Ethernet connections behind an FIS firewall to connect with the primary and secondary EBT data centers via dedicated inter-data center connections. This firewall allows access to the State's primary and secondary data centers via the AT&T and Verizon MPLS networks.
- Administrative online communications crossing the Internet between the FIS data centers and the State's data centers.
- The AT&T and Verizon MPLS networks connect to the State's primary data center over a 1.54M access circuit and 1024k port.
- The AT&T MPLS network also connects to the State's secondary data center over a 1.54M access circuit and 1024k port.
- The State's primary and backup data centers house the State's routers and other hardware and systems behind the State's firewall.

FIS Telecommunications Network

Our telecommunications design for the State administrative network includes back-up connections between the State primary and back-up data centers and FIS' primary and secondary data centers, which will support the transmission of data files and reports between these endpoints and FIS in the event a disaster impacts one or all of the primary data centers. The design includes the installation of VPN or an MPLS circuit, or optionally ISDN dial backup, for extended dedicated connectivity. FIS recommends the use of VPN for the redundant connections because it is just as secure, offers more flexibility, and allows for faster data transmission, using the full bandwidth available over the internet.

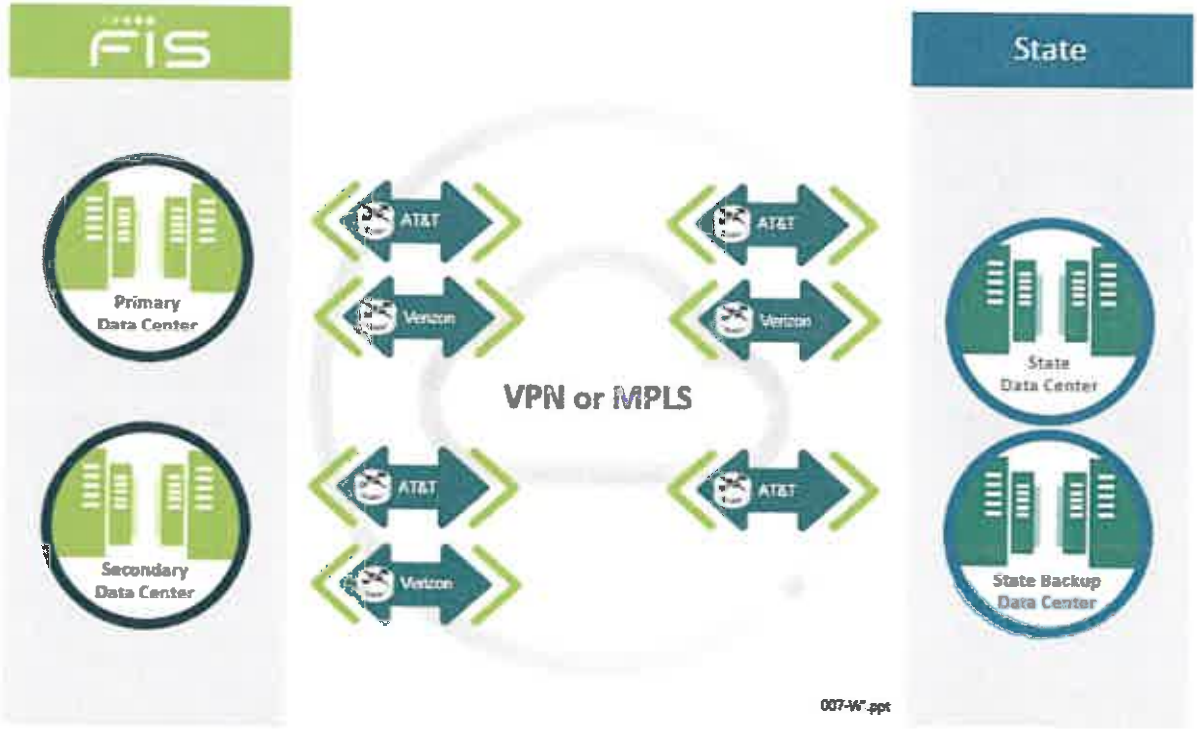


Figure 5-8 webADMIN Internet Based Application

webADMIN is an Internet-based application; there is no need for any backup telecommunications to be set-up at DHHR's backup site.

Additionally, following the declaration of a disaster by DHHR, FIS will work with and support DHHR technical staff to help ensure that DHHR users are able to use our administrative terminal.

The design for administrative online access will include leveraging DHHR's Internet Service Provider (ISP) at DHHR's backup site for administrative online connectivity (Figure 5-9). Because the FIS administrative terminal (*web*ADMIN) is an Internet-based application, there is no need for any backup telecommunications to be set up at DHHR's backup site. *web*ADMIN can be accessed from anywhere there is an Internet connection by those with credentials for access.

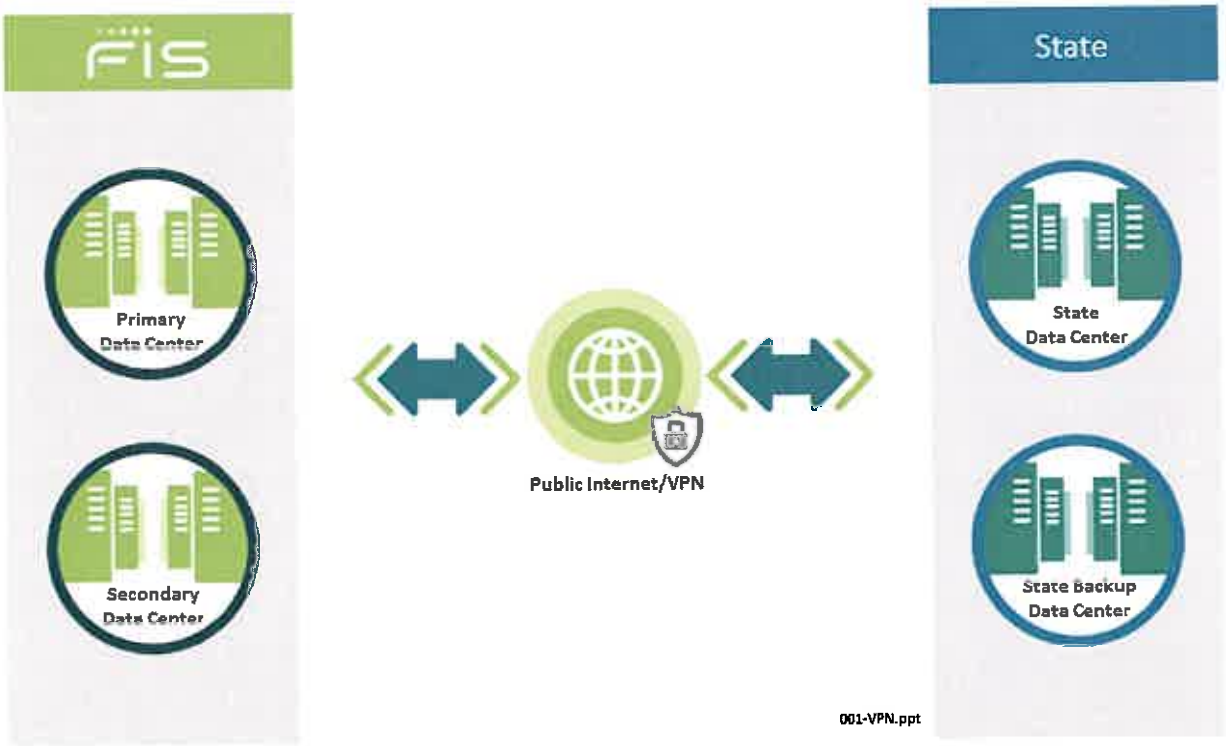


Figure 5-9 Administrative Online Access

Administrative online access will include leveraging DHHR's Internet service provider at DHHR's backup site for administrative online connectivity

In the event that electronic file transmissions cannot occur, FIS will support sharing encrypted data on a CD, or an alternate media between FIS and DHHR for processing. FIS will provide the required technical support to ensure that benefits can be provided to recipients through the EBT system without interruption during the recovery of DHHR's data processing systems.

FIS' Secondary Data Center ensures the same functionality as the primary site. We will demonstrate the ability to switch from the primary site to the secondary site and utilize all written procedures for that switch.

We will provide the required technical support to ensure that benefits can be provided to recipients through the EBT system without interruption during the recovery of DHHR's data processing systems. Additionally, following the declaration of a disaster by DHHR, FIS will work with the technical staff to provide required support to help ensure that DHHR users are able to use *web*ADMIN. As stated, since the FIS *web*ADMIN application is an Internet-based application, there is no need for any backup telecommunications to be set -up at DHHR's backup site.

Interfaces with the State of West Virginia

The interface between the *ebt*EDGE primary and secondary central processing systems, DHHR's primary eligibility system, and all required Federal systems have been designed by our network engineering team with stability and reliability in mind. *ebt*EDGE is designed to seamlessly interface with traditional SNAP and Cash programs, as well as Child Care agencies, to deliver benefits to cardholders and Child Care providers.

SNAP and TANF/Cash Programs Interface

FIS has reviewed the RAPIDS and DHHR mainframe hardware, software and file layouts provided in Appendix A. We understand that RAPIDS generates both daily overnight SNAP and TANF/Cash issuance and demographic files for newly approved cases as well as supplemental and auxiliary issuances, and a monthly issuance file for ongoing SNAP and TANF/Cash cases. FIS has a wealth of experience in building interfaces and using pre-existing message and file formats. We have previously converted state EBT programs from the J.P. Morgan EBT system, including most recently the States of Washington, Kentucky and Nevada in 2016 and the State of New Mexico in 2015, and are very familiar with the J.P. Morgan file layouts and processing requirements.

Batch File Transmissions

The FIS *ebt*EDGE System has the flexibility to accommodate all specific timeframes for receiving daily and monthly batch files and is available 24/7 to accept and process files. Timely batch processing is critical in order to meet DHHR's benefit availability requirements. To ensure that the State's batches are received and processed on time, FIS' uses a proven batch monitoring solution that combines automatic system notification and 24/7 production control analyst monitoring.

All account set-up and benefit authorization transactions sent and received in batch mode will be processed. These benefits will then be posted for access on the availability date specified by DHHR, by the time agreed upon by DHHR and FIS. All batch files will be identified by the respective header and trailer records to ensure that account set-up records are processed before benefit authorization records. Once the account set-up record is processed, the account is maintained on the database with the case number and each benefit type received for the client.

To verify a successful transmission and prevent duplication of each batch file, the *ebt*EDGE System performs an initial validation of all batch files upon receipt. DHHR will be notified of the validation results (whether the file was successfully transmitted or not and if rejected, for what reason) within one hour of file receipt. The initial validation will be performed each time a file is retransmitted. DHHR will be notified of the retransmission validation results within thirty minutes of file receipt. This retransmission process will continue until the file is successfully transmitted.

FIS will be available to accept file and record transmissions within 60 minutes after notification by DHHR that our system was not available to accept a file or record transmission. An added safeguard for successful batch file transmission is a FIS Production Control Analyst (PCA). PCAs monitor incoming and outgoing batch files and batch jobs 24/7. The receipt and processing of batch files is built into the daily checklist followed by PCAs and FIS State Support Service. PCAs will either correct or escalate any batch related issues.

Batch File Validation and Reports

Upon receipt, FIS will perform an initial validation of the electronic files to be posted to the EBT System by reviewing the header for duplicate batches and reviewing the file record count to ensure that the file is complete. If a duplicate batch or incomplete batch is received, the batch is rejected immediately and reported on the Batch Refresh Error Report as duplicate or incomplete. After passing the initial validation, files are processed in the order in which they are received and updates of the database are applied accordingly. As a result of this processing, the *Batch Refresh Error Report* and *Batch Refresh Totals Report* are generated to display the type of batch transmission received, any edit errors in the batch, and the disposition of the batch (i.e., accepted or rejected). The Batch Refresh Error Report also lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:24:51 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031950FSDA	FS-DAILY							
	DETAIL RECORDS	106		106				
	ADDS	106	$15,590.08	106	$15,590.08	106	$15,590.08	APPLIED
	ERRORS			0				

EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 12:34:13 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031050CSDA	CASH-DAILY							
	DETAIL RECORDS	330		330				
	ADDS	330	$55,652.26	330	$55,652.26	327	$55,165.26	APPLIED
	ERRORS			3	$487.00			

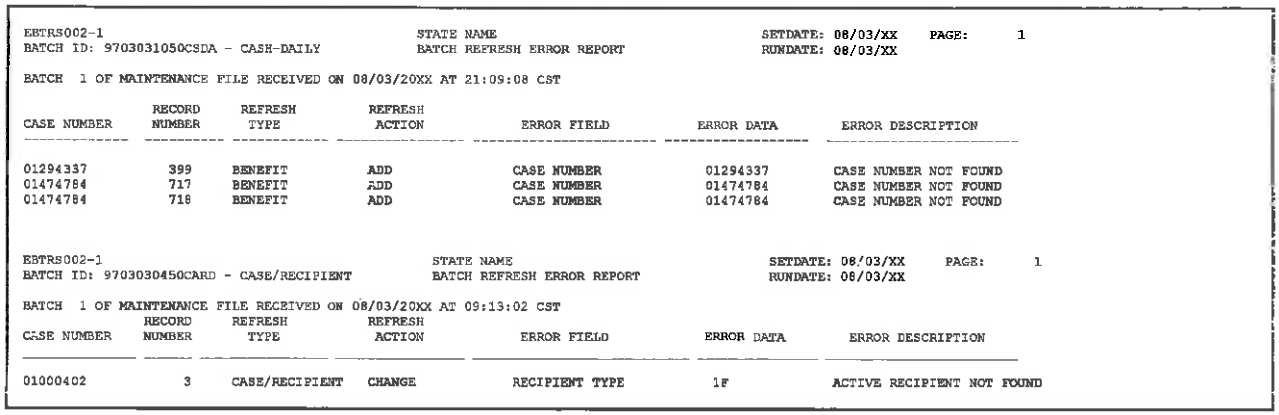
EBTRS004-1 STATE NAME SETDATE: 08/03/XX PAGE: 1
BATCH REFRESH TOTAL REPORT RUNDATE: 08/03/XX

MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST

BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703030450CARD	RECIPIENT/CASE							
	DETAIL RECORDS	752		752				
	ADDS	119		119		119		APPLIED
	CHANGES	619		619		615		APPLIED
	DELETES	14		14		14		APPLIED
	ERRORS			1				

Figure 5-10 Batch Refresh Total Report

Upon receipt, FIS will perform an initial validation of the electronic files to be posted to the EBT System by reviewing the header for duplicate batches and reviewing the file record count to ensure that the file is complete.



```
EBTRS002-1                                    STATE NAME                                    SETDATE: 08/03/XX    PAGE:      1
BATCH ID: 9703031050CSDA - CASH-DAILY         BATCH REFRESH ERROR REPORT                    RUNDATE: 08/03/XX

BATCH  1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:09:08 CST

                RECORD     REFRESH          REFRESH
CASE NUMBER     NUMBER      TYPE             ACTION          ERROR FIELD          ERROR DATA       ERROR DESCRIPTION
--------------  ---------- ---------- ---------------- ---------------------- ------------------  -------------------------

01294337          399      BENEFIT          ADD             CASE NUMBER          01294337        CASE NUMBER NOT FOUND
01474784          717      BENEFIT          ADD             CASE NUMBER          01474784        CASE NUMBER NOT FOUND
01474784          718      BENEFIT          ADD             CASE NUMBER          01474784        CASE NUMBER NOT FOUND


EBTRS002-1                                    STATE NAME                                    SETDATE: 08/03/XX     PAGE:      1
BATCH ID: 9703030450CARD - CASE/RECIPIENT     BATCH REFRESH ERROR REPORT                    RUNDATE: 08/03/XX

BATCH  1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST
                RECORD     REFRESH          REFRESH
CASE NUMBER     NUMBER      TYPE             ACTION          ERROR FIELD          ERROR DATA       ERROR DESCRIPTION
--------------  ---------- ---------- ---------------- ---------------------- ------------------  -------------------------

01000402            3      CASE/RECIPIENT   CHANGE          RECIPIENT TYPE          1F          ACTIVE RECIPIENT NOT FOUND
```

Figure 5-11 Batch Refresh Error Report

The Batch Refresh Error Report lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

Account Number Validation in Batch Files

As noted above, FIS performs a validation of electronic files to be posted to the EBT System. Each record detail line is validated against the FIS *ebt*EDGE System database before the database is updated with the file information. FIS will use the unique account identifier, benefit type, benefit availability date, and unique authorization number generated by the State to process the credit records and post the benefit amounts appropriately.

FIS attaches the case record to the account with links that tie the card record to the case record. Other links are created that attach such data elements as the case and client record, and benefit and card records. The client case number is validated within the FIS batch processing for all case additions, deletions, and updates based on the refresh action and the required information supplied for each batch record. There are two high-level processing rules for batch maintenance files that are currently followed:

- On an "Add" request, if the case does not currently exist on the EBT database, an EBT account is assigned and the case is added to the EBT System.
- If an "Add" request is received for a client that currently exists on the EBT database, the "Add" request is rejected. A match will be performed on the case number and client type to determine if the record has been previously added to the EBT database.

These processing rules provide FIS and the State with a mechanism to validate batch maintenance information and ensure the proper application of client data to the EBT database.

Child Care Program Interface

FIS has carefully reviewed the Child Care MIS details provided in Appendix C, and can support the Child Care functions for the State in a web environment. The FIS *ebt*EDGE System utilizes a full range of data exchange methods to seamlessly interface with Child Care agencies to deliver benefits to cardholders and child care providers. FIS can receive and process batch files (daily, weekly, monthly) and real-time updates via *web*ADMIN or Web Services. Batch file transmissions can be performed multiple times during

the day or whatever timeframe fits DHHR's needs. Once received, files are processed and reflected on the database. FIS supports batch file transfers via most secure encrypted methods, such as SFTP, FTP/S and Connect Direct:Secure Plus. Connect Direct is our preferred method of batch transmissions, but the other methods can be supported as well. Please see *Batch File Transmissions* above for details about the FIS batch file process details.

Child Care payments are traditionally performed using one of our two cardholder-facing channels: the *ebt*EDGE Cardholder Portal or our cardholder ARU platform. Enabling the standard Child Care functionality is simple using the FIS Configuration Management System. The ability to "turn on" functionality in both the Cardholder Portal and ARU/IVR is a key feature of the FIS system.

WIC EBT Program Interface

The FIS Team has reviewed and understands the *Crossroads Interface* document in Appendix B describing the implementation of the *Universal Interface* between the West Virginia WIC Management Information System and the WIC Direct System. WIC Direct, our proposed WIC EBT solution, currently supports the State of West Virginia's statewide operational WIC EBT project that uses Crossroads to deliver clinic services. Our team successfully integrated Crossroads with our WIC Direct solution in 2013. The FIS Team worked closely with the Crossroads implementation contractor on the development of an interface specification that implemented the version of the *Universal Interface* that was current when the Crossroads project was initiated. It is important to note that at each step of the way, we met the implementation deadlines for implementation of the interface.

The interface between West Virginia's WIC MIS and WIC Direct is described further in Section 4.5, *WIC Specific Goals*.

Federal Systems Interface

FIS interfaces with the AMA, ASAP, ALERT, STARS, and REDE Systems. Our vast EBT experience which spans over two decades has provided FIS with a high level of familiarity with and understanding of Federal reporting and system interface specifications. We will continue to meet the FNS data and timeframe requirements by providing FNS with the required files, as well as an updated authorized retailer/merchant database for DHHR in the required formats. FIS will work with DHHR and FNS to accommodate any future changes to these files or formats.

Merchant Management System (MMS)

FIS will, as we have for the past 24 years, gather the required data elements for all EBT-only retailers (both SNAP and cash) and maintain them in our proprietary Merchant Management System (MMS). FIS' MMS meets all functional requirements defined in this RFP, as well as in all relevant federal regulations, for a retailer database management system.

FIS sends an Anti-Fraud Locator of EBT Retailer Transactions (ALERT) file to FNS daily, for each of our EBT processing states, detailing each state's activity for the day. As required by FNS, we currently provide the ALERT file to FNS through the ALERT Subsystem in the required file layout. FIS will provide this same service for the State of West Virginia, when selected as your EBT contractor.

FIS' MMS maintains a daily interface with the FNS Retailer EBT Data Exchange (REDE) System and accommodates all FNS REDE file formats. As retailers are added, changed, re-instated, or deleted within

the REDE System, both during regularly scheduled and ad hoc updates, it passes this information to FIS through our REDE interface to ensure the MMS database is in sync with the federal database. Additionally, FIS receives the monthly refresh of the REDE file and processes it within 48 hours to ensure that our MMS retail database is fully in sync with the REDE retail database. Once we have received and imported the daily and monthly REDE files, we perform a series of events, including the propagation of changes to our transaction-processing environment to ensure only FNS- authorized retailers can process SNAP transactions.

FIS will be responsible for ensuring that only authorized SNAP retailers redeem SNAP benefits. As part of our transaction authorization function, FIS validates the retailer and store location. If the transaction is a SNAP benefit authorization request, the FNS retailer number is validated against the REDE file. If the retailer is not an FNS-authorized retailer, the transaction is denied.

FIS will submit detailed daily SNAP redemption data to the Store Tracking and Redemption Subsystem (STARS) and the FNS Food Stamp Redemption Database through the Benefit Systems Redemption Branch (BRSB). The transmission file, in the FNS required format, includes the retailer identification number (FNS authorization number), transaction day, total amount of transactions for each retailer and the consolidated total of transactions that occurred for each day. If the State allows card fees to be deducted from SNAP benefits, FIS will ensure these funds are appropriately reported on the STARS File using our FNS-provided Processor ID in place of a retailer FNS number.

FIS will cooperate with the State and federal personnel conducting investigations or audits and will provide information as requested, within a mutually agreed upon period of time not to exceed 30 days. In addition, we will provide State personnel access to pertinent retailer data in order to evaluate contract compliance.

Security

Over the last few years, FIS has transformed how we approach, invest in, and monitor security and risk management protocols for the protection of our customers and their recipients. Drawing from the U.S. Department of Homeland Security and U.S. Secret Service, we assembled a security team with over 1,800 combined years of experience. We have continuously invested in infrastructure improvements in a way no other financial technology firm in the world has done, earning FIS the number one position on the FinTech Forward 100 for four different years. As cyber threats continue to escalate, we considered our corporate culture and infused it with a hyper-vigilance so extensive that senior security employees are embedded within every business unit, daily security updates are delivered to executives at the highest levels, and a centralized team spearheads employee education on security, risk management, and compliance. And by providing monthly communications that update our customers on security developments at FIS, we are committed to a level of transparency around information once considered confidential.

Each of these initiatives, which are part of FIS' Secure by Design infrastructure, continues in full flight today. Their impact is reflected in recent developments, such as FIS' partnership with Microsoft® to combat cybercrime. The two companies will focus on improving the security of financial institutions worldwide, in real time. Under the agreement, FIS representatives will work hand-in-hand with forensic analysts, software developers, and researchers at the new Microsoft Cybercrime Center.

This marks the second major cybersecurity partnership for us. FIS now staffs a full-time employee at the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC), dedicated to live monitoring of cyber events. Together, the Federal agency and FIS will address and respond to cyber threats aimed at the global financial industry and critical infrastructure. No other FinTech 100 provider has a team member at NCCIC.

FIS understands that security has no end state, so our efforts are only expanding. We prioritize and address threats with even greater speed by expanding accountability and incentivizing rapid resolution. In full recognition of the new normal, we will continue to innovate by identifying, classifying, and remediating vulnerabilities, so our partners' greatest protection continues to be our everyday practice. The bottom line is FIS strives for a world-class level of excellence in information security.

EBT Gateway

FIS is the only EBT processor with a fully interoperable EBT transaction Gateway. FIS created, owns, and operates the most successful EBT Gateway in the country. Even our EBT competitors use our Gateway. As the pioneers in offering an EBT Gateway, we have unmatched expertise and reliability in meeting interoperability requirements and demands. Today the FIS EBT Gateway directly connects to all EBT project processors. In turn, our relationship with these processors provides them the means to meet their interoperability obligations.

The FIS EBT Gateway currently switches EBT transactions, both EBT-only and TPP transactions, through established telecommunications links, transaction switching facilities, and other arrangements with issuers. FIS' EBT Gateway offers the premier interoperability solution as it has links to all current EBT projects.

Our system, built on FIS' CONNEX software, offers ATM and POS electronic funds transfer driving, switching, authorization, and settlement services to banks and financial networks. The CONNEX software used in the EBT Gateway is the same commercial software used by many of the regional switches within the United States, such as STAR and NYCE®.

Because FIS developed this commercial software and we use it at our own data center, we have a comprehensive understanding of the detailed coding of the software, as well as how it optimally operates. This unique perspective gives FIS a distinct advantage in offering a low-risk, low-cost solution for switching services, including interoperability.

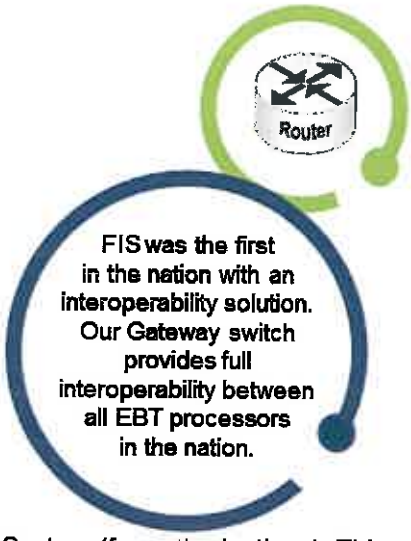
The FIS EBT Gateway switch processes over 99 million transactions a month with unmatched accuracy and efficiency. The technology for this switch was based on the proven functionality in place for the routing and settlement of commercial debit and credit transactions. To support interoperability between states, FIS has EBT interoperability agreements with all EBT processors to route transactions acquired between processor systems, including: Xerox, Fiserv (J.P. Morgan), Evertec, and Northrop Grumman, to name a few.

When FIS holds the Authorization Engine for a state, no transactions are sent to other data centers or EBT processors. This solution eliminates the possibilities of outages in telecommunications or at other processing sites. The FIS solution minimizes the number of failure points, allowing us to offer 99.999 percent availability. FIS recommends that DHHR consider and weigh the number of system components that are outside the immediate control of the contractor when evaluating contractors' proposed solutions.

FIS implements interoperability for all EBT-only retailers when they are set up on the system. Interoperability for EBT-only retailers connected to the EBT System has been available since the FNS regulation first became effective. We have updated our Processor Agreement to include interoperability requirements. TPPs and networks load and update the state BINs into their systems. They have the opportunity to accept transactions from all existing EBT projects with a single connection to the FIS EBT Gateway.

Interoperability

FIS meets all Federal requirements for processing interoperable SNAP transactions, including all performance standards as required in Section 5.7, *Interoperability*. We understand that the ability to move EBT transactions between and among State EBT projects is essential to the success of the national EBT Program.



FIS implements interoperability for all EBT-only retailers when they are set up on the system, and we have updated our Processor Agreement to include interoperability requirements. The FIS EBT Gateway has provided interoperability for EBT-only retailers since the FNS regulation became effective. Connected TPPs load and update the state BINs into their systems, which gives them the opportunity to accept transactions from all existing EBT projects with a single connection to the FIS EBT Gateway.

Figure 5-12 shows a more detailed diagram of the connections between EBT transaction acquirers, including TPPs and EBT-only merchants, and the FIS System, which includes our transaction switches (GOV1 and GOV2), the EBT Gateway and the *ebt*EDGE Host System (for authorizations). This diagram also represents the flow of interoperable transactions that have been switched to other EBT processors by the Gateway.

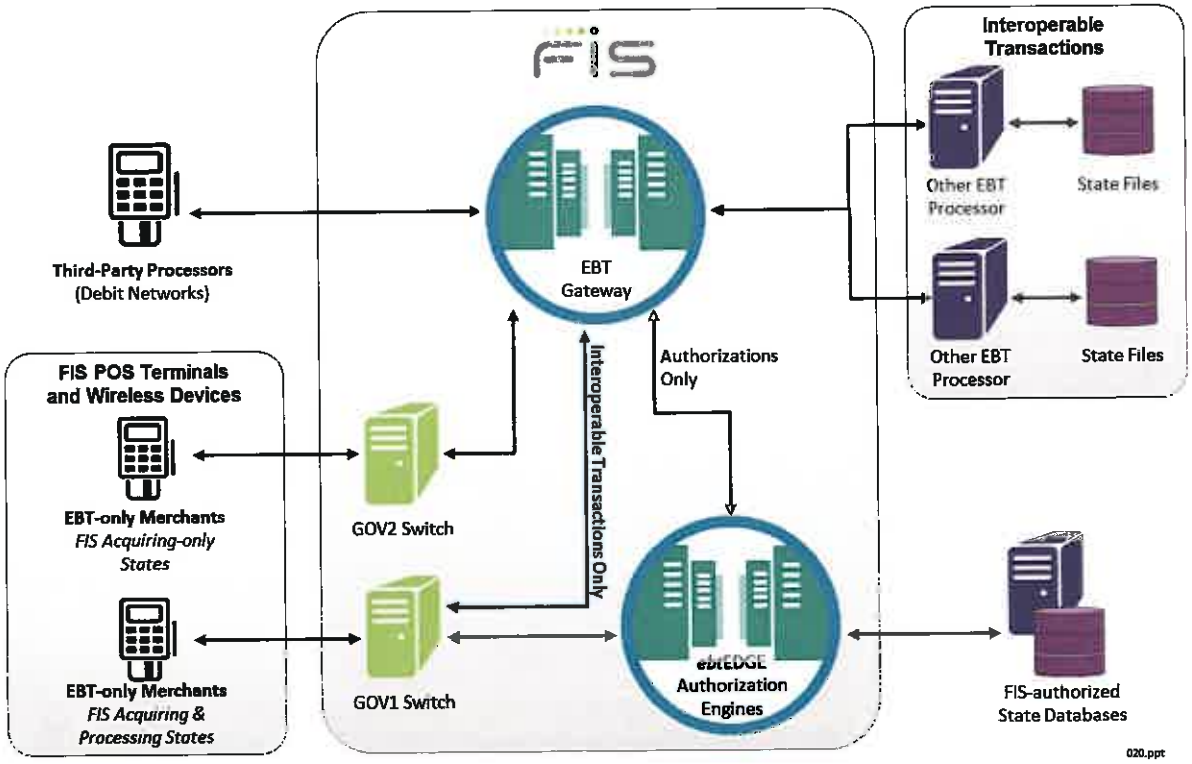


Figure 5-12 FIS EBT Host System with Transaction Switching Flow

EBT transactions flow to FIS' EBT switch, the EBT Gateway, and are sent to the appropriate processor for authorization.

Transaction in the State of West Virginia by an Out-of-State Cardholder

The FIS System can receive and process a SNAP transaction from a non-West Virginia cardholder who conducts that transaction in the State of West Virginia When this occurs, the FIS EBT Gateway routes the transaction to the appropriate EBT processor for authorization using message protocols that conform to the ISO 8583 specifications. In many cases, the EBT processor is FIS. The FIS EBT Gateway has the ability to determine the appropriate routing of the transaction based on the BIN. The response is routed through the same connections back to the acquirer.

Transaction by a West Virginia Cardholder Outside the State of West Virginia

If a West Virginia cardholder performs a SNAP transaction outside of West Virginia, the transaction will be identified as a West Virginia transaction by the BIN number and routed to FIS for authorization. The FIS System uses the Regulation E data on the transaction to identify West Virginia cardholder transactions that occur outside of West Virginia for reporting purposes. FIS' Processor Agreements will ensure that all transactions performed by West Virginia cardholders outside of West Virginia will be processed according to the Quest® Operating Rules.

Interoperability Reporting

FIS produces a monthly *Out-of-State Activity Report* and *Out-of-State Activity Summary Report* as part of our standard reporting package. These reports list and summarize all transactions initiated by cardholders at POS terminals located outside the State of West Virginia. Figures 5-13 and 5-14 show samples of these reports.

EBTMS413-1 STATE/COUNTY NAME SETDATE: 01/08/XX PAGE: 1
COUNTY/OFFICE NAME XX1 OUT-OF-STATE ACTIVITY REPORT RUNDATE: 01/09/XX

CASE NUMBER	TRANSACTION DATE	TIME	PROCESSOR ID	TERMINAL ID	SRC	REFERENCE NUMBER	TRN TYP	RSP CD	REV CD	ST	BENEFIT TYPE	AUTH. NO.	BAL/REQ AMOUNT	COMPLETED AMOUNT
011234567	01/08	11:06	1840143855	CMFS15	ATM	000000006651	CW			MA	TANF	000634237	20.00	20.00-
011234567	01/08	18:26	1840143855	CMFS15	ATM	000000006651	CW			MA	TANF	000634237	35.00	35.00-
					ATM							2		55.00-
TOTAL												2		55.00-
023456789	01/08	10:09	1840143790	33678401	POS	936500002804	FSP			NY	FSPA	000646178	26.49	26.49-
023456789	01/08	12:34	1840143842	52188B	POS	000616	FSP			NY	FSPA	000646178	15.00	15.00-
					POS							2		41.49-
TOTAL												2		41.49-
					ATM							2		55.00-
					POS							2		41.49-
COUNTY TOTAL												4		96.49-

EBTMS413-1 STATE/COUNTY NAME SETDATE: 01/08/XX PAGE: 1
COUNTY/OFFICE NAME XX2 OUT-OF-STATE ACTIVITY REPORT RUNDATE: 01/09/XX

CASE NUMBER	TRANSACTION DATE	TIME	PROCESSOR ID	TERMINAL ID	SRC	REFERENCE NUMBER	TRN TYP	RSP CD	REV CD	ST	BENEFIT TYPE	AUTH. NO.	BAL/REQ AMOUNT	COMPLETED AMOUNT
876543211	01/08	11:30	1840143790	24143601	POS	936500000836	CP			FL	TANF	000633075	100.45	100.45-
876543211	01/08	12:50	1840143790	24143601	POS	936500004585	CP			FL	TANF	000633075	102.09	102.09-
					POS							2		202.54-
TOTAL												2		202.54-
					POS							2		202.54-
COUNTY TOTAL												2		202.54-

Figure 5-13 Out-Of-State Activity Report

FIS produces a monthly Out-of-State Activity Report and Out-of-State Activity Summary Report as part of our standard reporting package.

EBTMS413-2 STATE/COUNTY NAME SETDATE: 01/08/XX PAGE: 9
STATE OUT-OF-STATE ACTIVITY SUMMARY RUNDATE: 01/09/XX

TRANSACTIONS - CASH

SOURCE	TRANS COUNT	COMPLETED AMOUNT	APPROVAL TYPE DENIED	APPROVED
ATM	10	1,507.00-	0	10
FEE	2	1.70-	0	2
POS	3	12.62-	0	3
TOTAL CASH	15	1,521.32-	0	15

TRANSACTIONS - FOOD STAMP

SOURCE	TRANS COUNT	COMPLETED AMOUNT	APPROVAL TYPE DENIED	APPROVED
POS	9	192.67-	0	9
TOTAL FS	9	192.67-	0	9
TOTAL STATE	24	1,713.99-	0	24

Figure 5-14 Out-Of-State Activity Summary Report

These reports list and summarize all transactions initiated by cardholders at POS terminals located outside the State of West Virginia.

FIS implements interoperability for all EBT-only retailers when they are set up on the system. Interoperability for EBT-only retailers connected to the EBT System has been available since the FNS regulation first became effective. We have updated our Processor Agreement to include interoperability requirements. TPPs and networks load and update the state BINs into their systems. They have the opportunity to accept transactions from all existing EBT projects with a single connection to the FIS EBT Gateway.

Settlement

FIS maintains a clear audit trail of all transactions to ensure the system is balanced and reconciled on a daily basis. The FIS *ebt*EDGE System logs each financial transaction and records an offsetting debit to the client's account and credit to the retailer, TPP, or ATM network. The system continually maintains the current balance in the recipient's account and the amount to be settled with the retailer, TPP, or network. The FIS *ebt*EDGE System will never allow the recipient's account to reflect a negative balance. The FIS *ebt*EDGE System also maintains the original benefit authorization amount so the recipient's balance can never exceed this amount.

The State determines program groups and types to coincide with their general ledger accounts. Authorizations added to the system by the State will specify the program group and type for which they apply. All activity affecting the balance of a recipient's account is reported on the *Daily Activity–Authorization* and *Daily Activity–Terminal* reports. All financial transactions, including expungements and repayments, will be reported based on the program group and type for which the authorization applies. Each day, FIS will provide the State with the *Database Value Report,* which lists the activity (net change to the value of the database) for each program group and type, and summarizes it by program group.

The FIS *ebt*EDGE System maintains accounts at the recipient, program, agency, and local office levels. Subsequent to cutoff, and before the ACH file is created, the system validates recipient and retailer totals to verify that they are balanced. This system computes the end-of-day net position for each account. The end-of-day net position equals:

Opening Balance + Credits - Debits = End-of-Day Balance

To further verify all transactions logged on the *ebt*EDGE System, we use an internal settlement tool called Automatic Reconciliation. This tool compares the logged transactions that are processed by the FIS *ebt*EDGE Authorization platform to the transactions processed by TPPs and networks. This process allows FIS staff to identify out-of-balance conditions quickly and make necessary corrections to ensure that the *ebt*EDGE System is in balance every day.

FIS logs all financial transactions as they are processed throughout the business day. Each day, at cutoff time, FIS collects the day's financial transaction data along with the retailer bank information, which is maintained in our database, and places it into a standard NACHA format to create the ACH file that will be transmitted to the concentrator bank for processing. We then run our system balancing processes and produce the *Balance Verification Report*, which reports totals on all financial activity entering and exiting the system.

FIS performs these checks to ensure system reconciliation each day:

- On a daily basis, the authorization host system keeps track of the retailer position based on the approved transactions logged during the business day. As part of the ACH processing, the system compares and balances the retailer settlement file used to create the ACH file with the log from the

authorization host. FIS performs the settlement and reconciliation process seven days per week and provides the ACH files to Wells Fargo on every banking business day in accordance with State and Federal regulations. Transactions that take place on Friday, Saturday or Sunday are settled on Monday. Transactions that occur on Federal holidays are settled on the next business day.

- FIS creates a STARS file each day and matches the amount in this file with the Letter of Credit amount on the *Clearing Statement*. The daily STARS files are stored on the system and sent to FNS once a week. FNS uses this file to verify the Automated Standard Application for Payment (ASAP) drawdown.

Our settlement processes ensure accurate reporting. We compare the value of the current activity reported on the database with the totals reported on the *Balance Verification Report*. The *Balance Verification Report* (shown below), displays totals for all financial activity entering and exiting the system. It summarizes various business function totals and indicates that the FIS *ebt*EDGE System as a whole is balanced.

EBTDS405-1 STATE NAME SETDATE: 05/07/XX PAGE: 1
BALANCE VERIFICATION REPORT RUNDATE: 05/07/XX

ADMINISTRATIVE AUTHORIZATIONS:							
EBTDS101:			EBTDS201:				
AUTH ADM	66.54-		ADMIN AUTH	66.54-			
CARDHOLDER DAILY ACTIVITY:							
EBTDS101:			EBTDS5404:				
AUTH TOT	69,995.80		DAILY ACTIVITY	315,097.39-			
+EBTDS101:							
TERM TOT	385,093.19-						
	315,097.39-			315,097.39-			
DIRECT DEPOSITS:							
EBTDS904:			EBTDS103:			EBTDS105:	
DIRECT DEPOSITS	0.00		DIRECT DEPOSITS	0.00		DIRECT DEPOSITS	0.00
MERCHANT DEPOSITS:							
EBTDS904:			EBTDS103:			EBTDS105:	
MERCHANT DEPOSITS	177,683.12		MERCHANT DEPOSITS	177,683.12		MERCHANT DEPOSITS	177,683.12
TOTAL ACH ACTIVITY:							
EBTDS904:			EBTDS103:			EBTDS105:	
ACH DEPOSITS FOR SET	177,683.12		TOTAL ACH DEPOSITS	177,683.12		DIRECT DEPOSITS	0.00
						+EBTDS105:	
MERCHANT DAILY ACTIVITY:						MERCHANT DEPOSITS	177,683.12
EBTDS101:			EBTDS102:			EBTDS106:	
TERM TOT	385,093.19-		DAILY ACTIVITY	385,093.19-		DAILY ACTIVITY	385,093.19-
-EBTDS101:						-EBTDS103:	
TERM FSC	0.00					DIRECT DEPOSITS	0.00
	385,093.19-			385,093.19-			385,093.19-
MERCHANT SETTLEMENT:							
EBTDS102:			EBTDS104:			EBTDS105:	
SETTLEMENT	483,873.27		TOTAL SETTLED	483,873.27		MERCHANT DEPOSITS	177,683.12
			-EBTDS103:			+EBTDS105:	
			DIRECT DEPOSITS	0.00		EBTG	306,190.15
	483,873.27			483,873.27			483,873.27

Figure 5-15 Balance Verification Report

The Balance Verification Report displays totals for all financial activity entering and exiting the system.

Should the system not balance as a whole, the settlement process will abend (stop) and the system will automatically send a notification to FIS' Production Control group. The Production Control group provides 24/7 monitoring of batch files and preliminary problem identification and resolution of job abends. Upon notification of an abend, the Production Control group opens a problem tracking ticket using the Case Management System (CMS). CMS provides a shared tool that details all of the information needed to resolve issues quickly. The CMS database includes customer-specific data, unique customer requirements, and all active processes associated with that customer's system.

The problem-tracking component of CMS assigns a severity code to each problem that enables the system to escalate requests for additional technical and management resources that may be needed to

ensure timely resolution. The severity ranking and the parallel escalation processes are used to prioritize issues and determine the timeframe needed to resolve them. FIS uses established guidelines to determine the appropriate severity level of an issue and enters it in the case tracking tool. A severity level of 1 would be assigned to a settlement system out-of-balance issue. FIS' goal is to resolve any out-of-balance situation in time to make the midnight settlement window.

AMA Reporting Requirements

FNS and the Federal Reserve Bank (FRB) of Richmond, Virginia has already certified FIS on the automated batch issuance process, as well as the online backup method of entering AMA issuance. As required in Section 5.1.17.1, *AMA Reporting Requirements*, FIS will accurately and reliably update the AMA System maintained by the Federal Reserve Bank (FRB) each business day with the issuance information provided by DHHR. FIS is certified with the FNS and FRB of Richmond, Virginia, on the automated batch issuance process, as well as the online backup method of entering AMA issuance.

All benefit authorization transactions that have an impact on the value of West Virginia's ASAP account balance are reflected in the settlement process. This includes all activity to authorize and cancel SNAP benefits, and make repayments and expungements, whether the transaction was initiated at the administrative terminal, through the benefit batch maintenance files received from West Virginia, or the aging/expungement process. After completing internal processes, these transactions are reported on each day. FIS uses the information in the logs to create the AMA Batch Issuance file that is sent to the Federal Reserve Bank (FRB) in Richmond. The issuance information provided in the file is reported by the Available Date/Effective Date of the benefit authorization as specified by the West Virginia.

As part of the AMA file process, FIS will provide West Virginia with the AMA Batch Issuance Report, as shown in Figure 5-16. This report lists summary information by availability date (Effective Date) on increases in benefit authorizations, on expungements and on other returned benefits contained in the AMA Batch Issuance file sent to the FRB for each processing day.

```
EBTDS406-1                          STATE  NAME                 SETDATE: 08/25/XX    PAGE:    1
FILE SEQUENCE NUMBER - 000001      AMA BATCH ISSUANCE REPORT     RUNDATE: 08/26/XX
TRAN    EFFECTIVE
CODE    DATE                          AMOUNT
____    _________              _____________
 IS     08/25/XXXX                 11,624.00
 RO     08/25/XXXX                    543.00
 IS     08/26/XXXX                 75,355.00
-------------------------------------------------------------------------------------------------
----------
   IS (AUTH) TOTAL  =               86,979.00
   IO (OTHER) TOTAL =                    .00
   RC (CONV) TOTAL  =                    .00
   RE (AGED) TOTAL  =                    .00
   RO (OTHER) TOTAL =                 543.00
   FILE TOTAL       =               87,522.00
```

Figure 5-16 AMA Batch Issuance Report

This report is also used when online manual entry of AMA reporting is required

Manual Entry

FIS also uses the AMA Batch Issuance Report for those times when the online manual entry of AMA reporting is required. In those circumstances, FIS personnel logs into the AMA System interface to the Treasury Department's Automated Standard Application for Payment (ASAP) using a pre-authorized, individual user ID and selected user password. Once authorized access is granted to the AMA/ASAP System, the FIS user navigates to the AMA Issuance/Returned Benefits Entry screen. There, the FIS user enters the issuance data reported on the AMA Batch Issuance Report for the West Virginia. The AMA System edits all fields and highlights any errors.

When the data has passed all edits, the system displays a confirmation message that allows the FIS user to accept the entries. The FIS user then prints the screen before moving on to the next entry or closing out of the system. Usually within an hour of the completion of the manual entry of AMA, an associate other than the one who performed the data entry compares the information from the Add Successful screen print to the data reported on the AMA Batch Issuance Report. This is done to validate the accuracy of the manually entered data and provide expedient correction, if necessary. Upon completion of the manual entry of the AMA issuance data process, FIS contacts the appropriate West Virginia contact to review the entries online and provide certification to allow the update to ASAP.

Customer Service

FIS has successfully provided a full array of call center services for EBT recipients and retailers since 1992. We know how to cost-effectively provision and manage this critical function for EBT projects. Our design for customer service provides recipients of all benefit types, retailers and DHHR staff easy, 24/7 access to obtain assistance when needed.

Recipient and retailer calls to the toll-free Customer Service Centers (CSCs) will be greeted initially by our well-designed, bilingual (English and Spanish) ARUs. Callers requiring additional, personalized assistance will be routed to live Customer Service Representatives (CSRs) for help. Highly trained and efficient CSRs are available 24/7 to meet recipient and retailer account information and service needs.

The CSCs are operated and staffed in an industry-standard manner and employ both English- and Spanish-speaking CSRs. Should a caller require assistance in a language other than English or Spanish, CSRs will use TransPerfect Services for translation assistance. This service is used in several of our EBT states today; it is a successful method of communication, enabling non-English speaking callers to obtain the assistance they need in a timely manner. The services provided by TransPerfect enable translations in over 200 different languages, and will successfully meet the needs of the State of West Virginia's diverse populations.

In addition to the services provided through the ARU and CSC, FIS will provide West Virginia's recipients and EBT-only retailers with access to their account information via the Internet at www.ebtEDGE.com. This safe, secure, encrypted, and easy-to-use web site provides additional self-service opportunities for many of our end-point users.

FIS continually improves the user experience using our systems. West Virginia's recipients will benefit from our latest Cardholder Portal improvements which include an ATM locator, the ability to download and print their transactions in a statement format, and a resized format that enables accurate viewing on a mobile phone. If DHHR chooses to enable this option, cardholders using mobile phones may choose to receive text alerts when their benefits are available.

Because the use of mobile device applications in government programs is growing, FIS is currently developing the functionality that will allow mobile device users to search for and locate: cash access and surcharge-free cash access locations, FNS-authorized retailers, WIC-authorized retailers, and FNS-authorized restaurants and farmers' market locations.

We are confident we will continue to meet or exceed all customer service functional requirements as outlined in the RFP, and reduce to a minimum any customer service related activities or functions at DHHR. Full details regarding customer service functions, including our dedicated State Support Service for DHHR staff, are provided in Section 4.2.8, *Goal: Customer Service*.

Retailer Management

As required in Section 5.1.9, *Retailer/Provider Management Plan (Deliverable)*, FIS will develop and submit a management plan for the retailer/provider relationships for all of West Virginia's EBT programs according to the dates agreed upon in the Project Work Plan.

Overseeing and monitoring the requirements and relationships between the EBT processor, the State, and the retail community are crucial elements of a successful EBT experience. With our many years of experience, FIS understands these requirements and relationships, and our history of proven retailer management is second to none in the EBT industry.

FIS will provide end-to-end retailer management services to EBT-only retailers who continue to qualify for State-supplied equipment, and manage TPP contractual relationships. In 2014, FIS purchased all of the West Virginia's non-exempt EBT-only retailer POS equipment from your current vendor and have converted these retailers to our system. We currently own and drive approximately 595 POS terminals in the State of West Virginia, and route transactions for the State's cardholders to their existing processor today. As a result, West Virginia cardholders will to have wide access to their benefits through these retailers without disruption. Transitioning to FIS offers the State, retailers and cardholders the lowest risk conversion option.

While the majority of the State's retailers will need no retailer conversion with FIS as your new contractor, we are aware that there are approximately 16 exempt State-supported retailer locations that will need retailer conversion. FIS will be responsible for training, support, installation, and driving of EBT-only terminals. We will use our background and experience of successfully converting existing EBT-only retailers in a timely manner to ensure that West Virginia retailers will be converted without disruption to clients or to the retailers.

For West Virginia retailers FIS will:

- Provide every FNS-authorized retailer the opportunity to participate in the EBT System. FIS was the first vendor to recognize that changes included in the Agricultural Act of 2014 would cause great hardship for clients and retailers, because the other EBT processors were pushing retailers to commercial solutions. FIS stepped in and offered a low cost EBT-only solution to the non-exempt retailers.

- Ensure that the West Virginia EBT System is interoperable with other states' EBT systems. FIS provides the only fully interoperable EBT gateway in the market.
- Ensure that a sufficient number of retailers have agreed to participate in the system to allow clients adequate access to WIC, SNAP and Child Care benefits, including those clients that normally shop across State borders in "border stores" and at "non-traditional" retailers such as farmers' markets. FIS actively markets our low cost EBT-only solution to new retailers that are authorized every day by FNS. FIS processing solutions, either EBT-only or via a TPP, are fully interoperable so clients can shop anywhere in the US and US territories, and the transaction will find its way back to us.
- Ensure that an EBT-only retailer agreement or a third party processor agreement for commercial retailers for all participating retailers will be signed after the agreements are approved by the State and FNS.
- Certify and de-certify third party processors and ATM providers/networks.
- Ensure that the participating retailers understand their responsibilities regarding the policy, operating rules, and operations of the appropriate State's EBT System.
- Maximize the use of the existing commercial POS terminals.
- Install, maintain, and otherwise support FIS-provided EBT-only POS equipment as necessary in accordance with 7 CFR 274.3 and the Agricultural Act of 2014.
- Provide Customer Service to SNAP retailers to resolve issues and problems with FIS-supplied EBT-only POS equipment and to help resolve settlement and dispute questions and issues.

Please refer to Section 4.2.1.1, *Hardware and Software Requirements/Installation*, for descriptions of the POS equipment that will be used to support the SNAP, TANF/Cash, Child Care and WIC EBT programs including the replacement plan for any defective, malfunctioning equipment, and how FIS will carry out its primary roles and responsibilities for retailer management.

*ebt*EDGE Reporting

Any organization, small or large, is structured around the usability of information generated for many reasons. Not having reliable reports and files in place to meet State and Federal requirements creates extra work for all parties. Our time tested report delivery system ensures efficiency and satisfaction to meet all of your reporting needs.

The FIS *ebt*EDGE System is specifically designed to meet the needs of EBT. Our database structure supports the needs and requirements of states in their operation and management of their EBT programs. Our extensive reporting package provides accurate and timely information on system reconciliation, operation, and management. We will provide DHHR with a time-tested combination of electronic data files, and standard and customized reports. DHHR will be provided with files and reports via transmission, Agency Portal, Reports Library, Data Warehouse, and Research Central.

FIS' comprehensive reporting package will enable DHHR to monitor system performance, perform internal reconciliation activities, and provide information to Federal agencies. FIS has developed a robust set of standard financial and management EBT reports that is currently used in all of our EBT projects. Our comprehensive reports package meets Federal reporting requirements.

The FIS EBT reporting system was designed to report on information at various levels within a state's EBT program. FIS reports information at the program, county/local office, and state summary levels. Our reporting system also provides settlement and reconciliation reports consolidated at the state level by program.

FIS will provide DHHR and FNS with the necessary reports via electronic file transfer. Transmitted reports will be sent to DHHR via Connect:Direct.

Online Report Availability

FIS will also provide access to most reports online and in real time via the FIS *ebt*EDGE Agency Portal accessed via the Internet (Figure 5-17). Authorized users will have access to various financial, security, support, and statistical reports via our easy-to-use web reporting interface.

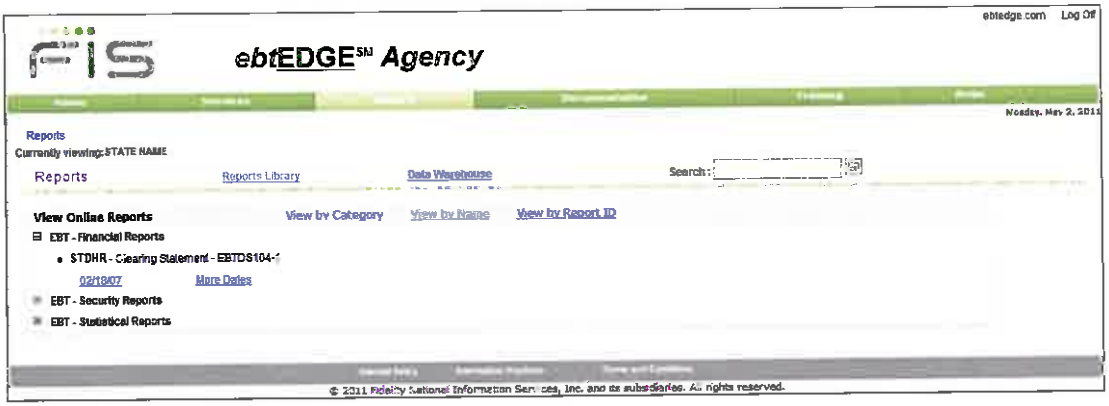


Figure 5-17 Portal Reports Screen

Available online reports online and in real time are just a click away and can be printed or downloaded as needed.

WIC EBT System Overview

As is done today, the FIS Team offers the WIC Direct System for the continued operation of the West Virginia's WIC EBT program. Because WIC Direct currently interfaces with Crossroads in West Virginia, the WIC EBT program will not require any conversion.

The WIC Direct System was conceived, designed, and built in a tight collaboration with USDA-FNS, the Kentucky WIC Program, and representatives of the grocer community. Together, this team crafted and verified the system to reflect the best thinking of not only system and payment processing professionals, but also the WIC state agency, the WIC national office, and a multitude of industry stakeholders, many of whom were from the WIC retailer community.

It is not coincidental that the national initiatives to develop operating, implementation, and testing/certification standards for WIC EBT happened concurrently with the construction of the WIC Direct System. Much of this work was the result of needs identified during the process, and often, WIC Direct was the test bed to validate the solutions. The WIC Direct system reflects the most up-to-date WIC EBT technology consistent with current USDA-FNS policies and expectations regarding rules, standards, and technologies.

Solution Specific

WIC Direct was built for WIC EBT. Its inception proved to be a leading-edge laboratory for how WIC EBT should work. WIC Direct is not an add-on or an enhancement to an existing EBT or payments solution.

Instead, it was designed and architected as a stand-alone product solely to meet the needs of WIC benefit distribution. Consequently, it is compliant with the standards for WIC EBT and supports program policy and regulation specific to WIC EBT and benefit redemption. Further, because it was intended to be a transferrable platform from the beginning, it was built using industry-standard and readily available technology. It is server-based, uses a Windows operating environment, SQL database infrastructure, .NET development platforms, and C# programming.

Interfacing with WIC MIS

FIS understands the demands for software development. To that end, FIS has implemented a development version of WIC Direct that is "always-on" throughout the life cycle of the project. This allows the State and their WIC MIS development team to test their interface functions during the development cycle against a real version of WIC Direct on their schedule. The feedback is instantaneous, thus greatly simplifying the development and testing process. And of course, throughout this period, the FIS Team's technical staff is available to help in the event any technical issues are uncovered.

Working with Third Parties

WIC Direct has been built with an underlying set of function calls using Service Oriented Architecture (SOA) that easily enables functions and services to be invoked from remote platforms. The FIS Team is quickly able to tailor the solution to meet the demands of its customers and has the technical expertise to provide sound guidance as to the best approach. CDP has made external interfaces with WIC Direct easy and simple to build and, consequently, is able to increase functionality rapidly through the use of third-party innovation. Examples include call answering systems, help desks, third-party iPhone apps to check account balances, and even third-party WIC EBT payment platforms.

Information Management

A feature of WIC Direct that makes it truly unique in the industry is its approach to information management. With each implementation of WIC Direct, a data warehouse, hosted by CDP, is included. This tool, Data Direct, is a repository for all of the data generated by the agency's EBT solution. It provides views into benefit issuance, benefit redemption, and food utilization that heretofore have never been available. This is an invaluable resource for many of the WIC management processes such as program management, food management, retailer management, fraud analysis, financial management and trend forecasting.

The WIC Direct WIC EBT solution's data mart repository was originally developed to hold all of the valuable detailed information that is generated by WIC EBT Operations. Our goal in developing this feature was to empower WIC State Agencies to use EBT Data as a tool for active Program monitoring, management and evaluation.

EBT Data will be collected, collated and integrated into a cohesive information resource where it can be dissected and analyzed across any number of dimensions and measures. The output is user driven and user actuated. It is intended to answer real life questions about EBT operations. For instance, it can give you a summary and trend of payments to retailers/vendors over a multi-month time period. It can provide you a detailed reconciliation of a household's benefit account. For WIC EBT, it can tell you the ten most expensive cheese products that are authorized by the Agency. The ways to use the information and the value it provides seem endless. The data warehouse is provided with a business intelligence front end that empowers WIC customers with easy-to-use query and analysis tools. It provides customers with on-demand access to data and the capability to turn that data into real and useful information. West

Virginia's authorized users will get current information when they want it, how they want it, and where they want it.

Robust Functionality

Most EBT solutions provide a native "Administrative" interface that is useful for querying and managing EBT information. WIC Direct provides a Web User Interface (WUI) that can be accessed from any computer with an Internet connection and modern browser functionality. Role-based security inherent in the WUI limits user access to specific features and functions as controlled by the security administrator.

The WUI is the most powerful EBT administrative interface found in an WIC EBT application. It has extremely robust query functions that allow for viewing transaction data based on a number of filters such as date and time, household or card, or even WIC vendor ID. It provides for export of transaction data to a spreadsheet for further analysis. It provides complete access to household account balances and demographic information with access being facilitated by a number of search criteria and filters. It allows users to view and modify approved products and to set up or modify vendor information.

A separate and distinct data environment has been installed and is currently operated for West Virginia. The State's data resides within distinct database environments. This system has been successfully implemented in several states and has been continually enhanced to meet the changing technology environment and to stay current with regulatory requirements. When building WIC Direct, CDP incorporated several overall design goals:

- **High Availability** – Building a system that is available 24/7, requires fully-redundant componentry, including telecommunications, incorporated into the design. Therefore, CDP has seamlessly integrated disaster recovery services as well as automated system monitoring and system health analysis into the solution. Fault tolerance with transparent failover in the event of a component failure has also been incorporated.
- **High Throughput** – Transaction processing demands rapid, sub-second, responses. Database structures used for approving WIC redemptions were isolated from query and reporting applications and tuned for this type of throughput.
- **Expandable** – The WIC Direct design incorporates loosely coupled application components, using well-defined interfaces, in order to easily accommodate product expansion.
- **Ease of Use** – Customers need to be able to access WIC Direct from anywhere, and at any time. To make this possible, the design uses standard security protocols, browser-based functionality, and IP-based message routing. It does not require the use of tightly bound telecommunications paths that create inflexible access protocols and barriers to system availability.
- **Portable** – The system was designed to be used for or by government agencies. Consequently, the underlying technology (operating system, database, etc.) had to be mainstream and commonly available. WIC Direct can stand alone as a solution for WIC EBT processing.

WIC Direct is responsible for certain software services that relate specifically to the enablement of electronic WIC redemption processing and payments to retailers, while the MIS is primarily concerned with the certification of WIC participants and the determination of appropriate food benefits to be issued. In many ways, it does not matter to either system "who is on the other side," provided that each system adheres to a well-defined interface that allows communication between the two systems.

While there is an effort by the USDA FNS to standardize the interface between WIC MIS and WIC EBT systems with the WUMEI, there are numerous ways that WIC MIS and WIC EBT systems successfully

connect with each other to allow each system to provide the services necessary to achieve its primary function. This philosophy of connected, standardized services is also behind the enterprise architecture that links a federation of different systems that work together to provide a total electronic payment solution for State WIC agencies.

A high-level architecture of WIC Direct and the associated components is shown in the figure below.

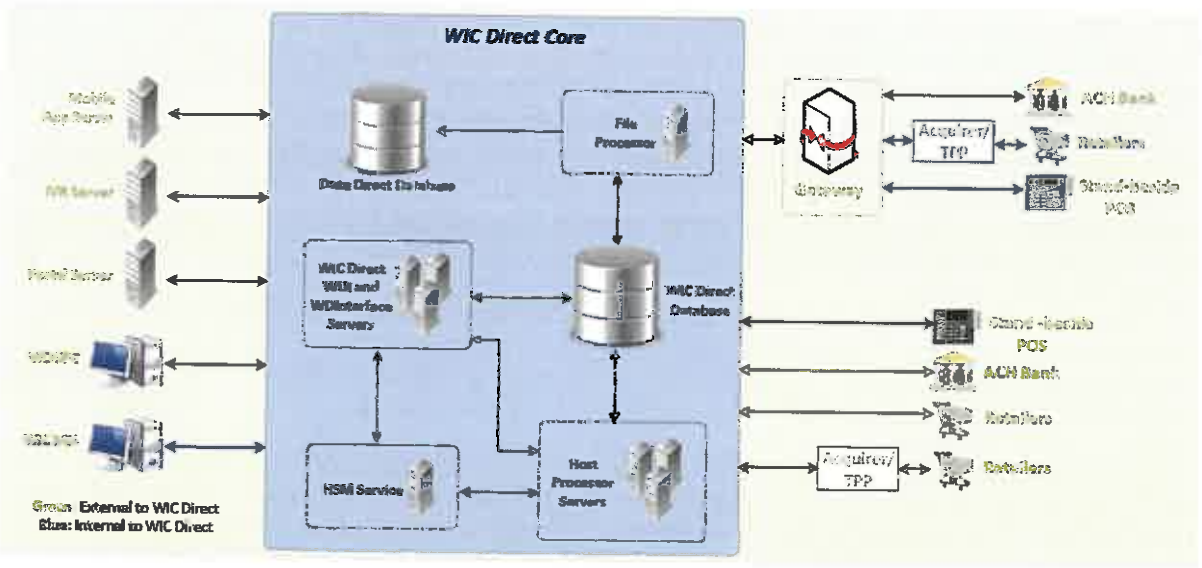


Figure 5-18 Application and Database Architecture

The WIC Direct core system consists of the following high-level system components:

- **Host Processor** – The WIC Direct Host Processor application processes all real-time retail transaction requests. The Host Processor also handles connections directly from vendors providing a "free path" for vendors not choosing to use the services of a third-party processor. The Host Processor handles the standard retail transaction set, including balance inquiries, purchase requests, and reversals.
- **WDInterface** – The WIC Direct Interface (WDInterface) provides the mechanism by which an external system (such as an MIS) communicates with WIC Direct in real time to perform certain activities in WIC Direct or to receive information from WIC Direct. For example, WIC Direct provides a mechanism that allows the issuance of benefits to an account housed in WIC Direct. WDInterface supports multiple interfaces, including the Universal Interface for an MIS to WIC EBT integration. The underlying architecture and tools supporting the WDInterface allows CDP to rapidly customize the interface to meet the unique requirements of customers.
- **HSM Service** – The HSM Service interfaces with supported hardware security modules (HSM). The HSM Service handles all integration with supported HSM APIs and provides an abstraction to other components to easily integrate with the devices.
- **WIC Direct Database** – The WIC Direct Database is the core database running in SQL Server that stores all of the information necessary to process transactions. This database is designed and tuned specifically to support the sub-second response times that are appropriate for real-time transaction processing.

- **WIC Direct WUI** – The WUI is a web-based administrative application that can be used by authorized users to perform certain activities directly within WIC Direct. The WUI is implemented on top of the WDInterface. Any data presented on a page and any updates from a page flow through the WDInterface.
- **Data Direct – Data Direct** is a data warehouse database that is primarily used for reporting. This database connects with the WIC Direct core system to seamlessly provide the maximum potential for information analysis and reporting. All issuance and redemption transaction detail is loaded into this data repository on a daily basis. **Data Direct** supports real-time generation of pre-defined reports, as well as self-service access, reporting, and analysis using native data analysis and reporting tools. The **Data Direct** data warehouse empowers customers to make the most of EBT data to improve the efficiency of WIC program management and enhance the integrity of program delivery.
- **File Processor** – The WIC Direct File Processor is responsible for all batch processing and for processing any file-based interfaces. For example, the File Processor not only processes data that feeds reconciliation reports, but it also creates various files, such as the Food Category/ Subcategory file, whenever necessary.

WIC Direct core applications are built using various Microsoft technologies. WIC Direct server applications run on Windows Server 2008 R2. The server database applications use SQL Server 2012. These platforms are proven and continue to improve with each new release. They provide a cost-effective and robust platform for running WIC Direct.

The WIC Direct Database operates on the Enterprise version of Microsoft's SQL Server database platform and utilizes the AlwaysOn availability groups feature as a way to both increase processing speed and provide robust high availability for the database components. Increased processing speed comes about as a result of the AlwaysOn group's ability to distribute different operations to different servers.

For example, AlwaysOn allows the application to send all read operations to a replica database running on a server designed to quickly process read operations, allowing the primary database to focus on transaction processing. Beyond the enhanced performance AlwaysOn provides, it allows us to create full replica databases at both the primary and backup data centers. The system can easily operate on any of the replica databases if the primary database encounters any issues. Furthermore, CDP utilizes a high performance Storage Area Network (SAN) for storage of the database files.

Additionally, the component-based construction of a WIC Direct environment gives the network operations team the ability to quickly, securely, and safely set up and support production environments for multiple clients.

Capacity Management

WIC Direct, our eWIC processing system, is a server-based solution that is horizontally scalable to accommodate a wide range of capacity. We are already using WIC Direct on behalf of WIC agencies in other states to process transactions for over five hundred thousand (500,000) WIC households. This gives us a strong foundation of knowledge about the processing characteristics and resource utilization required by WIC EBT. We know the capacity requirements for application and database servers, data storage, and telecommunications band width. We use this data to create models of performance and capacity as input to our hardware design for new customers.

WIC Direct's processing capabilities currently support West Virginia's case load for web-based transactions from the WIC MIS, ARU, cardholder portal, and mobile applications. To help ensure we

continue to support current peak volumes and potential increases in volume over time, the FIS Team performs regular load testing on WIC Direct as a matter of routine. In each case, we have shown that WIC Direct was able to perform comfortably at more than double the expected peak production capacity. We measure various benchmarks, including transaction processing time, CPU utilization, and memory usage. Furthermore, testing occurs with a database that is the same size as our largest customer's database. Our routine load testing will continue to include testing using a database that is the size of West Virginia's production database.

Whenever our load testing uncovers performance issues, we promptly correct the issues and repeat the tests. We do not release any software with known performance issues. The FIS Team can provide documented load test results on demand for any release.

West Virginia will continue to be configured to use dedicated servers for the WIC EBT application and database. The initial configuration for West Virginia was designed to accommodate the State's entire caseload, based on the capacity models described above. The servers, data storage and telecommunications are all sized to accommodate every West Virginia WIC household.

We will continually monitor (as described in the section on system monitoring) resource utilization to be sure the actual data reflects what is predicted in our resource models. If we discover deviations from what is expected, we have the flexibility, because of our scalable architecture, to add resources easily to the processing configuration. We will continue this process on a periodic basis (at least two times per year) to confirm that WIC Direct is properly handling the continued data growth. In this way, we are confident that we continue to have the processing capacity required to handle West Virginia's caseload.

Comprehensive Transaction Processing

In the following paragraphs, we describe the WIC Direct's EBT transaction processing, including account and benefit maintenance and settlement.

Account Maintenance

WIC Direct supports an online transaction that is used to create and maintain a WIC EBT account for a client. The transactions are a real-time transaction that will be sent from the clinic information system in a format compliant with the WUMEI. WIC Direct accepts a unique household ID and associated demographics while establishing a WIC EBT household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing or updating the associated WIC EBT household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error. When an error is encountered, the operation is aborted and no WIC EBT household account is created or updated. After successfully validating the request, WIC Direct performs the requested action. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

Benefit Maintenance

WIC Direct supports an online transaction that allows the MIS to add or update benefits (including CVB benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, the FIS Team only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to

ensure that the information provided is correct in content and format and that all required fields are present.

WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active. In particular, if the transaction is a credit of benefits, then WIC Direct ensures (based upon a configuration setting) that it has not already processed an issuance with same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All requests must include that date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct can validate that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and can validate that the end date synchronizes with the existing benefit. This has the net effect aggregating the new benefits with existing benefits in WIC Direct.

WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC vendor). For debits, WIC Direct ensures that the debit will not cause the account to go negative.

Administrative Terminal

WIC Direct includes a web user interface (WUI) component that provides administrative access for state users. The WIC Direct WUI component is the web-based interface a user sees once logged into WIC Direct. This interface provides a considerable amount of administrative functionality. The WUI provides a graphical user interface that includes drop down lists and point-and-click capabilities. From the early planning and development stages to the first implementation, the system was designed to meet the needs of stakeholders: state and Clinic-level administrative staff, WIC clients, vendors, and FNS. Throughout the development process, these stakeholders were included in regular demonstrations of the system, and their input was sought regarding the functionality, services, and ease of use of the system—each and every step of the way.

The WIC Direct WUI component is the web-based graphical user interface that provides a user access to the administrative functionality in WIC Direct. This component of WIC Direct will be made available via Hypertext Text Transport Secure (HTTPS) over TCP/IP on the public Internet. West Virginia WIC and authorized Federal agencies access WUI using a web browser from any location. It does not require VPN connections to be established or maintained, nor does it require coordination with external security administration protocols. The intent was to make the functionality readily accessible from anywhere the authorized user needs access.

Any workstation capable of viewing websites will be able to access and make use of the administrative functionality within WIC Direct. The WIC Direct system is officially supported on Internet Explorer versions 9, 10, and 11. Beyond official support, the WIC Direct WUI component does work on some other versions of Internet Explorer as well as on other modern browsers such as Firefox and Chrome. This unofficial support means that some known issues exist. The quality assurance portion of the development process does complete targeted tests against each officially-supported browser version. In addition to tests at

officially-supported version levels, the product team also keeps track of, and introduces, upcoming Internet Explorer version releases into the development process to prepare for new release support.

Transaction Processing

The FIS Team works closely with vendors, POS system providers, and acquirers in order to maximize the use of existing commercial transaction processing infrastructure for transmission and processing of WIC EBT transactions. Transactions are processed in real-time to ensure optimum access to WIC EBT benefits for cardholders.

WIC Direct provides the functions necessary to provide the end to end processing of retail transactions from multiple acquirers and direct connect locations. WIC Direct has the capability to receive, process, and authorize cardholder transactions from WIC Retailer POS devices. WIC Direct includes validation that the transaction contains a valid WIC merchant ID assigned by the WIC MIS. Other services include:

- Accepting the transaction messages from authorized acquirers
- Authorizing or denying the transaction
- Sending response messages back to the transaction acquirer indicating if the transaction is authorized or denied
- Providing the necessary data for the POS system to generate a cardholder receipt with the account balance after the transaction per the USDA-FNS Technical Implementation Guide
- Logging the relevant transaction data to support settlement, reconciliation, reporting, and review requirements.

Settlement

The FIS Team will perform all settlement and reconciliation activities in accordance with the current, and any future, federal regulations as updated throughout the life of the Contract and as are included in the most recent version of the FNS Operating Rules for WIC EBT.

FIS moves over $9 trillion in transactions annually. In our Government Solution division alone, we process and settle over six million EBT transactions during an average month, with a dollar value in the tens of millions.

However, we recognize that the processes in WIC EBT settlement and reconciliation are a little different than what is typical for SNAP, TANF, and other cash value benefits. With WIC EBT, we are settling and reconciling cash payments to stores based on a change in a quantity of food items held in a WIC household account. This creates an additional level of complexity.

During the development of the WIC Direct solution, we worked extensively with our partners in Kentucky and at FNS to design an end-to-end reconciliation process that provides a very high degree of certainty in the total financial integrity of the food benefits component of a WIC agency's responsibility. The resulting model, when implemented in its entirety, is a multi-step process that involves active participation from West Virginia's WIC MIS interface with WIC Direct. The end result of the process is to validate that all payments made to an authorized WIC vendor are directly traceable to food benefits authorized to an individual WIC participant. Further, the process is designed to report and reconcile food benefit redemptions back to the correct benefit month, which is the basis for the WIC funds accounting.

WIC Direct reconciles at the WIC household account level. Individual participant benefit ownership gets lost when the benefits are transmitted to the EBT System. Consequently, the first step in the reconciliation process is to reconcile benefits authorized to participants against benefits issued to households. This is an activity that should be performed within West Virginia's WIC MIS. It provides assurance that all authorized benefits were issued in the EBT System.

The second step is to verify that all benefits issued to household accounts by West Virginia's WIC MIS are, in fact, accurately posted to the household account in WIC Direct. The transmission of WIC benefits between West Virginia's WIC MIS and WIC Direct is an online real-time transaction-based operation.

The Universal Interface includes a mechanism for reporting WIC benefit changes back to the WIC MIS. At the end of each business day, WIC Direct creates a file that has the detail of all benefit issuance (or void) activity and is transmitted to the State where it is verified against the database. This ensures that there have not been processing errors such as transactions not completing successfully or duplicate transactions processed, and that the two systems reconcile. Benefits available to households in WIC Direct are directly traceable to benefits authorized to participants and issued to households in West Virginia's WIC MIS.

In Summary

FIS has the experience, expertise and commitment to make it the right EBT provider for West Virginia.

One of the most important functions of EBT is the ability for cardholders to receive and redeem their EBT benefits at all times. This function relies upon the performance of the EBT authorization engine to provide the approval or denial of each EBT transaction. FIS is the only EBT service provider that can claim a perfect performance record over nearly five (5) years, never experiencing a second of downtime; uninterrupted 100 percent availability of our EBT authorization engine. The performance of our payment processing solutions demonstrates that we never stop investing in our IT infrastructure which is singularly unmatched in the industry.

In partnership with CDP, a leader in providing WIC and WIC EBT solutions, our team will continue to successfully operate the online WIC EBT system that the State has come to rely upon. We are proud of the outstanding reputation we have earned as a reliable and responsive provider throughout the EBT industry.

FIS offers West Virginia:

- **INNOVATIVE and RESILIENT TECHNOLOGY** providing 99.999 percent uptime providing benefits to West Virginia's benefit recipients at all times.
- **ECONOMIES OF SCALE and MAXIMIZED EFFICIENCIES** with the FIS *ebt*EDGE and WIC Direct.
- **UNRIVALED EBT EXPERIENCE** including skills, innovation and leadership to lead transition activities and manage operations with impeccable diligence managing West Virginia's requirements and expectations.
- **PREVENTION OF FRAUD before it HAPPENS** with the only real-time fraud tools available in the industry.
- **INDUSTRY LEADING WIC PARTNERSHIP** actively involved and in leadership positions in the development and implementation of the technical standards and operating rules that have been developed in support of WIC EBT (both offline and online). We fully understand the rules and common technologies.
- **BEST IN CLASS CUSTOMER SERVICE** 24/7/365 access to Customer Service Centers to best serve the State's benefit recipients, retailers and provider.

6 Required Forms

Within this section, FIS has included completed and signed forms as required by West Virginia's RFP. These include:

- CRFP 0511-HHR1700000001 Form – Version 1
- CRFP 0511-HHR1700000001 Form – Version 2
- CRFP 0511-HHR1700000001 Form – Version 3
- CRFP 0511-HHR1700000001 Form – Version 4
- CRFP 0511-HHR1700000001 Form – Version 5
- CRFP 0511-HHR1700000001 Form – Version 6
- Addendum Acknowledgement Form for Solicitation No HHR1700000001
- Certification and Signature Page (RFP Section Three, *General Terms and Conditions*, Page 22)
- State of West Virginia Purchasing Division Purchasing Affidavit

Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114

Doc Description: ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-07-20	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	1

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X **FEIN #** 37-1490331 **DATE** 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:

The West Virginia Purchasing Division is soliciting proposals on behalf of the West Virginia Department of Health and Human Resources to enter into an open-end contract for the operation and maintenance of the existing EBT systems.

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash			Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost			Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC		Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion		Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm		Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114
Doc Description: ADDENDUM #1 - ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM
Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-07-22	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	2

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

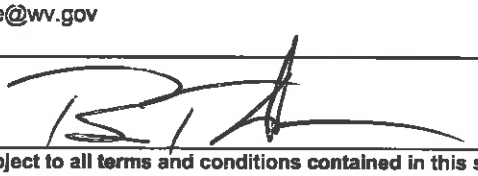
VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X  **FEIN #** 37-1490331 **DATE** 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:
Addendum #1 - To correct the bid opening date to October 18, 2016, at 1:30 PM EST instead of August 31, 2016, at 1:30 PM EST.

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114

Doc Description: ADDENDUM #2 - ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-08-22	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	3

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X _____ **FEIN #** 37-1490331 **DATE** 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:
Addendum #2 - To provide the responses to questions submitted by vendors.

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm	0.00000	Please refer to FIS' Cost Proposal.		

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114

Doc Description: ADDENDUM #3 - ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-09-08	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	4

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X FEIN # 37-1490331 DATE 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:
Addendum #3 - To respond to second round of vendor questions received through September 6, 2016.

NOTE: Previous addendum states questions would be due five working days of that addendum, with a date established as September 6, 2016. Through the addendum was relesed August 22, 2016, making the actual deadline August 29, 2016, due to the calculation error, all questions received up to September 6, 2016, have been included in this addendum.

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114

Doc Description: ADDENDUM #4 - ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-09-28	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	5

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X **FEIN #** 37-1490331 **DATE** 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:
Addendum #4 - To amend the State's Answer to Question Number 21 of the Addendum Number 2 to add additional information to clarify the State of West Virginia Request for Proposals (RFP) for Electronic Benefits Transfer (EBT) System.

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Purchasing Divison
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

State of West Virginia
Request for Proposal
34 — Service - Prof

Proc Folder: 216114

Doc Description: ADDENDUM #5 - ELECTRONIC BENEFITS TRANSFER (EBT) SYSTEM

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2016-10-03	2016-10-18 13:30:00	CRFP 0511 HHR1700000001	6

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

FIS
11000 W. Lake Park Drive
Milwaukee, Wisconsin 53224
(888) 323-0310

FOR INFORMATION CONTACT THE BUYER

April Battle
(304) 558-0067
april.e.battle@wv.gov

Signature X FEIN # 37-1490331 **DATE** 10/18/2016

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:
Addendum #5 - To amend the State's Answer to Question Number 21 of the Addendum Number 2 that were inadvertently omitted when Addenum 4 was published. AND To amend Section 4 Subsection 4.4.2.3 to provide clarity to this objective for the State of West Virginia Request for Proposals (RFP) for Electronic Benefits Transfer (EBT) System.

NO OTHER CHANGES

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Benefits Transfer (EBT) System SNAP /TANF/Cash	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electric Benefits Transfer (EBT) System
SNAP and TANF/Cash

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Electronic Benefits Transfer (EBT) System - Conversion Cost	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System - Conversion Cost - SNAP TANF/CASH

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Electronic Benefits Transfer (EBT) System WIC	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :
Electronic Benefits Transfer (EBT) System WIC

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Electronic Benefits Transfer (EBT) System WIC Conversion	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :
Electronic Benefits Transfer (EBT) System WIC Conversion Costs

INVOICE TO	SHIP TO
BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV25301 US	BUYER - 304-957-0209 HEALTH AND HUMAN RESOURCES ADMINISTRATION AND FINANCE ONE DAVIS SQUARE, RM 300 CHARLESTON WV 25301 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Electronic Benefits Transfer (EBT) System Equipment/Developm	0.00000		Please refer to FIS' Cost Proposal.	

Comm Code	Manufacturer	Specification	Model #
93150000			

Extended Description :

Electronic Benefits Transfer (EBT) System Equipment/Development

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Questions Due	2016-08-10

ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: HHR170000001

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

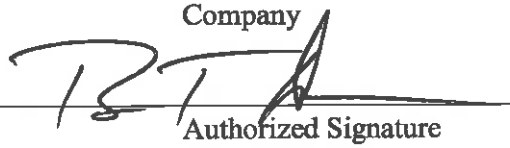
Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:
(Check the box next to each addendum received)

[✓]	Addendum No. 1	[ ]	Addendum No. 6
[✓]	Addendum No. 2	[ ]	Addendum No. 7
[✓]	Addendum No. 3	[ ]	Addendum No. 8
[✓]	Addendum No. 4	[ ]	Addendum No. 9
[✓]	Addendum No. 5	[ ]	Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further 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.

Fidelity Information Services, LLC (FIS)
Company


Authorized Signature

October 18, 2016
Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
Revised 6/8/2012

DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

Ann Ray Director Business Development
(Name, Title)

Ann Ray, Director, Business Development
(Printed Name and Title)

11000 W. Lake Park Drive, Milwaukee, Wisconsin 53224
(Address)

(888) 323-0310 / (414) 815-7116
(Phone Number) / (Fax Number)

Ann.Ray@fisglobal.com
(email address)

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

Fidelity Information Services, LLC (FIS)
(Company)

SVP, Group Executive
(Authorized Signature) (Representative Name, Title)

Brian Dugan, Senior Vice President, Group Executive
(Printed Name and Title of Authorized Representative)

October 18, 2016
(Date)

(888) 323-0310 / (414) 815-7116
(Phone Number) (Fax Number)

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §5A-3-10a, 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: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. 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.

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.

"**Employer default**" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"**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 exceed five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (*W. Va. Code* §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: Fidelity Information Services, LLC (FIS)

Authorized Signature: _____ Date: 10/11/2016

State of Wisconsin

County of Milwaukee, to-wit:

Taken, subscribed, and sworn to before me this 11th day of October, 2016.

My Commission expires September 17, 2018.

AFFIX SEAL HERE

NOTARY PUBLIC _____

DEBRA JUNE
Notary Public
State of Wisconsin

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
1	**1**	**Initiating Phase**	**3 days**	**Fri 1/20/17**	**Tue 1/24/17**		
2	1.1	Contract Start	1 day	Fri 1/20/17	Fri 1/20/17		DHHR,FIS
3	1.2	Setup internal project repository	2 days	Mon 1/23/17	Tue 1/24/17	2	FIS
4	**2**	**Requirements and Design**	**102 days**	**Mon 2/6/17**	**Tue 6/27/17**		
5	**2.1**	**Project Kick Off**	**8 days**	**Mon 2/6/17**	**Wed 2/15/17**		
6	2.1.1	Setup Internal Project Repository For SNAP	1 day	Mon 2/6/17	Mon 2/6/17	2FS+10 days	FIS,DHHR
7	2.1.2	Review Preliminary Project Work Plan	1 day	Mon 2/6/17	Mon 2/6/17	6SS	DHHR,FIS
8	2.1.3	Conduct Project kick-off meeting	1 day	Mon 2/6/17	Mon 2/6/17	6SS	FIS
9	2.1.4	System overview presentation	2 days	Mon 2/6/17	Tue 2/7/17	6SS	DHHR,FIS
10	2.1.5	Discuss Req and Configuration Matrix	1 day	Mon 2/6/17	Mon 2/6/17	6SS	FIS
11	2.1.6	Discuss telecom and TCP/IP configuration options	1 day	Mon 2/6/17	Mon 2/6/17	6SS	DHHR,FIS
12	2.1.7	Review Req- Identify JAD Session Topics	1 day	Mon 2/6/17	Mon 2/6/17	6SS	FIS
13	2.1.8	Review transition approach	1 day	Mon 2/6/17	Mon 2/6/17	6SS	FIS
14	2.1.9	Review card issuance / mail issuance approach	1 day	Tue 2/7/17	Tue 2/7/17	6SS+1 day	DHHR,FIS
15	2.1.10	Begin bi-weekly status reporting and meetings	1 day	Tue 2/7/17	Tue 2/7/17	6SS+1 day	DHHR,FIS
16	2.1.11	Complete Kick Off	0 days	Wed 2/15/17	Wed 2/15/17	6SS+8 days	FIS
17	**2.2**	**Work Plan and Scope Defintion**	**41 days**	**Thu 2/16/17**	**Thu 4/13/17**		
18	**2.2.1**	**Requirements Document**	**24 days**	**Thu 2/16/17**	**Tue 3/21/17**		

State of West Virginia Draft SNAP and TANF/Cash Conversion Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
19	2.2.1.1	Review Requirements and Configuration Matrix	10 days	Thu 2/16/17	Wed 3/1/17	16	DHHR,FIS
20	2.2.1.2	Complete Req & Configuration Matrix	14 days	Thu 3/2/17	Tue 3/21/17	19	
21	2.2.1.3	Determine Telecom and TCP/IP Configurations	3 days	Mon 2/20/17	Wed 2/22/17	11SS+10 days	
22	2.2.1.4	Determine Batch Interface Transmission Set Up Option	3 days	Mon 2/20/17	Wed 2/22/17	11SS+10 days	DHHR,FIS
23	2.2.1.5	Disaster Recovery definition	1 day	Mon 2/20/17	Mon 2/20/17	11SS+10 days	DHHR,FIS
24	2.2.1.6	Review and Establish Interface File Layouts	14 days	Mon 2/20/17	Thu 3/9/17	11SS+10 days	DHHR,FIS
25	2.2.1.7	Clarify open issues	5 days	Mon 2/20/17	Fri 2/24/17	11SS+10 days	DHHR,FIS
26	2.2.1.8	Submit final Requirements Document	5 days	Mon 2/27/17	Fri 3/3/17	25	FIS
27	2.2.1.9	Approve Requirements Document	10 days	Mon 3/6/17	Fri 3/17/17	26	DHHR
28	2.2.1.10	Requirements Complete	0 days	Fri 3/17/17	Fri 3/17/17	27	
29	**2.2.2**	**Work Plan**	**19 days**	**Mon 3/20/17**	**Thu 4/13/17**		
30	2.2.2.1	Review Project Work Plan	5 days	Mon 3/20/17	Fri 3/24/17	28FF+5 days	DHHR,FIS
31	2.2.2.2	Submit final Project Work Plan	1 day	Thu 3/30/17	Thu 3/30/17	30FS+3 days	FIS
32	2.2.2.3	Approve Project Work Plan	10 days	Fri 3/31/17	Thu 4/13/17	31	DHHR
33	**2.3**	**Transition Planning**	**45 days**	**Tue 2/14/17**	**Mon 4/17/17**		
34	2.3.1	Identify Transition Task Force members	1 day	Tue 2/14/17	Tue 2/14/17	13FS+5 days	FIS,JPM,DHHR
35	2.3.2	Begin Transition Task Force Meetings	1 day	Tue 2/21/17	Tue 2/21/17	34FS+4 days	FIS,JPM,DHHR
36	**2.3.3**	**Database Transition**	**40 days**	**Tue 2/21/17**	**Mon 4/17/17**		

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
37	2.3.3.1	Review SNAP and cash transition approach	1 day	Tue 2/21/17	Tue 2/21/17	35SS	FIS,JPM,DHHR
38	2.3.3.2	Prepare file layouts and valid values document	10 days	Wed 2/22/17	Tue 3/7/17	35	JPM
39	2.3.3.3	Provide file layouts and valid values to FIS	2 days	Wed 3/8/17	Thu 3/9/17	38	JPM
40	2.3.3.4	Define edits and edit values	2 days	Wed 3/8/17	Thu 3/9/17	38	JPM,FIS
41	2.3.3.5	Identify/verify static files	3 days	Wed 3/8/17	Fri 3/10/17	38	JPM,FIS,DHHR
42	2.3.3.6	Submit PIN encryption key forms to the JPM	5 days	Wed 3/8/17	Tue 3/14/17	35FS+10 days	FIS
43	2.3.3.7	Complete and return PIN encryption key forms to FIS	10 days	Wed 3/15/17	Tue 3/28/17	42	DHHR
44	2.3.3.8	Complete and return conversion encryption key forms to FIS	10 days	Wed 3/29/17	Tue 4/11/17	43	JPM
45	2.3.3.9	Confirm interface for file transfer	2 days	Tue 3/14/17	Wed 3/15/17	35SS+15 days	FIS,JPM
46	2.3.3.10	Review Go/No Go decision points and criteria	10 days	Tue 3/21/17	Mon 4/3/17	37SS+20 days	FIS,DHHR
47	2.3.3.11	Review database value calculation template	1 day	Tue 4/4/17	Tue 4/4/17	37SS+30 days	JPM,FIS,DHHR
48	2.3.3.12	Identify conversion cases and benefits	10 days	Tue 4/4/17	Mon 4/17/17	37SS+30 days	FIS,DHHR
49	**2.3.4**	**Retailer POS Transition**	**30 days**	**Wed 2/22/17**	**Tue 4/4/17**		
50	2.3.4.1	Submit standard Quest Retailer Agreement	1 day	Wed 2/22/17	Wed 2/22/17	14FS+10 days	FIS
51	2.3.4.2	Review Quest Retailer Agreement	10 days	Thu 2/23/17	Wed 3/8/17	50	DHHR
52	2.3.4.3	Approve Quest Retailer Agreement	10 days	Thu 3/9/17	Wed 3/22/17	51	DHHR
53	2.3.4.4	Submit standard Quest Processor Agreement	1 day	Wed 2/22/17	Wed 2/22/17	14FS+10 days	FIS
54	2.3.4.5	Review Quest Processor Agreement	10 days	Thu 2/23/17	Wed 3/8/17	53	DHHR

State of West Virginia Draft SNAP and TANF/Cash Conversion Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
55	2.3.4.6	Approve Quest Processor Agreement	10 days	Thu 3/9/17	Wed 3/22/17	54	DHHR
56	2.3.4.7	Submit draft retailer/TPP notification	1 day	Wed 3/1/17	Wed 3/1/17	14FS+15 days	FIS
57	2.3.4.8	Review/revise retailer/TPP notification	10 days	Thu 3/2/17	Wed 3/15/17	56	FIS,DHHR
58	2.3.4.9	Submit revised retailer/TPP notification	1 day	Tue 3/21/17	Tue 3/21/17	57FS+3 days	FIS
59	2.3.4.10	Approve retailer/TPP notification	10 days	Wed 3/22/17	Tue 4/4/17	58	DHHR
60	**2.3.5**	**Card Transition**	**37 days**	**Tue 2/21/17**	**Wed 4/12/17**		
61	2.3.5.1	Transfer card image to FIS	1 day	Tue 2/21/17	Tue 2/21/17	6FS+10 days	DHHR
62	2.3.5.2	Submit new card design, if necessary	1 day	Tue 2/21/17	Tue 2/21/17	6FS+10 days	
63	2.3.5.3	Submit new Card Back with modifications	1 day	Tue 3/7/17	Tue 3/7/17	6FS+20 days	FIS
64	2.3.5.4	Review/Revise Card Back	10 days	Wed 3/8/17	Tue 3/21/17	63	FIS,DHHR
65	2.3.5.5	Submit Final Card Back	1 day	Wed 3/29/17	Wed 3/29/17	64FS+5 days	FIS
66	2.3.5.6	Approve Card Back	10 days	Thu 3/30/17	Wed 4/12/17	65	DHHR
67	**2.4**	**Design Documents and Training Materials**	**84 days**	**Thu 3/2/17**	**Tue 6/27/17**		
68	**2.4.1**	**Transition and Conversion Plan**	**27 days**	**Thu 3/2/17**	**Fri 4/7/17**		
69	2.4.1.1	Submit Transition and Conversion Plan	1 day	Thu 3/2/17	Thu 3/2/17	16FS+10 days	FIS
70	2.4.1.2	Review Transition and Conversion Plan	10 days	Fri 3/3/17	Thu 3/16/17	69	DHHR,FIS
71	2.4.1.3	Submit Final Transition and Conversion Plan	1 day	Fri 3/24/17	Fri 3/24/17	70FS+5 days	
72	2.4.1.4	Approve Transition and Conversion Plan	10 days	Mon 3/27/17	Fri 4/7/17	71	DHHR

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
73	**2.4.2**	**Life Cycle Testing Plan**	**27 days**	**Thu 3/2/17**	**Fri 4/7/17**		
74	2.4.2.1	Submit Life Cycle Testing Plan	1 day	Thu 3/2/17	Thu 3/2/17	16FS+10 days	FIS
75	2.4.2.2	Review Life Cycle Testing Plan	10 days	Fri 3/3/17	Thu 3/16/17	74	DHHR,FIS
76	2.4.2.3	Submit Final Life Cycle Testing Plan	1 day	Fri 3/24/17	Fri 3/24/17	75FS+5 days	
77	2.4.2.4	Approve Life Cycle Testing Plan	10 days	Mon 3/27/17	Fri 4/7/17	76	DHHR
78	**2.4.3**	**Backup & Contingency Plan**	**27 days**	**Thu 3/9/17**	**Fri 4/14/17**		
79	2.4.3.1	Submit Backup & Recovery Plan	1 day	Thu 3/9/17	Thu 3/9/17	16FS+15 days	FIS
80	2.4.3.2	Review Backup & Recover Plan	10 days	Fri 3/10/17	Thu 3/23/17	79	FIS,DHHR
81	2.4.3.3	Submit Final Backup & Recovery Plan	1 day	Fri 3/31/17	Fri 3/31/17	80FS+5 days	
82	2.4.3.4	Approve Backup & Recovery Plan	10 days	Mon 4/3/17	Fri 4/14/17	81	FIS,DHHR
83	**2.4.4**	**System Security Plan**	**22 days**	**Thu 3/16/17**	**Fri 4/14/17**		
84	2.4.4.1	Submit System Security Plan	1 day	Thu 3/16/17	Thu 3/16/17	16FS+20 days	FIS
85	2.4.4.2	Review System Security Plan	10 days	Fri 3/17/17	Thu 3/30/17	84	FIS,DHHR
86	2.4.4.3	Submit Final System Security Plan	1 day	Fri 3/31/17	Fri 3/31/17	85	
87	2.4.4.4	Approve System Security Plan	10 days	Mon 4/3/17	Fri 4/14/17	86	DHHR
88	**2.4.5**	**Functional Design Document**	**27 days**	**Mon 3/20/17**	**Tue 4/25/17**		
89	2.4.5.1	Submit Functional Design Document	1 day	Mon 3/20/17	Mon 3/20/17	27SS+10 days	FIS
90	2.4.5.2	Review Functional Design Document	10 days	Tue 3/21/17	Mon 4/3/17	89	DHHR,FIS

State of West Virginia Draft SNAP and TANF/Cash Conversion Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
91	2.4.5.3	Submit Final Functional Design Document	1 day	Tue 4/11/17	Tue 4/11/17	90FS+5 days	
92	2.4.5.4	Approve Functional Design Document	10 days	Wed 4/12/17	Tue 4/25/17	91	DHHR
93	**2.4.6**	**Training Plan**	**32 days**	**Mon 4/3/17**	**Tue 5/16/17**		
94	2.4.6.1	Submit Training Plan	1 day	Mon 4/3/17	Mon 4/3/17	27SS+20 days	FIS
95	2.4.6.2	Review Training Plan	15 days	Tue 4/4/17	Mon 4/24/17	94	DHHR,FIS
96	2.4.6.3	Submit Final Training Plan	1 day	Tue 5/2/17	Tue 5/2/17	95FS+5 days	FIS
97	2.4.6.4	Approve Training Plan	10 days	Wed 5/3/17	Tue 5/16/17	96	DHHR
98	**2.4.7**	**Detailed Design Document**	**52 days**	**Mon 4/17/17**	**Tue 6/27/17**		
99	2.4.7.1	Submit Detailed Design Document	1 day	Mon 4/17/17	Mon 4/17/17	89SS+20 days	FIS
100	2.4.7.2	Review Detailed Design Document	20 days	Tue 4/18/17	Mon 5/15/17	99	DHHR,FIS
101	2.4.7.3	Submit Final Detailed Design Document	1 day	Tue 5/30/17	Tue 5/30/17	100FS+10 days	FIS
102	2.4.7.4	Approve Detailed Design Document	10 days	Wed 5/31/17	Tue 6/13/17	101	
103	2.4.7.5	FNS Approval of Detailed Design	10 days	Wed 6/14/17	Tue 6/27/17	102	
104	**2.4.8**	**Retailer Training Materials**	**21 days**	**Wed 4/19/17**	**Wed 5/17/17**		
105	2.4.8.1	Submit EBT-Only Merchant Manual and Quick Reference Guide	1 day	Wed 4/19/17	Wed 4/19/17	18FS+20 days	FIS
106	2.4.8.2	Review EBT-Only Merchant Manual and Quick Reference Guide	10 days	Thu 4/20/17	Wed 5/3/17	105	FIS,DHHR
107	2.4.8.3	Approve EBT-Only Merchant Manual and Quick Reference Guide	10 days	Thu 5/4/17	Wed 5/17/17	106	DHHR
108	**2.4.9**	**Client Training Materials**	**32 days**	**Tue 4/18/17**	**Wed 5/31/17**		

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
109	**2.4.9.1**	**Card Carrier - English**	**32 days**	**Tue 4/18/17**	**Wed 5/31/17**		
110	2.4.9.1.1	Submit Card Carrier - English	1 day	Tue 4/18/17	Tue 4/18/17	6FS+50 days	FIS
111	2.4.9.1.2	Review/Revise Card Carrier - English	10 days	Wed 4/19/17	Tue 5/2/17	110	FIS,DHHR
112	2.4.9.1.3	Submit Final Card Carrier - English	1 day	Wed 5/17/17	Wed 5/17/17	111FS+10 days	FIS
113	2.4.9.1.4	Approve Card Carrier - English	10 days	Thu 5/18/17	Wed 5/31/17	112	DHHR
114	**2.4.9.2**	**Card Brochure - English**	**27 days**	**Tue 4/18/17**	**Wed 5/24/17**		
115	2.4.9.2.1	Submit Brochure - English	1 day	Tue 4/18/17	Tue 4/18/17	6FS+50 days	FIS
116	2.4.9.2.2	Review Brochure - English	10 days	Wed 4/19/17	Tue 5/2/17	115	FIS,DHHR
117	2.4.9.2.3	Submit Final Brochure - English	1 day	Wed 5/17/17	Wed 5/17/17	116FS+10 days	FIS
118	2.4.9.2.4	Approve English Brochure	5 days	Thu 5/18/17	Wed 5/24/17	117	
119	**2.4.9.3**	**Client Brochure - Spanish**	**27 days**	**Tue 4/18/17**	**Wed 5/24/17**		
120	2.4.9.3.1	Submit Spanish Client Training Brochure	1 day	Tue 4/18/17	Tue 4/18/17	6FS+50 days	FIS
121	2.4.9.3.2	Review/Revise Spanish Client Training Brochure	10 days	Wed 4/19/17	Tue 5/2/17	120	FIS,DHHR
122	2.4.9.3.3	Submit Final Spanish Client Training Brochure	1 day	Wed 5/10/17	Wed 5/10/17	121FS+5 days	FIS
123	2.4.9.3.4	Approve Spanish Client Training Brochure	10 days	Thu 5/11/17	Wed 5/24/17	122	DHHR
124	3	Design Phase Complete	0 days	Mon 6/1/15	Mon 6/1/15		
125	**4**	**Development & Testing Phase**	**98 days**	**Thu 2/23/17**	**Mon 7/10/17**		
126	**4.1**	**Telecommunications Setup**	**35 days**	**Thu 2/23/17**	**Wed 4/12/17**		

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ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
127	4.1.1	Order circuits to DHHR data centers - primary and backup	5 days	Thu 2/23/17	Wed 3/1/17	21	FIS
128	4.1.2	Complete client questionaire and security authorization	5 days	Thu 3/2/17	Wed 3/8/17	127	FIS
129	4.1.3	Configure routers with IP	4 days	Thu 3/23/17	Tue 3/28/17	128FS+10 days	DHHR,FIS
130	4.1.4	Ship Routers to Primary and Backup Location	2 days	Wed 3/29/17	Thu 3/30/17	129	
131	4.1.5	Install circuit at DHHR data centers	10 days	Thu 3/9/17	Wed 3/22/17	127FS+5 days	DHHR
132	4.1.6	Network install and testing - Backup Data Center	5 days	Thu 3/30/17	Wed 4/5/17	131FS+5 days	FIS
133	4.1.7	Network burn-in and turnover	5 days	Thu 4/6/17	Wed 4/12/17	132	FIS,DHHR
134	**4.2**	**Conversion Development and Testing**	**35 days**	**Fri 3/10/17**	**Thu 4/27/17**		
135	4.2.1	Review JPM file specifications	10 days	Fri 3/10/17	Thu 3/23/17	40	FIS,JPM
136	4.2.2	Code conversion programs	20 days	Fri 3/10/17	Thu 4/6/17	135SS	FIS
137	4.2.3	Define and setup interface parameters	15 days	Thu 3/16/17	Wed 4/5/17	45	FIS,JPM
138	4.2.4	Test conversion programs	15 days	Fri 4/7/17	Thu 4/27/17	136	FIS
139	4.2.5	Edit conversion programs based on initial tests	5 days	Fri 4/7/17	Thu 4/13/17	138SS	FIS
140	4.2.6	Update Transition Plan based on conversion testing	5 days	Fri 4/14/17	Thu 4/20/17	139	FIS
141	**4.3**	**System Development and Configuration**	**67 days**	**Mon 3/6/17**	**Tue 6/6/17**		
142	4.3.1	Complete interface code	30 days	Mon 3/20/17	Fri 4/28/17	27	FIS
143	**4.3.2**	**Complete EBT system modifications**	**52 days**	**Mon 3/6/17**	**Tue 5/16/17**		**FIS**
144	4.3.2.1	Coding for Authorization Engine	30 days	Mon 3/6/17	Fri 4/14/17	27FS-10 days	FIS

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
145	4.3.2.2	Coding for Web Portal	30 days	Mon 3/6/17	Fri 4/14/17	27FS-10 days	FIS
146	4.3.2.3	Coding for IVR	30 days	Wed 4/5/17	Tue 5/16/17	27FS-10 days,1	FIS
147	4.3.3	Complete unit testing	15 days	Wed 5/17/17	Tue 6/6/17	142,143	FIS
148	**4.4**	**Project Deliverables**	**57 days**	**Mon 4/3/17**	**Tue 6/20/17**		
149	**4.4.1**	**webAdmin User Manual**	**21 days**	**Mon 4/17/17**	**Mon 5/15/17**		
150	4.4.1.1	Submit webADMIN User Manual	1 day	Mon 4/17/17	Mon 4/17/17	27FS+20 days	FIS
151	4.4.1.2	Review webADMIN User Manual	10 days	Tue 4/18/17	Mon 5/1/17	150	DHHR
152	4.4.1.3	Approve webADMIN User Manual	10 days	Tue 5/2/17	Mon 5/15/17	151	DHHR
153	**4.4.2**	**IVR**	**17 days**	**Mon 4/3/17**	**Tue 4/25/17**		
154	4.4.2.1	Submit IVR Script	1 day	Mon 4/3/17	Mon 4/3/17	27FS+10 days	FIS
155	4.4.2.2	Review IVR Script	5 days	Tue 4/4/17	Mon 4/10/17	154	DHHR
156	4.4.2.3	Submit Final IVR Script	1 day	Tue 4/18/17	Tue 4/18/17	155FS+5 days	FIS
157	4.4.2.4	Approve IVR Script	5 days	Wed 4/19/17	Tue 4/25/17	156	DHHR
158	**4.4.3**	**Call Center**	**27 days**	**Mon 4/17/17**	**Tue 5/23/17**		
159	4.4.3.1	Submit Call Center Scripts and Procedures (OIG)	1 day	Mon 4/17/17	Mon 4/17/17	27FS+20 days	FIS
160	4.4.3.2	Review Call Center Scripts and Procedures (OIG)	10 days	Tue 4/18/17	Mon 5/1/17	159	DHHR
161	4.4.3.3	Submit Final Call Center Scripts and Procedures (OIG)	1 day	Tue 5/9/17	Tue 5/9/17	160FS+5 days	FIS
162	4.4.3.4	Approve Call Center Scripts and Procedures (OIG)	10 days	Wed 5/10/17	Tue 5/23/17	161	DHHR

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ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
163	**4.4.4**	**Training Materials**	**27 days**	**Mon 4/24/17**	**Tue 5/30/17**		
164	4.4.4.1	Submit Training Materials	1 day	Mon 4/24/17	Mon 4/24/17	27FS+25 days	FIS
165	4.4.4.2	Review Training Materials	10 days	Tue 4/25/17	Mon 5/8/17	164	DHHR
166	4.4.4.3	Submit Final Training Materials	1 day	Tue 5/16/17	Tue 5/16/17	165FS+5 days	FIS
167	4.4.4.4	Approve Training Materials	10 days	Wed 5/17/17	Tue 5/30/17	166	DHHR
168	**4.4.5**	**Reports Manual**	**21 days**	**Mon 5/1/17**	**Mon 5/29/17**		
169	4.4.5.1	Submit Reports Manual	1 day	Mon 5/1/17	Mon 5/1/17	27FS+30 days	FIS
170	4.4.5.2	Review Reports Manual	10 days	Tue 5/2/17	Mon 5/15/17	169	DHHR
171	4.4.5.3	Submit Final Reports Manual	2 days	Tue 5/23/17	Wed 5/24/17	170FS+5 days	
172	4.4.5.4	Approve Reports Manual	10 days	Tue 5/16/17	Mon 5/29/17	170	DHHR
173	**4.4.6**	**Settlement & Reconciliation Manual**	**21 days**	**Mon 5/1/17**	**Mon 5/29/17**		
174	4.4.6.1	Submit Settlement & Reconciliation Manual	1 day	Mon 5/1/17	Mon 5/1/17	27FS+30 days	FIS
175	4.4.6.2	Review Settlement & Reconciliation Manual	10 days	Tue 5/2/17	Mon 5/15/17	174	DHHR
176	4.4.6.3	Submit Final Settlement and Reconciliation Manual	2 days	Tue 5/23/17	Wed 5/24/17	175FS+5 days	
177	4.4.6.4	Approve Settlement & Reconciliation Manual	10 days	Tue 5/16/17	Mon 5/29/17	175	DHHR
178	**4.4.7**	**System Operations / Interface Manual**	**27 days**	**Mon 5/15/17**	**Tue 6/20/17**		
179	4.4.7.1	Submit System Operations / Interface Procedures Manual	1 day	Mon 5/15/17	Mon 5/15/17	27FS+40 days	FIS
180	4.4.7.2	Review System Operations / Interface Procedures Manual	10 days	Tue 5/16/17	Mon 5/29/17	179	DHHR

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
181	4.4.7.3	Submit Final System Operations / Interface Procedures Manual	1 day	Tue 6/6/17	Tue 6/6/17	180FS+5 days	FIS
182	4.4.7.4	Approve System Operations / Interface Procedures Manual	10 days	Wed 6/7/17	Tue 6/20/17	181	DHHR
183	**4.5**	**Establish QC Test System Platform**	**57 days**	**Mon 3/20/17**	**Tue 6/6/17**		
184	4.5.1	Setup QC test environment	10 days	Mon 3/20/17	Fri 3/31/17	27	FIS
185	4.5.2	Update QC test system with DHHR specific modifications	5 days	Wed 5/17/17	Tue 5/23/17	143	FIS
186	4.5.3	Perform internal certification/integration testing for QC	10 days	Wed 5/24/17	Tue 6/6/17	185	FIS
187	**4.6**	**Complete Functional Demonstration of ebtEDGE System**	**24 days**	**Wed 6/7/17**	**Mon 7/10/17**		
188	4.6.1	Demonstrate all system functions	1 day	Wed 6/7/17	Wed 6/7/17	186	FIS
189	4.6.2	Demonstrate settlement	1 day	Thu 6/8/17	Thu 6/8/17	188	FIS
190	4.6.3	Receive participants feedback	1 day	Thu 6/8/17	Thu 6/8/17	188	FIS
191	4.6.4	Submit Interim Test Report	3 days	Fri 6/9/17	Tue 6/13/17	190	FIS
192	4.6.5	Review Demonstration Report	5 days	Wed 6/14/17	Tue 6/20/17	191	FIS,DHHR,FNS
193	4.6.6	Submit Final Test Report	1 day	Wed 6/28/17	Wed 6/28/17	192FS+5 days	FIS
194	4.6.7	Approve Functional Demonstration	5 days	Thu 6/29/17	Wed 7/5/17	193	DHHR,FNS
195	4.6.8	Update System Test Plan, if necessary	3 days	Thu 7/6/17	Mon 7/10/17	194	FIS
196	**4.7**	**System Acceptance Test**	**33 days**	**Fri 5/5/17**	**Tue 6/20/17**		
197	**4.7.1**	**Prepare for System Acceptance Test**	**6 days**	**Fri 5/5/17**	**Fri 5/12/17**		
198	4.7.1.1	Submit draft Acceptance Test Script	1 day	Fri 5/5/17	Fri 5/5/17	189FS-25 days	FIS

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
199	4.7.1.2	Perform dry run of Acceptance Test Script	5 days	Mon 5/8/17	Fri 5/12/17	198	FIS
200	**4.7.2**	**Complete System Acceptance Test**	**28 days**	**Fri 5/12/17**	**Tue 6/20/17**		
201	4.7.2.1	Provide final Acceptance Test Script	1 day	Fri 5/12/17	Fri 5/12/17	198FS+4 days	FIS
202	4.7.2.2	Review all demonstration change items	1 day	Tue 5/16/17	Tue 5/16/17	201FS+1 day	DHHR,FIS,FNS
203	4.7.2.3	Test all system functions	2 days	Tue 5/16/17	Wed 5/17/17	201FS+1 day	DHHR,FNS
204	4.7.2.4	Test all security functions	2 days	Tue 5/16/17	Wed 5/17/17	201FS+1 day	DHHR,FNS
205	4.7.2.5	Test settlement / reconciliation process	2 days	Tue 5/16/17	Wed 5/17/17	201FS+1 day	DHHR,FNS
206	4.7.2.6	Test ARU/IVR functions	2 days	Tue 5/16/17	Wed 5/17/17	201FS+1 day	DHHR,FNS
207	4.7.2.7	Ad hoc testing	1 day	Wed 5/17/17	Wed 5/17/17	203SS+1 day	DHHR,FNS
208	4.7.2.8	Review Settlement Reports	1 day	Wed 5/17/17	Wed 5/17/17	203SS+1 day	DHHR,FNS
209	4.7.2.9	Review Acceptance Test results	2 days	Wed 5/17/17	Thu 5/18/17	203SS+1 day	DHHR,FNS
210	4.7.2.10	Receive participants feedback	1 day	Wed 5/17/17	Wed 5/17/17	203SS+1 day	FIS
211	4.7.2.11	Submit Interim Acceptance Test Report	1 day	Tue 5/23/17	Tue 5/23/17	203SS+5 days	FIS
212	4.7.2.12	Review Acceptance Test Report	5 days	Tue 5/23/17	Mon 5/29/17	211SS	DHHR,FNS,FIS
213	4.7.2.13	Provide final Acceptance Test Report	1 day	Tue 6/6/17	Tue 6/6/17	212FS+5 days	FIS
214	4.7.2.14	Approve Acceptance Test	10 days	Wed 6/7/17	Tue 6/20/17	213	DHHR,FNS
215	**4.8**	**Establish AT Test System Platform**	**62 days**	**Mon 4/3/17**	**Tue 6/27/17**		
216	4.8.1	Setup AT test environment	10 days	Mon 4/3/17	Fri 4/14/17	184SS+10 days	FIS

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
217	4.8.2	Update AT test system with DHHR specific modifications	10 days	Wed 5/24/17	Tue 6/6/17	185	FIS
218	4.8.3	Perform internal certification/integration testing for AT	15 days	Wed 6/7/17	Tue 6/27/17	217	FIS
219	4.9	**Interface Testing**	**53 days**	**Mon 4/10/17**	**Wed 6/21/17**		
220	4.9.1	Develop interface test script	10 days	Mon 4/10/17	Fri 4/21/17	27FS+15 days	DHHR,FIS
221	4.9.2	Certify connection with DHHR	2 days	Thu 4/13/17	Fri 4/14/17	131,133	DHHR,FIS
222	4.9.3	Provide AT domain name to State	1 day	Mon 4/17/17	Mon 4/17/17	221	FIS
223	4.9.4	Transfer and update test files and reports with DHHR	10 days	Mon 5/1/17	Fri 5/12/17	142	DHHR,FIS
224	4.9.5	Verify test data with DHHR	10 days	Mon 5/1/17	Fri 5/12/17	223SS	DHHR,FIS
225	4.9.6	Certify kynect Batch Interface with DHHR	5 days	Mon 5/15/17	Fri 5/19/17	224	DHHR,FIS
226	4.9.7	Certify Online Transactions with DHHR	5 days	Mon 5/15/17	Fri 5/19/17	224	DHHR,FIS
227	4.9.8	Certify State Eligibility System Testing	1 day	Mon 5/22/17	Mon 5/22/17	223,225,226	DHHR,FIS
228	4.9.9	Submit Interim Interface Test Report	1 day	Tue 5/30/17	Tue 5/30/17	227FS+5 days	FIS
229	4.9.10	Review Interface Test Report	10 days	Wed 5/31/17	Tue 6/13/17	228	DHHR,FIS
230	4.9.11	Submit Final Interface Test Report	1 day	Wed 6/21/17	Wed 6/21/17	229FS+5 days	FIS
231	4.10	**Transition Testing**	**15 days**	**Thu 4/13/17**	**Wed 5/3/17**		
232	4.10.1	Prepare conversion files	2 days	Thu 4/13/17	Fri 4/14/17	137FS+5 days	JPM
233	4.10.2	Benchmark file preparation times	2 days	Thu 4/13/17	Fri 4/14/17	232SS	JPM
234	4.10.3	Receive productive test files from JPM	2 days	Thu 4/13/17	Fri 4/14/17	232SS	FIS,JPM

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
235	4.10.4	Benchmark transmission times	2 days	Thu 4/13/17	Fri 4/14/17	232SS	FIS,JPM
236	4.10.5	Provide database value for conversion file	1 day	Thu 4/13/17	Thu 4/13/17	232SS	JPM
237	4.10.6	Run file conversions	5 days	Fri 4/14/17	Thu 4/20/17	234SS+1 day	FIS
238	4.10.7	Benchmark file conversion times	5 days	Fri 4/14/17	Thu 4/20/17	237SS	FIS
239	4.10.8	Verify converted data	5 days	Fri 4/14/17	Thu 4/20/17	237SS	FIS,JPM
240	4.10.9	Verify database value calculation	1 day	Thu 4/20/17	Thu 4/20/17	239FF	FIS,JPM,DHHR
241	4.10.10	Conduct internal certification test using converted data	3 days	Fri 4/21/17	Tue 4/25/17	240	FIS
242	4.10.11	Provide Interim Transition Testing Report	1 day	Wed 5/3/17	Wed 5/3/17	241FS+5 days	FIS
243	5	Development Phase Complete	0 days	Mon 7/10/17	Mon 7/10/17	125	
244	**6**	**Conversion Phase**	**102 days**	**Mon 2/27/17**	**Tue 7/18/17**		
245	**6.1**	**Pre-Conversion History Activities**	**90 days**	**Mon 3/13/17**	**Fri 7/14/17**		
246	**6.1.1**	**Generate and Transmit history Files**	**90 days**	**Mon 3/13/17**	**Fri 7/14/17**		
247	**6.1.1.1**	**History for Data Warehouse**	**45 days**	**Thu 3/23/17**	**Wed 5/24/17**		
248	6.1.1.1	Provide previous 5 years history for data warehouse	45 days	Thu 3/23/17	Wed 5/24/17	45FS+5 days	JPM
249	6.1.1.1	Load data warehouse with history files	45 days	Thu 3/23/17	Wed 5/24/17	248SS	FIS
250	6.1.1.1	Verify data warehouse history loads	45 days	Thu 3/23/17	Wed 5/24/17	249SS	FIS,DHHR
251	**6.1.1.2**	**Online History**	**90 days**	**Mon 3/13/17**	**Fri 7/14/17**		
252	6.1.1.2	Feb 2017	1 day	Mon 3/13/17	Mon 3/13/17	384SS-90 days	JPM

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
253	6.1.1.2.2	Mar 2017	1 day	Mon 4/10/17	Mon 4/10/17	384SS-70 days	JPM
254	6.1.1.2.3	Apr 2017	1 day	Mon 5/8/17	Mon 5/8/17	384SS-50 days	JPM
255	6.1.1.2.4	May 2017	1 day	Mon 6/5/17	Mon 6/5/17	384SS-30 days	JPM
256	6.1.1.2.5	June 2017 (1-15)	1 day	Mon 7/10/17	Mon 7/10/17	384SS-5 days	JPM
257	6.1.1.2.6	Convert online history files	90 days	Mon 3/13/17	Fri 7/14/17	252SS	FIS
258	6.1.1.2.7	Verify online history conversions	90 days	Mon 3/13/17	Fri 7/14/17	257SS	FIS,DHHR
259	**6.2**	**EBT-only Retailer Conversion**	**77 days**	**Thu 3/23/17**	**Fri 7/7/17**		
260	**6.2.1**	**Contract Solicitation to FNS-certified non-exempt retailers**	**43 days**	**Thu 3/23/17**	**Mon 5/22/17**		
261	6.2.1.1	Mail notification/cover letter and contract to exempt retailers	5 days	Thu 3/23/17	Wed 3/29/17	52	FIS
262	6.2.1.2	Enter Retailers with contracts into MMS	15 days	Thu 3/30/17	Wed 4/19/17	261	FIS
263	6.2.1.3	Install POS devices/provide training materials	36 days	Mon 4/3/17	Mon 5/22/17	262SS+2 days	FIS
264	6.2.2	Place follow-up call to uncontracted non-exempt retailers	1 day	Thu 5/11/17	Thu 5/11/17	261FS+30 days	FIS
265	6.2.3	Advise FNS and State of unsigned retailers for follow-up	1 day	Mon 6/5/17	Mon 6/5/17	364SS-30 days	FIS,FNS
266	6.2.4	Place 2nd follow-up call to uncontracted non-exempt retailers	10 days	Mon 6/26/17	Fri 7/7/17	364SS-15 days	FIS
267	6.2.5	Retailer Conversion Complete	0 days	Mon 5/22/17	Mon 5/22/17	263	FIS
268	**6.3**	**Pre-conversion Production Activities**	**85 days**	**Mon 3/13/17**	**Fri 7/7/17**		
269	6.3.1	Submit AMA/ASAP forms	1 day	Mon 3/13/17	Mon 3/13/17	384SS-90 days	FIS,DHHR
270	6.3.2	Build production environment	10 days	Wed 5/24/17	Tue 6/6/17	211	FIS

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
271	6.3.3	Arrange on-site support for conversion	1 day	Mon 6/5/17	Mon 6/5/17	384FF-30 days	FIS
272	6.3.4	Test transmission of settlement files with Wells Fargo	30 days	Mon 5/15/17	Fri 6/23/17	384SS-45 days	FIS
273	6.3.5	Create and Install State client Online Information Guide	20 days	Tue 5/9/17	Mon 6/5/17	384FF-30 days	FIS
274	6.3.6	Publish reminder e-Message to TPPs on transition date and time	1 day	Mon 6/5/17	Mon 6/5/17	384SS-30 days	FIS
275	6.3.7	Confirm transfer of Help Desk numbers with telecom provider	1 day	Mon 6/5/17	Mon 6/5/17	384SS-30 days	FIS
276	6.3.8	Install TPPs' routing changes	1 day	Fri 6/30/17	Fri 6/30/17	384SS-11 days	FIS
277	6.3.9	Install final State system modifications	1 day	Fri 7/7/17	Fri 7/7/17	384SS-6 days	FIS
278	6.3.10	Activate system monitoring and change control	1 day	Fri 7/7/17	Fri 7/7/17	277SS	FIS
279	6.3.11	Activate Client portal	1 day	Fri 7/7/17	Fri 7/7/17	277SS	FIS
280	**6.4**	**Phone Line Transfer**	**1 day**	**Mon 2/27/17**	**Mon 2/27/17**		
281	6.4.1	Submit order to transfer ownership of client customer service line	1 day	Mon 2/27/17	Mon 2/27/17	384SS-100 day	FIS
282	6.4.2	Submit order to transfer ownership of merchant customer service line	1 day	Mon 2/27/17	Mon 2/27/17	384SS-100 day	FIS
283	**6.5**	**Card Production**	**48 days**	**Thu 4/13/17**	**Mon 6/19/17**		
284	6.5.1	Order Card Stock and sleeves	1 day	Thu 4/13/17	Thu 4/13/17	66	FIS
285	6.5.2	Receive Card Proof from card facility	1 day	Fri 4/28/17	Fri 4/28/17	284FS+10 days	FIS
286	6.5.3	Provide processing instructions to card facility	1 day	Fri 4/28/17	Fri 4/28/17	285SS	FIS
287	6.5.4	Provide Card Proof to DHHR	1 day	Mon 5/1/17	Mon 5/1/17	285	FIS
288	6.5.5	Approve Card Proof	10 days	Tue 5/2/17	Mon 5/15/17	287	DHHR

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
289	6.5.6	Order Client Training Brochures	1 day	Thu 5/11/17	Thu 5/11/17	123SS	FIS
290	6.5.7	Order Card Mailer	1 day	Thu 5/11/17	Thu 5/11/17	289SS	FIS
291	6.5.8	Order Card Mailer	1 day	Thu 5/11/17	Thu 5/11/17	289SS	FIS
292	6.5.9	Receive Card Mailer Proof from card facility	1 day	Thu 5/18/17	Thu 5/18/17	290SS+5 days,2	FIS
293	6.5.10	Provide Card Mailer Proof to DHHR	1 day	Fri 5/19/17	Fri 5/19/17	292	FIS
294	6.5.11	Approve Card Mailer Proof	10 days	Mon 5/22/17	Fri 6/2/17	293	DHHR
295	6.5.12	Send test card file	1 day	Mon 6/5/17	Mon 6/5/17	294	FIS
296	6.5.13	Produce test cards	5 days	Tue 6/6/17	Mon 6/12/17	295	FIS
297	6.5.14	Verify test cards and mailing package	5 days	Tue 6/13/17	Mon 6/19/17	296	FIS
298	**6.6**	**Third Party Processor Activities**	**18 days**	**Wed 5/17/17**	**Fri 6/9/17**		
299	6.6.1	Send Notification and Quest Processor Agreement to TPPs	1 day	Wed 5/17/17	Wed 5/17/17	59FS+30 days	FIS
300	6.6.2	Provide TPP Certification Standards to TPPs	1 day	Wed 5/17/17	Wed 5/17/17	59FS+30 days	FIS
301	6.6.3	Ensure all TPPs can acquire State transactions	10 days	Mon 5/29/17	Fri 6/9/17	364SS-35 days	FIS
302	**6.7**	**EBT Database Conversion Dry Runs**	**58 days**	**Fri 4/14/17**	**Tue 7/4/17**		
303	**6.7.1**	**Dry Run #1**	**38 days**	**Fri 4/14/17**	**Tue 6/6/17**		
304	6.7.1.1	Develop internal cutover guide	5 days	Fri 4/14/17	Thu 4/20/17	238SS	FIS
305	6.7.1.2	Review/Revise cutover guide	5 days	Fri 4/21/17	Thu 4/27/17	304	FIS,DHHR
306	6.7.1.3	Finalize and distribute cutover guide	1 day	Fri 4/28/17	Fri 4/28/17	305	FIS

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ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
307	6.7.1.4	Prepare conversion files	2 days	Wed 5/3/17	Thu 5/4/17	306FS+2 days	JPM
308	6.7.1.5	Benchmark file preparation times	1 day	Wed 5/3/17	Wed 5/3/17	307SS	JPM
309	6.7.1.6	Receive productive test files from JPM	2 days	Wed 5/3/17	Thu 5/4/17	307SS	FIS,JPM
310	6.7.1.7	Benchmark transmission time	2 days	Wed 5/3/17	Thu 5/4/17	309SS	FIS,JPM
311	6.7.1.8	Provide database value for conversion file	2 days	Wed 5/3/17	Thu 5/4/17	307SS	JPM
312	6.7.1.9	Run file conversions	5 days	Thu 5/4/17	Wed 5/10/17	309SS+1 day	FIS
313	6.7.1.10	Benchmark file conversion time	5 days	Thu 5/4/17	Wed 5/10/17	312SS	FIS
314	6.7.1.11	Verify converted data	3 days	Thu 5/4/17	Mon 5/8/17	312SS	FIS,JPM
315	6.7.1.12	Verify database value calculation	1 day	Thu 5/4/17	Thu 5/4/17	312SS	FIS,JPM,DHHR
316	6.7.1.13	Conduct internal certification test using converted data	3 days	Fri 5/5/17	Tue 5/9/17	315	FIS
317	6.7.1.14	Run POS transactions to verify PIN conversion	1 day	Fri 5/5/17	Fri 5/5/17	316SS	FIS
318	6.7.1.15	Verify settlement on test POS transactions performed	1 day	Fri 5/5/17	Fri 5/5/17	317SS	FIS
319	6.7.1.16	Receive/apply State case/client maintenance file	2 days	Tue 5/9/17	Wed 5/10/17	316SS+2 days	FIS,DHHR
320	6.7.1.17	Receive/apply State benefit maintenance file	2 days	Tue 5/9/17	Wed 5/10/17	319SS	FIS,DHHR
321	6.7.1.18	Verify State supplied data	2 days	Thu 5/11/17	Fri 5/12/17	320	FIS
322	6.7.1.19	Submit Interim Test Report	1 day	Mon 5/15/17	Mon 5/15/17	321	FIS
323	6.7.1.20	Review Test Report	5 days	Tue 5/16/17	Mon 5/22/17	322	FIS,DHHR
324	6.7.1.21	Go/No Go Decision	1 day	Tue 5/23/17	Tue 5/23/17	323	DHHR

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
325	6.7.1.22	Submit Final Test Report	1 day	Tue 6/6/17	Tue 6/6/17	323FS+10 days	FIS
326	**6.7.2**	**Dry Run #2**	**19 days**	**Wed 5/24/17**	**Mon 6/19/17**		
327	6.7.2.1	Modify cutover guide based on comments and dry run conversion	5 days	Wed 5/24/17	Tue 5/30/17	324	FIS
328	6.7.2.2	Distribute updated cutover guide	1 day	Wed 6/7/17	Wed 6/7/17	327FS+5 days	FIS
329	6.7.2.3	Prepare conversion files	2 days	Mon 6/12/17	Tue 6/13/17	328FS+2 days	JPM
330	6.7.2.4	Provide database value for conversion file	1 day	Mon 6/12/17	Mon 6/12/17	329SS	JPM
331	6.7.2.5	Run file conversions	2 days	Mon 6/12/17	Tue 6/13/17	329SS	FIS
332	6.7.2.6	Validate benchmark file conversion time	2 days	Mon 6/12/17	Tue 6/13/17	331SS	FIS
333	6.7.2.7	Verify converted data	2 days	Tue 6/13/17	Wed 6/14/17	331SS+1 day	FIS,JPM,DHHR
334	6.7.2.8	Conduct certification using converted data	1 day	Thu 6/15/17	Thu 6/15/17	333	FIS
335	6.7.2.9	Modify cutover guide based on comments and dry run conversion	2 days	Fri 6/16/17	Mon 6/19/17	334	FIS
336	6.7.2.10	Go/No Go approval for database conversion	1 day	Fri 6/16/17	Fri 6/16/17	334	FIS,DHHR
337	**6.7.3**	**Dry Run #3**	**19 days**	**Thu 6/8/17**	**Tue 7/4/17**		
338	6.7.3.1	Modify cutover guide based on comments and dry run conversion	5 days	Thu 6/8/17	Wed 6/14/17	324	FIS
339	6.7.3.2	Distribute updated cutover guide	1 day	Thu 6/22/17	Thu 6/22/17	338FS+5 days	FIS
340	6.7.3.3	Prepare conversion files	2 days	Tue 6/27/17	Wed 6/28/17	339FS+2 days	JPM
341	6.7.3.4	Provide database value for conversion file	1 day	Tue 6/27/17	Tue 6/27/17	340SS	JPM
342	6.7.3.5	Run file conversions	2 days	Tue 6/27/17	Wed 6/28/17	340SS	FIS

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ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
343	6.7.3.6	Validate benchmark file conversion time	2 days	Tue 6/27/17	Wed 6/28/17	342SS	FIS
344	6.7.3.7	Verify converted data	2 days	Wed 6/28/17	Thu 6/29/17	342SS+1 day	FIS,JPM,DHHR
345	6.7.3.8	Conduct certification using converted data	1 day	Fri 6/30/17	Fri 6/30/17	344	FIS
346	6.7.3.9	Modify cutover guide based on comments and dry run conversion	2 days	Mon 7/3/17	Tue 7/4/17	345	FIS
347	6.7.3.10	Go/No Go approval for database conversion	1 day	Mon 7/3/17	Mon 7/3/17	345	FIS,DHHR
348	**6.8**	**DHHR Staff Training**	**11 days**	**Wed 6/21/17**	**Wed 7/5/17**		
349	6.8.1	Review and determine security profiles needed	2 days	Wed 6/21/17	Thu 6/22/17	214	DHHR,FIS
350	6.8.2	Setup webADMIN Security Profiles and User IDs	5 days	Fri 6/23/17	Thu 6/29/17	349	DHHR,FIS
351	6.8.3	webADMIN Security System Training	2 days	Fri 6/30/17	Mon 7/3/17	350	FIS,DHHR
352	6.8.4	Reports and Settlement Training	2 days	Tue 7/4/17	Wed 7/5/17	351	FIS,DHHR
353	**6.9**	**Web Administrative Terminal Setup**	**6 days**	**Wed 6/7/17**	**Wed 6/14/17**		
354	6.9.1	Provide DHHR with productive URL	1 day	Wed 6/7/17	Wed 6/7/17	270	FIS
355	6.9.2	Setup Production security profiles	1 day	Wed 6/7/17	Wed 6/7/17	354SS	FIS
356	6.9.3	Confirm Internet access to FIS	5 days	Thu 6/8/17	Wed 6/14/17	355	DHHR
357	6.9.4	Preload User IDs	1 day	Thu 6/8/17	Thu 6/8/17	356SS	FIS
358	6.9.5	Provide FNS with access to KY	1 day	Fri 6/9/17	Fri 6/9/17	357	FIS
359	**6.10**	**Initiate Cutover**	**2 days**	**Sat 7/15/17**	**Tue 7/18/17**		
360	6.10.1	State transmits last files to JPM	1 day	Sat 7/15/17	Sat 7/15/17		DHHR

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
361	6.10.2	Generate and Transmit Case/Client/Card Extract	1 day	Sat 7/15/17	Sat 7/15/17	360	JPM
362	6.10.3	Run Case/Client/Card conversion	1 day	Sat 7/15/17	Sat 7/15/17	361SS	FIS
363	6.10.4	Verify Case/Client/Card conversion	1 day	Sat 7/15/17	Sat 7/15/17	362SS	FIS
364	6.10.5	Shutdown State on JPM system	1 day	Sat 7/15/17	Sat 7/15/17		JPM
365	6.10.6	Transfer Client & Retailer Customer Service Toll-Free Numbers	1 day	Sat 7/15/17	Sat 7/15/17	364SS	FIS
366	6.10.7	Generate and Transmit Benefit Extract	1 day	Sat 7/15/17	Sat 7/15/17	364SS	JPM
367	6.10.8	Receive Benefit Extract	1 day	Sat 7/15/17	Sat 7/15/17	366	FIS
368	6.10.9	Run Benefit conversion	1 day	Sat 7/15/17	Sat 7/15/17	366SS	FIS
369	6.10.10	Generate and Transmit Voucher Extract	1 day	Sat 7/15/17	Sat 7/15/17	364	JPM
370	6.10.11	Receive Voucher Extract	1 day	Sat 7/15/17	Sat 7/15/17	369	FIS
371	6.10.12	Run Voucher conversion	1 day	Sat 7/15/17	Sat 7/15/17	370	FIS
372	6.10.13	Transmit ending data base value	1 day	Sat 7/15/17	Sat 7/15/17	364	JPM
373	6.10.14	Generate and Transmit Card History Extract	1 day	Sun 7/16/17	Sun 7/16/17	364	JPM
374	6.10.15	Receive Card History Extract	1 day	Sun 7/16/17	Sun 7/16/17	373	FIS
375	6.10.16	Run Card History conversion	1 day	Sun 7/16/17	Sun 7/16/17	374	FIS
376	6.10.17	Verify file conversions	1 day	Sun 7/16/17	Sun 7/16/17	375	FIS
377	6.10.18	Verify database value	1 day	Sun 7/16/17	Sun 7/16/17	368	FIS,JPM,DHHR
378	6.10.19	Go/No Go Decision	0.88 days	Sun 7/16/17	Sun 7/16/17	377FF	DHHR

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ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
379	6.10.20	Receive last history file (December 16-19)	1 day	Sun 7/16/17	Sun 7/16/17	364SS+1 day	FIS
380	6.10.21	Run history conversion programs	1 day	Sun 7/16/17	Sun 7/16/17	379SS	FIS
381	6.10.22	Verify EBT-only transaction processing	1 day	Sun 7/16/17	Sun 7/16/17	378SS	FIS
382	6.10.23	Verify TPP transaction processing	1 day	Sun 7/16/17	Sun 7/16/17	378SS	FIS
383	6.10.24	Send conversion management report	1 day	Sun 7/16/17	Sun 7/16/17	378SS	FIS
384	6.10.25	Conversion complete	1 day	Mon 7/17/17	Mon 7/17/17	378SS	FIS,JPM,DHHR
385	**6.10.26**	**Post Conversion Activities**	**2 days**	**Mon 7/17/17**	**Tue 7/18/17**		
397	6.10.27	Quality assurance checkpoint	0 days	Tue 7/18/17	Tue 7/18/17	396	DHHR,FIS
398	7	Transition Phase Complete	0 days	Tue 7/18/17	Tue 7/18/17	244	
399	**8**	**Operations Phase**	**1677 days**	**Wed 7/19/17**	**Mon 1/15/24**	**397**	
400	**8.1**	**Continue ongoing operations**	**1677 days**	**Wed 7/19/17**	**Mon 1/15/24**	**397**	**FIS**
401	8.1.1	Maintain System Documentation	**1215 days**	Wed 7/19/17	Mon 3/14/22	384	FIS
402	8.1.2	Generate and Provide Disaster Cards	1 day	Tue 7/25/17	Tue 7/25/17	384FS+5 days	
403	8.1.3	Continue monthly status meetings and reporting	**1215 days**	Tue 8/1/17	Fri 3/25/22	384FS+10 days	FIS
404	8.1.4	Provide Monthly System Reports	**1215 days**	Wed 7/19/17	Mon 3/14/22	384	FIS
405	8.1.5	Begin to provide SSAE 16 Audit Report	**1 day**	Fri 2/2/18	Fri 2/2/18	384FS+140 day	FIS
406	8.1.6	Begin to provide annual disaster backup test and results	1 day	Wed 7/19/17	Wed 7/19/17	384	FIS
407	8.1.7	Continue operations through 2 one-year extension	480 days	Tue 3/15/22	Mon 1/15/24	404	FIS
408	**9**	**End of Contract Transition Out**	**180 days**	**Thu 5/4/23**	**Mon 1/15/24**		

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
409	**9.1**	**Transition to New Vendor**	**180 days**	**Thu 5/4/23**	**Mon 1/15/24**		
410	9.1.1	Participate in conversion discussions and planning	183 days	Thu 5/4/23	Mon 1/15/24	407FF	FIS,DHHR
411	9.1.2	Provide file formats and layouts	15 days	Thu 6/15/23	Wed 7/5/23	410SS+30 days	FIS
412	9.1.3	New vendor installs link for file transmissions	5 days	Thu 7/6/23	Wed 7/12/23	410SS+45 days	DHHR
413	9.1.4	Provide encryption key	1 day	Thu 6/15/23	Thu 6/15/23	410SS+30 days	FIS
414	9.1.5	Provide test files	10 days	Thu 7/27/23	Wed 8/9/23	412FS+10 days	FIS
415	9.1.6	Provide productive test files for 2 dry runs	70 days	Thu 8/24/23	Wed 11/29/23	414FS+10 days	FIS
416	9.1.7	Transfer Call Center Numbers	10 days	Thu 11/2/23	Wed 11/15/23	410SS+130 day	FIS
417	9.1.8	Provide online history	99 days	Thu 8/24/23	Tue 1/9/24	415SS	FIS
418	9.1.9	Provide conversion day support for data transfer	2 days	Fri 1/12/24	Mon 1/15/24	410FF	FIS
419	9.1.10	Provide production files for conversion	2 days	Fri 1/12/24	Mon 1/15/24	407FF	FIS
420	9.1.11	Close out AMA and ASAP accounts	2 days	Fri 1/12/24	Mon 1/15/24	407FF	FIS
421	9.1.12	De-install DHHR from productive environment	1 day	Mon 1/15/24	Mon 1/15/24	407FF	FIS
422	10	Transition Out Phase Complete	0 days	Mon 1/15/24	Mon 1/15/24	421	
423	11	Operations Phase Complete	0 days	Mon 1/15/24	Mon 1/15/24	422	

West Virginia Drat[illegible]C EBT Project Plan

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
1		1	95%	**West Virginia WIC EBT Project**	**65 days**	**Wed 12/28/16**	**Thu 3/30/17**			**FIS-CDP**
2		1.1	94%	**Project Initiation**	**11 days**	**Wed 12/28/16**	**Wed 1/11/17**			
3		1.1.1	0%	**Kickoff Meeting**	**1 day**	**Wed 12/28/16**	**Wed 12/28/16**			
4		1.1.1.1	0%	Contract start date	0 days	Wed 12/28/16	Wed 12/28/16		5,7,12SS+2 wks,13SS	FIS-CDP,State
5		1.1.1.2	0%	Conduct Project Kickoff Meeting	1 day	Wed 12/28/16	Wed 12/28/16	4	36FS+5 days,48FS+1	
6		1.1.2	100%	**SharePoint Repository**	**9 days**	**Wed 12/28/16**	**Mon 1/9/17**			
7		1.1.2.1	100%	Setup SharePoint Document Repository	5 days	Wed 12/28/16	Tue 1/3/17	4	8	FIS-CDP
8		1.1.2.2	100%	Provide list of authorized users	1 day	Wed 1/4/17	Wed 1/4/17	7	9	State
9		1.1.2.3	100%	Build users	2 days	Thu 1/5/17	Fri 1/6/17	8	10	FIS-CDP
10		1.1.2.4	100%	Distribute login information	1 day	Mon 1/9/17	Mon 1/9/17	9		State
11		1.1.3	100%	**Deliver Product Documents**	**1 day**	**Wed 1/11/17**	**Wed 1/11/17**			
12	5.1.4	1.1.3.1	100%	Operations Manual: Detailed Functional Design Document (DFDD)	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
13	5.24	1.1.3.2	100%	Disaster Recovery, Back-Up and Contingency Operations Plans (Continuation of Business Plan/ Back-Up Procedures)	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
14	5.1.8	1.1.3.3	100%	System Security Plan	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
15	5.1.5	1.1.3.4	100%	Settlement and Reconciliation Manual	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
16	5.1.4	1.1.3.5	100%	Operations Manual: WIC Direct System Guide	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
17	5.1.2	1.1.3.6	100%	System Life Cycle Test Plan	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
18		1.1.3.7	100%	WIC EBT-MIS Interface Specification Document (ICD)	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	FIS-CDP
19	5.1.11	1.1.3.8	100%	Reports Manual (System Guide/ Data Direct Manual)	1 day	Wed 1/11/17	Wed 1/11/17	4SS+2 wks	20	
20		1.1.3.9	100%	**All product documents delivered**	**0 days**	**Wed 1/11/17**	**Wed 1/11/17**	**12,13,14,15,16,1**		
21		1.2	100%	**Design Phase**	**41 days**	**Thu 1/5/17**	**Mon 3/6/17**			
22		1.2.1	100%	**Project Documents & Plans (WV Specific)**	**41 days**	**Thu 1/5/17**	**Mon 3/6/17**			
23	5.1	1.2.1.1	100%	**Project Work Plan**	**19 days**	**Thu 1/5/17**	**Wed 2/1/17**			
24		1.2.1.1.1	100%	Submit Draft	1 day	Thu 1/5/17	Thu 1/5/17	5FS+5 days	25	FIS-CDP

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ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
25		1.2.1.1.2	100%	State Review & Feedback	10 days	Fri 1/6/17	Fri 1/20/17	24	26	State
26		1.2.1.1.3	100%	Make Updates and Submit Final	5 days	Mon 1/23/17	Fri 1/27/17	25	27	FIS-CDP
27		1.2.1.1.4	100%	State Final Approval	3 days	Mon 1/30/17	Wed 2/1/17	26	28	State
28		1.2.1.1.5	100%	Deliverable Complete	0 days	Wed 2/1/17	Wed 2/1/17	27		
29	**5.1.1**	**1.2.1.2**	**100%**	**Functional Demonstration and Acceptance Test Plan**	**19 days**	**Thu 1/5/17**	**Wed 2/1/17**			
30		1.2.1.2.1	100%	Submit Draft	1 day	Thu 1/5/17	Thu 1/5/17	5FS+5 days	31	FIS-CDP
31		1.2.1.2.2	100%	State Review & Feedback	10 days	Fri 1/6/17	Fri 1/20/17	30	32	State
32		1.2.1.2.3	100%	Make Updates and Submit Final	5 days	Mon 1/23/17	Fri 1/27/17	31	33	FIS-CDP
33		1.2.1.2.4	100%	State Final Approval	3 days	Mon 1/30/17	Wed 2/1/17	32	34	State
34		1.2.1.2.5	100%	Deliverable Complete	0 days	Wed 2/1/17	Wed 2/1/17	33		
35	**5.1.6**	**1.2.1.3**	**100%**	**Configuration and Change Management Plan**	**19 days**	**Thu 1/5/17**	**Wed 2/1/17**			
36		1.2.1.3.1	100%	Submit Draft	1 day	Thu 1/5/17	Thu 1/5/17	5FS+5 days	37	FIS-CDP
37		1.2.1.3.2	100%	State Review & Feedback	10 days	Fri 1/6/17	Fri 1/20/17	36	38	State
38		1.2.1.3.3	100%	Make Updates and Submit Final	5 days	Mon 1/23/17	Fri 1/27/17	37	39	FIS-CDP
39		1.2.1.3.4	100%	State Final Approval	3 days	Mon 1/30/17	Wed 2/1/17	38	40	State
40		1.2.1.3.5	100%	Deliverable Complete	0 days	Wed 2/1/17	Wed 2/1/17	39		
41	**5.1.9**	**1.2.1.4**	**100%**	**Retailer/ Provider Project Management Plan**	**19 days**	**Thu 1/5/17**	**Wed 2/1/17**			
42		1.2.1.4.1	100%	Submit Draft	1 day	Thu 1/5/17	Thu 1/5/17	5FS+5 days	43	FIS-CDP
43		1.2.1.4.2	100%	State Review & Feedback	10 days	Fri 1/6/17	Fri 1/20/17	42	44	State
44		1.2.1.4.3	100%	Make Updates and Submit Final	5 days	Mon 1/23/17	Fri 1/27/17	43	45	FIS-CDP
45		1.2.1.4.4	100%	State Final Approval	3 days	Mon 1/30/17	Wed 2/1/17	44	46	State
46		1.2.1.4.5	100%	Deliverable Complete	0 days	Wed 2/1/17	Wed 2/1/17	45		
47	**5.1.10**	**1.2.1.5**	**100%**	**POS Terminal and Peripheral Equipment Installation and Maintenance Plan**	**19 days**	**Fri 1/20/17**	**Wed 2/15/17**			

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
48		1.2.1.5.1	100%	Submit Draft	1 day	Fri 1/20/17	Fri 1/20/17	5FS+15 days	49	FIS-CDP
49		1.2.1.5.2	100%	State Review & Feedback	10 days	Mon 1/23/17	Fri 2/3/17	48	50	State
50		1.2.1.5.3	100%	Make Updates and Submit Final	5 days	Mon 2/6/17	Fri 2/10/17	49	51	FIS-CDP
51		1.2.1.5.4	100%	State Final Approval	3 days	Mon 2/13/17	Wed 2/15/17	50	52	State
52		1.2.1.5.5	100%	Deliverable Complete	0 days	Wed 2/15/17	Wed 2/15/17	51		
53	5.4, 5.4.2	**1.2.1.6**	**100%**	**Comprehensive Training Plan/ Training Manuals**	**19 days**	**Fri 1/20/17**	**Wed 2/15/17**			
54		1.2.1.6.1	100%	Submit Draft	1 day	Fri 1/20/17	Fri 1/20/17	5FS+15 days	55	FIS-CDP
55		1.2.1.6.2	100%	State Review & Feedback	10 days	Mon 1/23/17	Fri 2/3/17	54	56	State
56		1.2.1.6.3	100%	Make Updates and Submit Final	5 days	Mon 2/6/17	Fri 2/10/17	55	57	FIS-CDP
57		1.2.1.6.4	100%	State Final Approval	3 days	Mon 2/13/17	Wed 2/15/17	56	58,221	State
58		1.2.1.6.5	100%	Deliverable Complete	0 days	Wed 2/15/17	Wed 2/15/17	57		
59	5.16	**1.2.1.7**	**100%**	**Customer Service Plan**	**19 days**	**Fri 1/20/17**	**Wed 2/15/17**			
60		1.2.1.7.1	100%	Submit Draft	1 day	Fri 1/20/17	Fri 1/20/17	5FS+15 days	61	FIS-CDP
61		1.2.1.7.2	100%	State Review & Feedback	10 days	Mon 1/23/17	Fri 2/3/17	60	62	State
62		1.2.1.7.3	100%	Make Updates and Submit Final	5 days	Mon 2/6/17	Fri 2/10/17	61	63	FIS-CDP
63		1.2.1.7.4	100%	State Final Approval	3 days	Mon 2/13/17	Wed 2/15/17	62	64,221	State
64		1.2.1.7.5	100%	Deliverable Complete	0 days	Wed 2/15/17	Wed 2/15/17	63		
65	5.1.4	**1.2.1.8**	**100%**	**Operations Manual: Systems Operations and Interface Procedures Manuals**	**26 days**	**Fri 1/27/17**	**Mon 3/6/17**			
66		1.2.1.8.1	100%	Submit Draft	1 day	Fri 1/27/17	Fri 1/27/17	5FS+20 days	67	FIS-CDP
67		1.2.1.8.2	100%	State Review & Feedback	10 days	Mon 1/30/17	Fri 2/10/17	66	68	State
68		1.2.1.8.3	100%	Make Updates and Submit Final	5 days	Mon 2/13/17	Fri 2/17/17	67	69	FIS-CDP
69		1.2.1.8.4	100%	State Approval	10 days	Tue 2/21/17	Mon 3/6/17	68	70	State
70		1.2.1.8.5	100%	Deliverable Complete	0 days	Mon 3/6/17	Mon 3/6/17	69		

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ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
71	**5.1.7**	**1.2.1.9**	**100%**	**End of Contract Tranistion Out Plan**	**26 days**	**Fri 1/27/17**	**Mon 3/6/17**			
72		1.2.1.9.1	100%	Submit Draft	1 day	Fri 1/27/17	Fri 1/27/17	5FS+20 days	73	FIS-CDP
73		1.2.1.9.2	100%	State Review & Feedback	10 days	Mon 1/30/17	Fri 2/10/17	72	74	State
74		1.2.1.9.3	100%	Make Updates and Submit Final	5 days	Mon 2/13/17	Fri 2/17/17	73	75	FIS-CDP
75		1.2.1.9.4	100%	State Approval	10 days	Tue 2/21/17	Mon 3/6/17	74	76	State
76		1.2.1.9.5	100%	Deliverable Complete	0 days	Mon 3/6/17	Mon 3/6/17	75		
77		**1.3**	**94%**	**Project Execution**	**65 days**	**Wed 12/28/16**	**Thu 3/30/17**			
78		**1.3.1**	**100%**	**eWIC Cards**	**61 days**	**Thu 12/29/16**	**Mon 3/27/17**			
79		1.3.1.1	100%	Acquire Artwork	7 days	Thu 12/29/16	Fri 1/6/17	5	80	
80		1.3.1.2	100%	Card Vendor Setup	7 days	Mon 1/9/17	Wed 1/18/17	79	81	FIS-CDP
81		1.3.1.3	100%	Card Production Test Runs	20 days	Thu 1/19/17	Wed 2/15/17	80	82	FIS-CDP
82		1.3.1.4	100%	State Approval	1 day	Thu 2/16/17	Thu 2/16/17	81	84	
83		1.3.1.5	100%	Cards Ordering Frequency & Quantity Estimates, Inventory Management and Shipping/Delivery processes established	24 days	Thu 12/29/16	Wed 2/1/17	5		FIS-CDP,State
84		1.3.1.6	100%	First Production Order	20 days	Fri 2/17/17	Fri 3/17/17	82	85	FIS-CDP
85		1.3.1.7	100%	Cards delivered to State	1 day	Mon 3/20/17	Mon 3/20/17	84	86	
86		1.3.1.8	100%	Cards Distributed to Local Sites	5 days	Tue 3/21/17	Mon 3/27/17	85	219SS	State
87		**1.3.2**	**87%**	**Development and Testing**	**58 days**	**Wed 12/28/16**	**Tue 3/21/17**			
88		**1.3.2.1**	**74%**	**Systems Integration**	**50 days**	**Wed 12/28/16**	**Thu 3/9/17**			
89		**1.3.2.1.1**	**100%**	**Cert/UAT Server**	**15 days**	**Wed 12/28/16**	**Wed 1/18/17**			
90		1.3.2.1.1.1	100%	Server Setup & Database Seeding	10 days	Wed 12/28/16	Tue 1/10/17	5SS	91FF	FIS-CDP
91		1.3.2.1.1.2	100%	Latest Version of WIC Direct Installed	2 days	Mon 1/9/17	Tue 1/10/17	90FF	93,92	FIS-CDP
92		1.3.2.1.1.3	100%	WIC Direct Configurations	5 days	Wed 1/11/17	Wed 1/18/17	91	94	FIS-CDP
93		1.3.2.1.1.4	100%	Connection Established with State	5 days	Wed 1/11/17	Wed 1/18/17	91	94	FIS-CDP,State

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
94		1.3.2.1.1.5	100%	Test Server is online and ready	0 days	Wed 1/18/17	Wed 1/18/17	93,92	113,97,98	
95		**1.3.2.1.2**	**100%**	**Preliminary Interface Testing**	**31 days**	**Wed 12/28/16**	**Thu 2/9/17**			
96		1.3.2.1.2.1	100%	Interface Development and Configurations	31 days	Wed 12/28/16	Thu 2/9/17	5SS	97SS+21 days,98SS+21 days	FIS-CDP
97		1.3.2.1.2.2	100%	Interface Functions preliminary testing and corrective actions, as necessary	10 days	Fri 1/27/17	Thu 2/9/17	96SS+21 days,94	99	FIS-CDP,State
98		1.3.2.1.2.3	100%	File Transfers preliminary testing and corrective actions, as necessary	10 days	Fri 1/27/17	Thu 2/9/17	96SS+21 days,94	99	FIS-CDP,State
99		1.3.2.1.2.4	100%	WIC Direct West Virginia Configuration is complete and ready for Interface Testing	0 days	Thu 2/9/17	Thu 2/9/17	97,98	145,160,113	
100		**1.3.2.1.3**	**100%**	**IVR Implementation**	**29 days**	**Thu 1/26/17**	**Wed 3/8/17**			
101		**1.3.2.1.3.1**	**100%**	**IVR Scripts**	**19 days**	**Thu 1/26/17**	**Wed 2/22/17**			
102		1.3.2.1.3.1.1	100%	Submit Draft	1 day	Thu 1/26/17	Thu 1/26/17	5SS+20 days	103,107FS+8 days	FIS-CDP
103		1.3.2.1.3.1.2	100%	State Review & Feedback	10 days	Fri 1/27/17	Thu 2/9/17	102	104	State
104		1.3.2.1.3.1.3	100%	Make Updates and Submit Final	5 days	Fri 2/10/17	Thu 2/16/17	103	105	FIS-CDP
105		1.3.2.1.3.1.4	100%	State Approval	3 days	Fri 2/17/17	Wed 2/22/17	104	106	State
106		1.3.2.1.3.1.5	100%	IVR Scripts Complete	0 days	Wed 2/22/17	Wed 2/22/17	105		
107		1.3.2.1.3.2	100%	Setup and Configure IVR Line for UAT	20 days	Wed 2/8/17	Wed 3/8/17	102FS+8 days	108	FIS-CDP
108		1.3.2.1.3.3	100%	IVR Line is Ready	0 days	Wed 3/8/17	Wed 3/8/17	107	113	
109		**1.3.2.1.4**	**0%**	**Participant Web Portal Implementation**	**40 days**	**Wed 1/11/17**	**Thu 3/9/17**			
110		1.3.2.1.4.1	0%	Setup and Configure Participant Web Portal for UAT	30 days	Wed 1/11/17	Thu 2/23/17	5SS+10 days	111	FIS-CDP
111		1.3.2.1.4.2	0%	Quality Assurance Testing and Corrective Actions, as necessary	10 days	Fri 2/24/17	Thu 3/9/17	110	112	FIS-CDP
112		1.3.2.1.4.3	0%	Participant Web Portal is Ready for UAT	0 days	Thu 3/9/17	Thu 3/9/17	111	113	
113		**1.3.2.1.5**	**100%**	**All Systems Components Ready for UAT**	**0 days**	**Thu 3/9/17**	**Thu 3/9/17**	**94,99,108,112**		
114		**1.3.2.2**	**100%**	**Formal Testing**	**58 days**	**Wed 12/28/16**	**Tue 3/21/17**			
115		**1.3.2.2.1**	**100%**	**Data Conversion**	**55 days**	**Wed 12/28/16**	**Thu 3/16/17**			
116		**1.3.2.2.1.1**	**100%**	**Conversion Testing Readiness & Preliminaries**	**11 days**	**Wed 12/28/16**	**Wed 1/11/17**			
117		1.3.2.2.1.1.1	100%	Receive data files from Incumbent	10 days	Wed 12/28/16	Tue 1/10/17	5SS	118	FIS-CDP,State
118		1.3.2.2.1.1.2	100%	Conversion Go/No Go Meeting	1 day	Wed 1/11/17	Wed 1/11/17	117	119	FIS-CDP,State

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ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
119		1.3.2.2.1.1.3	100%	Conversion Testing is a Go	0 days	Wed 1/11/17	Wed 1/11/17	118	122SS+2 days	
120		**1.3.2.2.1.2**	**100%**	**Conversion Testing**	**42 days**	**Tue 1/17/17**	**Thu 3/16/17**			
121		**1.3.2.2.1.2.1**	**100%**	**Conversion test (Dry Run #1)**	**13 days**	**Tue 1/17/17**	**Thu 2/2/17**			
122		1.3.2.2.1.2.1	100%	Incumbent Extractions	2 days	Tue 1/17/17	Wed 1/18/17	119SS+2 days	123SS+1 day	State
123		1.3.2.2.1.2.1	100%	Incoming Processor process	2 days	Wed 1/18/17	Thu 1/19/17	122SS+1 day	124	FIS-CDP
124		1.3.2.2.1.2.1	100%	Data Validation	10 days	Fri 1/20/17	Thu 2/2/17	123	126SS+12 days	State
125		**1.3.2.2.1.2.2**	**100%**	**Conversion test (Dry Run #2)**	**8 days**	**Tue 2/7/17**	**Thu 2/16/17**			
126		1.3.2.2.1.2.2	100%	Incumbent Extractions	2 days	Tue 2/7/17	Wed 2/8/17	124SS+12 days	127SS+1 day	State
127		1.3.2.2.1.2.2	100%	Incoming Processor process	2 days	Wed 2/8/17	Thu 2/9/17	126SS+1 day	128	FIS-CDP
128		1.3.2.2.1.2.2	100%	Data Validation	5 days	Fri 2/10/17	Thu 2/16/17	127	130SS+12 days	State
129		**1.3.2.2.1.2.3**	**100%**	**Conversion test (Dry Run #3)**	**11 days**	**Wed 3/1/17**	**Wed 3/15/17**			
130		1.3.2.2.1.2.3	100%	Incumbent Extractions	2 days	Wed 3/1/17	Thu 3/2/17	128SS+12 days	131SS+4 days	State
131		1.3.2.2.1.2.3	100%	Incoming Processor process	2 days	Tue 3/7/17	Wed 3/8/17	130SS+4 days	132	FIS-CDP
132		1.3.2.2.1.2.3	100%	Data Validation	5 days	Thu 3/9/17	Wed 3/15/17	131	133	State
133		1.3.2.2.1.2.4	100%	Validation of all final outstanding issues from Conversion Testing	1 day	Thu 3/16/17	Thu 3/16/17	132	134,135	FIS-CDP,State
134		1.3.2.2.1.2.5	100%	Transition Conversion Testing Report Complete	0 days	Thu 3/16/17	Thu 3/16/17	133		
135		1.3.2.2.1.2.6	100%	Transition Conversion Testing Complete	0 days	Thu 3/16/17	Thu 3/16/17	133	168	
136		**1.3.2.2.2**	**100%**	**Interface Certification**	**46 days**	**Wed 12/28/16**	**Fri 3/3/17**			
137		**1.3.2.2.2.1**	**100%**	**Interface Test Scripts**	**46 days**	**Wed 12/28/16**	**Fri 3/3/17**			
138		1.3.2.2.2.1.1	100%	Interface Functions Assessment Review	10 days	Wed 12/28/16	Tue 1/10/17	4SS	140	FIS-CDP
139		**1.3.2.2.2.1.2**	**100%**	**Interface Test Scripts**	**19 days**	**Wed 1/11/17**	**Tue 2/7/17**			
140		1.3.2.2.2.1.2	100%	Submit Draft	1 day	Wed 1/11/17	Wed 1/11/17	138	141	FIS-CDP
141		1.3.2.2.2.1.2	100%	State Review & Feedback	10 days	Thu 1/12/17	Thu 1/26/17	140	142	State

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
142		1.3.2.2.2.1.2	100%	Make Updates and Submit Final	5 days	Fri 1/27/17	Thu 2/2/17	141	143	FIS-CDP
143		1.3.2.2.2.1.2	100%	State Approval	3 days	Fri 2/3/17	Tue 2/7/17	142	144	State
144		1.3.2.2.2.1.2	100%	Interface Certification Scripts Complete	0 days	Tue 2/7/17	Tue 2/7/17	143		
145		1.3.2.2.2.1.3	100%	Confirmation of Certification Readiness	1 day	Fri 2/10/17	Fri 2/10/17	99	146SS	FIS-CDP
146		1.3.2.2.2.1.4	100%	Test Server Deployment and Prep, if necessary	3 days	Fri 2/10/17	Tue 2/14/17	145SS	147	FIS-CDP
147		1.3.2.2.2.1.5	100%	Execute Interface Testing	5 days	Wed 2/15/17	Wed 2/22/17	146	148SS+2 days	State
148		1.3.2.2.2.1.6	100%	Corrective Actions and Retesting, as necessary	10 days	Fri 2/17/17	Fri 3/3/17	147SS+2 days	149	FIS-CDP,State
149		1.3.2.2.2.1.7	100%	Certification Test Report Complete	0 days	Fri 3/3/17	Fri 3/3/17	148	150	
150		1.3.2.2.2.1.8	100%	Interface Certification Complete, Ready for UAT	0 days	Fri 3/3/17	Fri 3/3/17	149	168	
151		**1.3.2.2.3**	**100%**	**UAT**	**48 days**	**Wed 1/11/17**	**Tue 3/21/17**			
152		**1.3.2.2.3.1**	**100%**	**UAT Plan and Scripts**	**46 days**	**Wed 1/11/17**	**Fri 3/17/17**			
153		1.3.2.2.3.1.1	100%	Submit Draft	1 day	Wed 1/11/17	Wed 1/11/17	4SS+10 days	154	FIS-CDP
154		1.3.2.2.3.1.2	100%	State Review & Feedback	10 days	Thu 1/12/17	Thu 1/26/17	153	155	State
155		1.3.2.2.3.1.3	100%	Make Updates and Submit Final	5 days	Fri 1/27/17	Thu 2/2/17	154	156,157	FIS-CDP
156		1.3.2.2.3.1.4	100%	State Approval	3 days	Fri 2/3/17	Tue 2/7/17	155	158,159	State
157		1.3.2.2.3.1.5	100%	FNS Approval	30 days	Fri 2/3/17	Fri 3/17/17	155		State
158		1.3.2.2.3.1.6	100%	UAT Plan and Scripts Complete	0 days	Tue 2/7/17	Tue 2/7/17	156		
159		1.3.2.2.3.2	100%	Coordinate UAT technical set up	5 days	Wed 2/8/17	Tue 2/14/17	156	160	FIS-CDP,State
160		1.3.2.2.3.3	100%	Final Production Build of WIC Direct	2 days	Wed 2/15/17	Thu 2/16/17	99,159	161	FIS-CDP
161		1.3.2.2.3.4	100%	Build Verification Testing & Corrective Actions, as necess	2 days	Fri 2/17/17	Tue 2/21/17	160	162	FIS-CDP
162		1.3.2.2.3.5	100%	UAT Go/No Go Decision	1 day	Wed 2/22/17	Wed 2/22/17	161	164SS+5 days	
163		1.3.2.2.3.6	100%	Conduct UAT training	1 day	Wed 3/1/17	Wed 3/1/17	164SS		FIS-CDP,State
164		1.3.2.2.3.7	100%	Conduct UAT	5 days	Wed 3/1/17	Tue 3/7/17	162SS+5 days	165,163SS	FIS-CDP,State

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ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
165		1.3.2.2.3.8	100%	Corrective Actions and Retesting, as necessary	5 days	Wed 3/8/17	Tue 3/14/17	164	167FS+5 days,166FS+5 days	FIS-CDP,State
166		1.3.2.2.3.9	100%	UAT Report Complete	0 days	Tue 3/21/17	Tue 3/21/17	165FS+5 days		
167		1.3.2.2.3.10	100%	UAT Complete	0 days	Tue 3/21/17	Tue 3/21/17	165FS+5 days	168	
168		1.3.2.2.4	100%	Formal Testing Complete	0 days	Tue 3/21/17	Tue 3/21/17	135,150,167	230	
169		**1.3.3**	**97%**	**Retail Vendor Enablement**	**57 days**	**Wed 12/28/16**	**Mon 3/20/17**			
170		**1.3.3.1**	**100%**	**Retailer List**	**56 days**	**Thu 12/29/16**	**Mon 3/20/17**			
171		1.3.3.1.1	100%	FIS-CDP receives retailer list	1 day	Thu 12/29/16	Thu 12/29/16	5	172,175	State
172		1.3.3.1.2	100%	FIS-CDP reformats and updates retailer list for tracking and status reporting	5 days	Fri 12/30/16	Thu 1/5/17	171	173	FIS-CDP
173		1.3.3.1.3	100%	Continue Updating Retailer List as appropriate	50 days	Fri 1/6/17	Mon 3/20/17	172		FIS-CDP
174		**1.3.3.2**	**95%**	**Integrated Retail Vendor Enablement**	**55 days**	**Fri 12/30/16**	**Mon 3/20/17**			
175		1.3.3.2.1	95%	Make contact and Provide Integrated System Specifications, Test Scripts, and Connectivity Information for Integrated Retail Testing Server (Ongoing)	10 days	Fri 12/30/16	Thu 1/12/17	171	176SS,177SS	FIS-CDP
176		1.3.3.2.2	95%	Provide Integrated Solutions Support (Ongoing)	55 days	Fri 12/30/16	Mon 3/20/17	175SS	178	FIS-CDP
177		1.3.3.2.3	95%	Perform Level I & II Certifications as necessary (Ongoing)	55 days	Fri 12/30/16	Mon 3/20/17	175SS	178	FIS-CDP
178		1.3.3.2.4	100%	Integrated Retailers are Ready for Launch	0 days	Mon 3/20/17	Mon 3/20/17	176,177	193	
179		**1.3.3.3**	**97%**	**Stand-Beside Retail Vendor Enablement**	**44 days**	**Wed 12/28/16**	**Wed 3/1/17**			
180		**1.3.3.3.1**	**100%**	**WIC Vendor and Third Party Processor Agreements**	**24 days**	**Wed 12/28/16**	**Tue 1/31/17**			
181		**1.3.3.3.1.1**	**100%**	**WIC Vendor Agreement (Stand-Beside Retailers Only)**	**24 days**	**Wed 12/28/16**	**Tue 1/31/17**			
182		1.3.3.3.1.1.1	100%	Gather State Specific Requirements	10 days	Wed 12/28/16	Tue 1/10/17	5SS	183	FIS-CDP,State
183		1.3.3.3.1.1.2	100%	Submit Draft	1 day	Wed 1/11/17	Wed 1/11/17	182	184	FIS-CDP
184		1.3.3.3.1.1.3	100%	State Review & Feedback	10 days	Thu 1/12/17	Thu 1/26/17	183	185	State
185		1.3.3.3.1.1.4	100%	Make Updates and Submit Final	2 days	Fri 1/27/17	Mon 1/30/17	184	186,187	FIS-CDP
186		1.3.3.3.1.1.5	100%	State Approval	1 day	Tue 1/31/17	Tue 1/31/17	185	188	State
187		1.3.3.3.1.2	100%	Submit TPP Agreement	1 day	Tue 1/31/17	Tue 1/31/17	185		FIS-CDP

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
188		1.3.3.3.2	95%	Mail POS Agreements (Ongoing)	5 days	Wed 2/1/17	Tue 2/7/17	230SS-7 wks,186	189SS	FIS-CDP
189		1.3.3.3.3	95%	Obtain POS Agreements (Ongoing)	3 wks	Wed 2/1/17	Wed 2/22/17	188SS	190SS+1 wk	FIS-CDP,State
190		1.3.3.3.4	95%	Configure and Ship POS Devices (Ongoing)	3 wks	Wed 2/8/17	Wed 3/1/17	189SS+1 wk	191SS,204SS-15 day	FIS-CDP
191		1.3.3.3.5	95%	Provide Installation Support/ Training (Ongoing)	3 wks	Wed 2/8/17	Wed 3/1/17	190SS	192	FIS-CDP
192		1.3.3.3.6	100%	Stand-Beside Retailers are Ready for Launch	0 days	Wed 3/1/17	Wed 3/1/17	191	193	
193		1.3.3.4	100%	Retailers are Ready for Launch	0 days	Mon 3/20/17	Mon 3/20/17	192,178	228	
194		**1.3.4**	**100%**	**Statewide Launch**	**64 days**	**Thu 12/29/16**	**Thu 3/30/17**			
195		**1.3.4.1**	**100%**	**Production Server Primary & Backup (Frankfort & Romeovill**	**52 days**	**Thu 12/29/16**	**Tue 3/14/17**			
196		**1.3.4.1.1**	**100%**	**Procurements**	**52 days**	**Thu 12/29/16**	**Tue 3/14/17**			
197		1.3.4.1.1.1	100%	Cost Quotes and Purchase Order	1 day	Thu 12/29/16	Thu 12/29/16	5	198	FIS-CDP
198		1.3.4.1.1.2	100%	Hardware Builds/Engineering & Shipment	35 days	Fri 12/30/16	Fri 2/17/17	197	199	FIS-CDP
199		1.3.4.1.1.3	100%	Servers Setup and Database Configurations Complete	15 days	Tue 2/21/17	Mon 3/13/17	198	200	FIS-CDP
200		1.3.4.1.1.4	100%	Latest Version of WIC Direct Installed	1 day	Tue 3/14/17	Tue 3/14/17	199	201	FIS-CDP
201		1.3.4.1.1.5	100%	Production Servers Online	0 days	Tue 3/14/17	Tue 3/14/17	200	226,227,230	
202		**1.3.4.2**	**100%**	**Help Desk & Support Services**	**53 days**	**Tue 1/3/17**	**Mon 3/20/17**			
203		**1.3.4.2.1**	**100%**	**Retail Vendor Help Desk**	**15 days**	**Wed 1/18/17**	**Tue 2/7/17**			
204		1.3.4.2.1.1	100%	Setup and Configure Toll Free Number	15 days	Wed 1/18/17	Tue 2/7/17	190SS-15 days	206	FIS-CDP
205		1.3.4.2.1.2	100%	Staff Prepared for State WIC Retail Vendors	5 days	Wed 2/1/17	Tue 2/7/17	190SS-5 days	206	FIS-CDP
206		1.3.4.2.1.3	100%	Retail Vendor Help Desk is online and ready for Statewide Rollout	0 days	Tue 2/7/17	Tue 2/7/17	205,204		
207		**1.3.4.2.2**	**100%**	**Retail Vendor Web Portal**	**25 days**	**Tue 1/3/17**	**Tue 2/7/17**			
208		1.3.4.2.2.1	100%	Setup and Configure the Retail Vendor Web Portal	15 days	Tue 1/3/17	Tue 1/24/17	190SS-25 days	209	FIS-CDP
209		1.3.4.2.2.2	100%	Quality Assurance Testing and Corrective Actions, as necessary	10 days	Wed 1/25/17	Tue 2/7/17	208	210	FIS-CDP
210		1.3.4.2.2.3	100%	Retail Vendor Web Portal is online and ready for Statewide Rollout	0 days	Tue 2/7/17	Tue 2/7/17	209		

West Virginia Draft WIC EBT Project Plan

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
211		**1.3.4.2.3**	**100%**	**Cardholder Help Desk**	**10 days**	**Tue 3/7/17**	**Mon 3/20/17**			
212		1.3.4.2.3.1	100%	Setup and Configure Toll Free Number	10 days	Tue 3/7/17	Mon 3/20/17	230FS-11 days	214	FIS-CDP
213		1.3.4.2.3.2	100%	Staff Prepared for WIC Participants	5 days	Tue 3/14/17	Mon 3/20/17	230FS-6 days	214	FIS-CDP
214		1.3.4.2.3.3	100%	Cardholder Help Desk is online and ready for Statewide Rollout	0 days	Mon 3/20/17	Mon 3/20/17	212,213		
215		**1.3.4.2.4**	**100%**	**FIS State Support Help Desk**	**5 days**	**Tue 3/14/17**	**Mon 3/20/17**			
216		1.3.4.2.4.1	100%	Training and Support Readiness	5 days	Tue 3/14/17	Mon 3/20/17	230FS-6 days	217	FIS-CDP
217		1.3.4.2.4.2	100%	State Support Help Desk is online and ready for Statewide Rollout	0 days	Mon 3/20/17	Mon 3/20/17	216		
218		**1.3.4.3**	**100%**	**Local Clinic Enablement**	**23 days**	**Thu 2/16/17**	**Tue 3/21/17**			
219		1.3.4.3.1	100%	Production Cards Received at the Local Clinics	1 day	Tue 3/21/17	Tue 3/21/17	86SS	224	FIS-CDP,State
220		**1.3.4.3.2**	**100%**	**Participant Brochures**	**20 days**	**Thu 2/16/17**	**Thu 3/16/17**			
221		1.3.4.3.2.1	100%	Print Participant Brochures	15 days	Thu 2/16/17	Thu 3/9/17	57,63	222	FIS-CDP
222		1.3.4.3.2.2	100%	Participant Brochures Received at the Local Clinics	5 days	Fri 3/10/17	Thu 3/16/17	221	224	FIS-CDP,State
223		1.3.4.3.3	100%	Local Clinic Training on EBT Functions & Features	1 day	Mon 3/20/17	Mon 3/20/17	230FF-1 day	224	State
224		1.3.4.3.4	100%	Local Clinics are ready for WIC EBT	0 days	Tue 3/21/17	Tue 3/21/17	223,219,222		
225		**1.3.4.4**	**100%**	**Retail Vendors**	**4 days**	**Wed 3/15/17**	**Mon 3/20/17**			
226		1.3.4.4.1	100%	Vendors Loaded into WIC Direct on Production	1 day	Wed 3/15/17	Wed 3/15/17	201	228	FIS-CDP,State
227		1.3.4.4.2	100%	Setup Production SFTP Server for APL Access	3 days	Wed 3/15/17	Fri 3/17/17	201	228	FIS-CDP
228		1.3.4.4.3	100%	Retail Vendors installed and ready to accept eWIC	0 days	Mon 3/20/17	Mon 3/20/17	193,226,227		
229		**1.3.4.5**	**100%**	**Go Live**	**7 days**	**Tue 3/21/17**	**Thu 3/30/17**			
230		1.3.4.5.1	100%	Statewide Readiness Achieved	0 days	Tue 3/21/17	Tue 3/21/17	168,201	231,212FS-11 days,2	
231		1.3.4.5.2	100%	Statewide Go/No Go Decision	1 day	Wed 3/22/17	Wed 3/22/17	230	232	FIS-CDP,State
232		1.3.4.5.3	100%	Final Conversions	5 edays	Wed 3/22/17	Mon 3/27/17	231	233,234FF	
233		1.3.4.5.4	100%	Statewide Launch	0 days	Mon 3/27/17	Mon 3/27/17	232	235	
234		1.3.4.5.5	100%	Web portals and phone line cutovers	1 day	Mon 3/27/17	Mon 3/27/17	232FF		

ID	Deliverable	WBS	% Comple	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
235		1.3.4.5.6	100%	Produce Compliance Accounts & Cards	1 eday	Mon 3/27/17	Tue 3/28/17	233	236	
236		1.3.4.5.7	100%	Conduct live Shopping Tests with Stores	1 day	Wed 3/29/17	Wed 3/29/17	235	237FS+1 day,238	
237		1.3.4.5.8	100%	Begin Live Operations	0 days	Thu 3/30/17	Thu 3/30/17	236FS+1 day		
238		1.3.4.5.9	100%	Begin Operational Support (Begin Providing Ongoing Operational Reports)	1 day	Thu 3/30/17	Thu 3/30/17	236		FIS-CDP

West Virg. Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
1	**1**	**Initiating Phase**	**16 days**	**Tue 1/10/17**	**Tue 1/31/17**			
2	1.1	Contract Review and Approve	15 days	**Tue 1/10/17**	Mon 1/30/17		DHHR,FIS	
3	1.2	Contract Start	1 day	Tue 1/31/17	Tue 1/31/17	2		
4	1.3	Complete Initiation Phase	0 days	Tue 1/31/17	Tue 1/31/17	3		
5	**2**	**Requirements and Design**	**257 days**	**Wed 4/25/18**	**Thu 4/18/19**	3FS+320 days		
6	**2.1**	**Project Kick-off**	**22 days**	**Wed 4/25/18**	**Thu 5/24/18**			
7	2.1.1	Setup Internal Project Repository For Child Care Implementation	1 day	Wed 4/25/18	Wed 4/25/18	3FS+320 days		
8	2.1.2	Review Preliminary Project Work Plan	15 days	Thu 4/26/18	Wed 5/16/18	7		
9	2.1.3	Conduct Child Care Project kick-off meeting	1 day	Thu 5/17/18	Thu 5/17/18	8	FIS,DHHR	
10	2.1.4	Introduce Project team members	1 day	Fri 5/18/18	Fri 5/18/18	9	DHHR,FIS	
11	2.1.5	System overview presentation	1 day	Thu 5/17/18	Thu 5/17/18	9SS	FIS	
12	2.1.6	Review Req- Identify JAD Session Topics	1 day	Thu 5/17/18	Thu 5/17/18	9SS	DHHR,FIS	
13	2.1.7	Review implementation approach	1 day	Thu 5/17/18	Thu 5/17/18	9SS	DHHR,FIS	
14	2.1.8	Review Provider implementation approach	1 day	Thu 5/17/18	Thu 5/17/18	9SS	DHHR,FIS	
15	2.1.9	Review card issuance / mail issuance approach	1 day	Thu 5/17/18	Thu 5/17/18	9SS	DHHR,FIS	
16	2.1.10	Begin bi-weekly status reporting and meetings	1 day	Thu 5/24/18	Thu 5/24/18	9SS+5 days	FIS	
17	2.1.11	Complete Kick Off	0 days	Thu 5/24/18	Thu 5/24/18	16		
18	**2.2**	**Work Plan and Scope Definition**	**234 days**	**Mon 5/28/18**	**Thu 4/18/19**	**17FS+1 day**		
19	**2.2.1**	**Requirements Document**	**43 days**	**Mon 5/28/18**	**Wed 7/25/18**			
20	2.2.1.1	Review Requirements and Configuration Matrix	10 days	Mon 5/28/18	Fri 6/8/18		DHHR,FIS	
21	2.2.1.2	Complete Req & Configuration Matrix	14 days	Mon 5/28/18	Thu 6/14/18	16		
22	2.2.1.3	JAD Sessions, Open Issues	21 days	Thu 5/31/18	Thu 6/28/18	12SS+10 days	DHHR,FIS	
23	2.2.1.4	Discuss telecom and TCP/IP configuration options	1 day	Thu 5/31/18	Thu 5/31/18	22SS	DHHR,FIS	
24	2.2.1.5	Determine Batch Interface Transmission Set Up Option	1 day	Thu 6/14/18	Thu 6/14/18	23SS+10 days	DHHR,FIS	
25	2.2.1.6	Disaster Recovery definition	1 day	Thu 6/14/18	Thu 6/14/18	23SS+10 days	DHHR,FIS	
26	2.2.1.7	Review and Establish Interface File Layouts	14 days	Thu 5/31/18	Tue 6/19/18	12SS+10 days	DHHR,FIS	
27	2.2.1.8	Submit Final Requirements Document	5 days	Thu 7/5/18	Wed 7/11/18	22FS+4 days	FIS	
28	2.2.1.9	Approve Requirements Document	10 days	Thu 7/12/18	Wed 7/25/18	27	DHHR	
29	2.2.1.10	Review Project Work Plan	5 days	Thu 6/14/18	Wed 6/20/18	26SS+10 days	DHHR,FIS	
30	2.2.1.11	Submit final Project Work Plan	1 day	Thu 6/21/18	Thu 6/21/18	29	FIS	
31	2.2.1.12	Approve Project Work Plan	10 days	Fri 6/22/18	Thu 7/5/18	30	DHHR	

West Virginia Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
32	2.2.1.13	Complete Planning and Scope Definition	10 days	Fri 7/6/18	Thu 7/19/18	31	DHHR	
33	**2.2.2**	**Design Documents and Training Materials**	**83 days**	**Thu 8/9/18**	**Mon 12/3/18**			
34	**2.2.2.1**	**Implementation Plan**	**22 days**	**Thu 8/9/18**	**Fri 9/7/18**			
35	2.2.2.1.1	Submit Implementation Plan	1 day	Thu 8/9/18	Thu 8/9/18	28FS+10 days	FIS	
36	2.2.2.1.2	Review Implementation Plan	10 days	Fri 8/10/18	Thu 8/23/18	35	DHHR,FIS	
37	2.2.2.1.3	Submit Final Implementation Plan	1 day	Fri 8/24/18	Fri 8/24/18	36		
38	2.2.2.1.4	Approve Implementation Plan	10 days	Mon 8/27/18	Fri 9/7/18	37	DHHR	
39	**2.2.2.2**	**Life Cycle Testing Plan**	**22 days**	**Thu 8/16/18**	**Fri 9/14/18**			
40	2.2.2.2.1	Submit Life Cycle Testing Plan	1 day	Thu 8/16/18	Thu 8/16/18	28FS+15 days	FIS	
41	2.2.2.2.2	Review Life Cycle Testing Plan	10 days	Fri 8/17/18	Thu 8/30/18	40	DHHR,FIS	
42	2.2.2.2.3	Submit Final Life Cycle Testing Plan	1 day	Fri 8/31/18	Fri 8/31/18	41		
43	2.2.2.2.4	Approve Life Cycle Testing Plan	10 days	Mon 9/3/18	Fri 9/14/18	42	DHHR	
44	**2.2.2.3**	**Backup & Contingency Plan**	**22 days**	**Thu 8/16/18**	**Fri 9/14/18**			
45	2.2.2.3.1	Submit Backup & Recovery Plan	1 day	Thu 8/16/18	Thu 8/16/18	28FS+15 days	FIS	
46	2.2.2.3.2	Review Backup & Recover Plan	10 days	Fri 8/17/18	Thu 8/30/18	45	FIS,DHHR	
47	2.2.2.3.3	Submit Final Backup & Recovery Plan	1 day	Fri 8/31/18	Fri 8/31/18	46		
48	2.2.2.3.4	Approve Backup & Recovery Plan	10 days	Mon 9/3/18	Fri 9/14/18	47	FIS,DHHR	
49	**2.2.2.4**	**System Security Plan**	**22 days**	**Thu 8/16/18**	**Fri 9/14/18**			
50	2.2.2.4.1	Submit System Security Plan	1 day	Thu 8/16/18	Thu 8/16/18	28FS+15 days	FIS	
51	2.2.2.4.2	Review System Security Plan	10 days	Fri 8/17/18	Thu 8/30/18	50	FIS,DHHR	
52	2.2.2.4.3	Submit Final System Security Plan	1 day	Fri 8/31/18	Fri 8/31/18	51		
53	2.2.2.4.4	Approve System Security Plan	10 days	Mon 9/3/18	Fri 9/14/18	52	DHHR	
54	**2.2.2.5**	**Functional Design Document**	**22 days**	**Thu 8/30/18**	**Fri 9/28/18**			
55	2.2.2.5.1	Submit Functional Design Document	1 day	Thu 8/30/18	Thu 8/30/18	28FS+25 days	FIS	
56	2.2.2.5.2	Review Functional Design Document	10 days	Fri 8/31/18	Thu 9/13/18	55	DHHR,FIS	
57	2.2.2.5.3	Submit Final Functional Design Document	1 day	Fri 9/14/18	Fri 9/14/18	56		
58	2.2.2.5.4	Approve Functional Design Document	10 days	Mon 9/17/18	Fri 9/28/18	57	DHHR	
59	**2.2.2.6**	**Training Plan**	**33 days**	**Thu 8/23/18**	**Mon 10/8/18**			
60	2.2.2.6.1	Submit Training Plan	1 day	Thu 8/23/18	Thu 8/23/18	28FS+20 days	FIS	
61	2.2.2.6.2	Review Training Plan	15 days	Fri 8/24/18	Thu 9/13/18	60	DHHR,FIS	
62	2.2.2.6.3	Submit Final Training Plan	6 days	Fri 9/28/18	Fri 10/5/18	61FS+10 days	FIS	

West Virg. Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
63	2.2.2.6.4	Approve Training Plan	1 day	Mon 10/8/18	Mon 10/8/18	62	DHHR	
64	**2.2.2.7**	**Detailed Design Document**	**42 days**	**Fri 10/5/18**	**Mon 12/3/18**	57SS+15 days		
65	2.2.2.7.1	Submit Detailed Design Document	1 day	Fri 10/5/18	Fri 10/5/18		FIS	
66	2.2.2.7.2	Review Detailed Design Document	20 days	Mon 10/8/18	Fri 11/2/18	65	DHHR,FIS	
67	2.2.2.7.3	Submit Final Detailed Design Document	1 day	Mon 11/19/18	Mon 11/19/18	66FS+10 days	FIS	
68	2.2.2.7.4	Approve Detailed Design Document	10 days	Tue 11/20/18	Mon 12/3/18	67		
69	2.2.2.8	Approve Documentation	0 days	Mon 12/3/18	Mon 12/3/18	68	DHHR	
70	**2.2.3**	**Implementation Planning**	**195 days**	**Fri 7/20/18**	**Thu 4/18/19**			
71	**2.2.3.1**	**Provider Agreement and Notification**	**26 days**	**Fri 7/20/18**	**Fri 8/24/18**			
72	2.2.3.1.1	Submit for State Review, standard Provider Agreement	1 day	Fri 7/20/18	Fri 7/20/18	32SS+10 days	FIS	
73	2.2.3.1.2	Submit for State Review, draft Provider notification	1 day	Mon 7/23/18	Mon 7/23/18	72	FIS	
74	2.2.3.1.3	Review Provider Agreement	10 days	Mon 7/23/18	Fri 8/3/18	72	DHHR	
75	2.2.3.1.4	Review/revise Provider notification	10 days	Tue 7/24/18	Mon 8/6/18	73	FIS,DHHR	
76	2.2.3.1.5	Approve Povider Agreement	10 days	Mon 8/6/18	Fri 8/17/18	74	DHHR	
77	2.2.3.1.6	Submit revised Provider notification	1 day	Fri 8/10/18	Fri 8/10/18	75FS+3 days	FIS	
78	2.2.3.1.7	Approve Provider notification	10 days	Mon 8/13/18	Fri 8/24/18	77	DHHR	
79	**2.2.3.2**	**Card Design**	**42 days**	**Tue 7/31/18**	**Wed 9/26/18**			
80	2.2.3.2.1	Submit Initial Card Front Design to DHHR for Approval	3 days	Tue 7/31/18	Thu 8/2/18	32FS+7 days	FIS	
81	2.2.3.2.2	Submit Initial Card Design Back to DHHR with modifications	3 days	Wed 8/8/18	Fri 8/10/18	80FS+3 days	FIS	
82	2.2.3.2.3	Review/Revise Card Back	15 days	Wed 8/8/18	Tue 8/28/18	81SS	FIS,DHHR	
83	2.2.3.2.4	Review/Revise Card Front Design	15 days	Tue 7/31/18	Mon 8/20/18	80SS	DHHR,FIS	
84	2.2.3.2.5	Submit Final Card Front Design	1 day	Tue 8/28/18	Tue 8/28/18	83FS+5 days	FIS	
85	2.2.3.2.6	Approve Card Front Design	15 days	Wed 8/29/18	Tue 9/18/18	84	DHHR	
86	2.2.3.2.7	Submit Final Card Back	1 day	Wed 9/5/18	Wed 9/5/18	82FS+5 days	FIS	
87	2.2.3.2.8	Approve Card Back	15 days	Thu 9/6/18	Wed 9/26/18	86	DHHR	
88	**2.2.3.3**	**Provider Training Materials**	**21 days**	**Thu 11/8/18**	**Thu 12/6/18**			
89	2.2.3.3.1	Submit Provider Manual and Quick Reference Guide	1 day	Thu 11/8/18	Thu 11/8/18	87FS+30 days	FIS	
90	2.2.3.3.2	Review Provider Manual and Quick Reference Guide	10 days	Fri 11/9/18	Thu 11/22/18	89	FIS,DHHR	
91	2.2.3.3.3	Approve Provider Manual and Quick Reference Guide (QRG)	10 days	Fri 11/23/18	Thu 12/6/18	90	DHHR	
92	**2.2.3.4**	**Client Training Materials**	**125 days**	**Fri 10/26/18**	**Thu 4/18/19**			
93	**2.2.3.4.1**	**Card Mailer**	**69 days**	**Fri 10/26/18**	**Wed 1/30/19**			

West Virginia Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
94	2.2.3.4.1.1	Submit English Card Mailer	1 day	Fri 10/26/18	Fri 10/26/18	87FS+21 days	FIS	
95	2.2.3.4.1.2	Review/Revise English Card Mailer	10 days	Mon 10/29/18	Fri 11/9/18	94	FIS,DHHR	
96	2.2.3.4.1.3	Submit Final English Card Mailer	1 day	Mon 11/26/18	Mon 11/26/18	95FS+10 days	FIS	
97	2.2.3.4.1.4	Approve English Card Mailer	10 days	Tue 11/27/18	Mon 12/10/18	96	DHHR	
98	2.2.3.4.1.5	Submit Spanish Card Mailer	1 day	Tue 12/18/18	Tue 12/18/18	97FS+5 days	FIS	
99	2.2.3.4.1.6	Review/Revise Spanish Card Mailer	10 days	Wed 12/19/18	Tue 1/1/19	98	FIS,DHHR	
100	2.2.3.4.1.7	Submit Final Spanish Card Mailer	1 day	Wed 1/16/19	Wed 1/16/19	99FS+10 days	FIS	
101	2.2.3.4.1.8	Approve Spanish Card Mailer	10 days	Thu 1/17/19	Wed 1/30/19	100	DHHR	
102	**2.2.3.4.2**	**Client Training Brochure**	**84 days**	**Fri 10/26/18**	**Wed 2/20/19**			
103	2.2.3.4.2.1	Submit English/Spanish Client Training Brochure	1 day	Fri 10/26/18	Fri 10/26/18	87FS+21 days	FIS	
104	2.2.3.4.2.2	Review/Revise English/Spanish Client Training Brochure	15 days	Mon 10/29/18	Fri 11/16/18	103	FIS,DHHR	
105	2.2.3.4.2.3	Submit Final English/Spanish Client Training Brochure	1 day	Mon 11/26/18	Mon 11/26/18	104FS+5 days	FIS	
106	2.2.3.4.2.4	Approve English/Spanish Client Training Brochure	10 days	Tue 11/27/18	Mon 12/10/18	105	DHHR	
107	2.2.3.4.2.5	Submit English Client Training Brochure	1 day	Tue 1/8/19	Tue 1/8/19	106FS+20 days	FIS	
108	2.2.3.4.2.6	Review/Revise English Client Training Brochure	15 days	Wed 1/9/19	Tue 2/5/19	107	FIS,DHHR	
109	2.2.3.4.2.7	Submit Final English Client Training Brochure	1 day	Wed 2/6/19	Wed 2/6/19	108	FIS	
110	2.2.3.4.2.8	Approve English Client Training Brochure	10 days	Thu 2/7/19	Wed 2/20/19	109	DHHR	
111	**2.2.3.4.3**	**Client Training Multi-Media Scripts**	**83 days**	**Tue 12/25/18**	**Thu 4/18/19**			
112	**2.2.3.4.3.1**	**Client English**	**31 days**	**Tue 12/25/18**	**Tue 2/5/19**			
113	2.2.3.4.3.1	Submit Draft English Client Multi-Media Script	1 day	Tue 12/25/18	Tue 12/25/18	106FS+10 days	FIS	
114	2.2.3.4.3.1	Review / Revise Draft English Client Mutli-Media Script	15 days	Tue 12/25/18	Mon 1/14/19	113SS	DHHR,FIS	
115	2.2.3.4.3.1	Submit Final English Client Multi-Media Script	1 day	Tue 1/15/19	Tue 1/15/19	114	FIS	
116	2.2.3.4.3.1	Approve English Client Multi-Media Script	15 days	Wed 1/16/19	Tue 2/5/19	115	DHHR	
117	**2.2.3.4.3.2**	**Client Spanish**	**32 days**	**Wed 3/6/19**	**Thu 4/18/19**			
118	2.2.3.4.3.2	Submit Draft Spanish Client Multi-Media Script	1 day	Wed 3/6/19	Wed 3/6/19	116FS+20 days	FIS	
119	2.2.3.4.3.2	Review / Revise Draft Spanish Client Multi-Media Script	15 days	Thu 3/7/19	Wed 3/27/19	118	DHHR,FIS	
120	2.2.3.4.3.2	Submit Final Spanish Client Multi-Media Script	1 day	Thu 3/28/19	Thu 3/28/19	119	FIS	
121	2.2.3.4.3.2	Approve Spanish Client Multi-Media Script	15 days	Fri 3/29/19	Thu 4/18/19	120	DHHR	
122	2.2.3.4.3.2	Complete Requirements and Design Phase	0 days	Thu 4/18/19	Thu 4/18/19	121		
123	2.2.3.4.3.2	Complete Implementation Planning	0 days	Thu 4/18/19	Thu 4/18/19	122		
124	**3**	**Development and Testing Phase**	**252 days**	**Fri 6/29/18**	**Mon 6/17/19**			

West Virg. Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
125	**3.1**	**Development**	**121 days**	**Fri 6/29/18**	**Fri 12/14/18**			
126	**3.1.1**	**Telecommunications Setup**	**79 days**	**Fri 6/29/18**	**Wed 10/17/18**	**24**		
127	3.1.1.1	Submit Network Connectivity Set Up Forms	10 days	Fri 6/29/18	Thu 7/12/18	24FS+10 days	DHHR	
128	3.1.1.2	Complete Network Connectivity Set Up	30 days	Fri 7/13/18	Thu 8/23/18	127	FIS	
129	3.1.1.3	Network Connectivity Testing	14 days	Fri 9/28/18	Wed 10/17/18	128FS+25 days	FIS	
130	3.1.1.4	Network Connectivty Set Up Complete	0 days	Wed 10/17/18	Wed 10/17/18	129	DHHR,FIS	
131	**3.1.2**	**Development and Configuration**	**106 days**	**Fri 7/20/18**	**Fri 12/14/18**	**32**		
132	3.1.2.1	Establish QC Test System Platform	15 days	Fri 7/20/18	Thu 8/9/18	32		
133	3.1.2.2	Complete Interface code	45 days	Fri 7/27/18	Thu 9/27/18	32FS+5 days	FIS	
134	3.1.2.3	Complete EBT Authorization Engine modifications	45 days	Fri 8/10/18	Thu 10/11/18	32FS+15 days	FIS	
135	3.1.2.4	Complete webADMIN Modifications	40 days	Fri 9/7/18	Thu 11/1/18	134FF+15 days		
136	3.1.2.5	Complete IVR modifications	45 days	Fri 8/3/18	Thu 10/4/18	32FS+10 days		
137	3.1.2.6	Complete Cardholder Portal Modifications	40 days	Fri 9/7/18	Thu 11/1/18	134FF+15 days		
138	3.1.2.7	Complete Help Desk Administrative Terminal Modifications	40 days	Fri 9/7/18	Thu 11/1/18	134FF+15 days		
139	3.1.2.8	Complete POS Modifications	60 days	Fri 8/10/18	Thu 11/1/18	134FF+15 days		
140	3.1.2.9	Complete Unit Testing	15 days	Fri 10/26/18	Thu 11/15/18	139FF+10 days	FIS	
141	3.1.2.10	Update QC test system with DHHR specific modifications	7 days	Fri 11/16/18	Mon 11/26/18	140	FIS	
142	3.1.2.11	Perform internal certification/integration testing for QC	14 days	Tue 11/27/18	Fri 12/14/18	141	FIS	
143	**3.1.3**	**Establish AT Test System Platform**	**84 days**	**Fri 8/10/18**	**Wed 12/5/18**			
144	3.1.3.1	Setup AT test environment	7 days	Fri 8/10/18	Mon 8/20/18	132	FIS	
145	3.1.3.2	Update AT test system with DHHR specific modifications	7 days	Fri 11/16/18	Mon 11/26/18	141SS	FIS	
146	3.1.3.3	Perform internal certification/integration testing for AT	7 days	Tue 11/27/18	Wed 12/5/18	145	FIS	
147	**3.2**	**User Acceptance Testing**	**84 days**	**Thu 10/18/18**	**Tue 2/12/19**			
148	**3.2.1**	**System Acceptance Test**	**55 days**	**Fri 11/23/18**	**Thu 2/7/19**			
149	3.2.1.1	Prepare and Submit draft Acceptance Test Script	10 days	Fri 11/23/18	Thu 12/6/18	140FS+5 days	FIS	
150	3.2.1.2	Perform dry run of Acceptance Test Script	5 days	Fri 12/14/18	Thu 12/20/18	149FS+5 days	FIS	
151	3.2.1.3	Provide Final Acceptance Test Script	2 days	Tue 12/25/18	Wed 12/26/18	150FS+2 days		
152	3.2.1.4	Test All System Functions (UAT)	15 days	Fri 1/4/19	Thu 1/24/19	150FS+10 days		
153	3.2.1.5	Test all security functions	15 days	Fri 1/4/19	Thu 1/24/19	152SS		
154	3.2.1.6	Test settlement / reconciliation process	15 days	Fri 1/4/19	Thu 1/24/19	152SS	DHHR	
155	3.2.1.7	Test IVR functions	15 days	Fri 1/4/19	Thu 1/24/19	152SS	DHHR	

West Virginia Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
156	3.2.1.8	Ad hoc testing	15 days	Fri 1/4/19	Thu 1/24/19	152SS	DHHR	
157	3.2.1.9	Review Settlement Reports	15 days	Fri 1/4/19	Thu 1/24/19	152SS	DHHR	
158	3.2.1.10	Review Acceptance Test results	15 days	Fri 1/4/19	Thu 1/24/19	152SS	DHHR	
159	3.2.1.11	Submit Interim Acceptance Test Report	1 day	Tue 1/29/19	Tue 1/29/19	152FS+2 days	FIS	
160	3.2.1.12	Review Acceptance Test Report	2 days	Wed 1/30/19	Thu 1/31/19	159	DHHR,FIS	
161	3.2.1.13	Provide final Acceptance Test Report	2 days	Tue 2/5/19	Wed 2/6/19	160FS+2 days	FIS	
162	3.2.1.14	Approve Acceptance Test	1 day	Thu 2/7/19	Thu 2/7/19	161	DHHR	
163	**3.2.2**	**File Interface Testing**	**58 days**	**Thu 10/18/18**	**Mon 1/7/19**	**130**		
164	3.2.2.1	Certify connection with DHHR	3 days	Thu 11/1/18	Mon 11/5/18	130FS+10 days	DHHR,FIS	
165	3.2.2.2	Provide AT domain name to DHHR	1 day	Tue 11/6/18	Tue 11/6/18	164	FIS	
166	3.2.2.3	Develop interface test script	14 days	Thu 10/18/18	Mon 11/12/18	133FS+5 days	DHHR,FIS	
167	3.2.2.4	Transfer and update test files and reports with DHHR	14 days	Tue 11/13/18	Fri 11/30/18	166	DHHR,FIS	
168	3.2.2.5	Verify test data with DHHR	14 days	Tue 11/20/18	Fri 12/7/18	167SS+5 days	DHHR,FIS	
169	3.2.2.6	Review Interface End to End Test Report	10 days	Mon 12/10/18	Fri 12/21/18	168	DHHR,FIS	
170	3.2.2.7	Submit Final Interface End to End Test Report	1 day	Mon 12/31/18	Mon 12/31/18	169FS+5 days	FIS	
171	3.2.2.8	Certify Batch Interface with DHHR	5 days	Tue 1/1/19	Mon 1/7/19	170	DHHR,FIS	
172	3.2.2.9	Complete Interface Testing	0 days	Mon 1/7/19	Mon 1/7/19	171		
173	3.2.3	Quality Assurance Checkpoint	0 days	Mon 1/7/19	Mon 1/7/19	163FF	DHHR,FIS	
174	3.2.4	Provide updated Detail Design, if necessary	1 day	Tue 2/12/19	Tue 2/12/19	161SS+5 days	FIS	
175	**3.3**	**Card and Multi Media Materials Development**	**168 days**	**Thu 10/25/18**	**Mon 6/17/19**			
176	3.3.1	Receive Card Proof from card facility	1 day	Thu 10/25/18	Thu 10/25/18	87FS+20 days	FIS	
177	3.3.2	Provide Card Proof to DHHR	1 day	Fri 11/2/18	Fri 11/2/18	176FS+5 days	FIS	
178	3.3.3	Approve Card Proof	10 days	Mon 11/5/18	Fri 11/16/18	177	DHHR	
179	3.3.4	Order Card Stock	1 day	Thu 11/29/18	Thu 11/29/18	87SS+60 days	FIS	
180	3.3.5	Provide processing instructions to card facility	1 day	Thu 11/29/18	Thu 11/29/18	179SS	FIS	
181	3.3.6	Order English/Spanish Client Training Brochures	1 day	Thu 11/29/18	Thu 11/29/18	87SS+60 days	FIS	
182	3.3.7	Order English/Spanish Card Mailer	1 day	Thu 11/29/18	Thu 11/29/18	181SS	FIS	
183	3.3.8	Receive Card Mailer Proof from card facility	1 day	Thu 12/20/18	Thu 12/20/18	182SS+15 days	FIS	
184	3.3.9	Provide Card Mailer Proof to DHHR	1 day	Fri 12/21/18	Fri 12/21/18	183	FIS	
185	3.3.10	Approve Card Mailer Proof	15 days	Mon 12/24/18	Fri 1/11/19	184	DHHR	
186	3.3.11	Send test card file	1 day	Mon 1/14/19	Mon 1/14/19	185	FIS	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
187	3.3.12	Produce test cards	10 days	Tue 1/15/19	Mon 1/28/19	186	FIS	
188	3.3.13	Verify test cards and mailing package	5 days	Tue 1/29/19	Mon 2/4/19	187	FIS	
189	3.3.14	Complete Card Prdocution	0 days	Mon 2/4/19	Mon 2/4/19	188		
190	**3.3.15**	**Training Multi-Media Production - English**	**84 days**	**Wed 2/20/19**	**Mon 6/17/19**			
191	3.3.15.1	Produce Training Multi-Media - English	30 days	Wed 2/20/19	Tue 4/2/19	116FS+10 days	FIS	
192	3.3.15.2	Submit English Client Multi-Media	1 day	Wed 4/3/19	Wed 4/3/19	191	FIS	
193	3.3.15.3	Review English Client Multi-Media	5 days	Thu 4/11/19	Wed 4/17/19	192FS+5 days	DHHR	
194	3.3.15.4	Approve English Client Multi-Media	1 day	Thu 4/18/19	Thu 4/18/19	193	DHHR	
195	3.3.15.5	Distribute Multi-Media	15 days	Fri 5/3/19	Thu 5/23/19	194FS+10 days	FIS	
196	**3.3.15.6**	**Training Multi-Media Production - Spanish**	**33 days**	**Thu 5/2/19**	**Mon 6/17/19**	**194**		
197	3.3.15.6.1	Produce Client Multi-Media - Spanish	7 days	Thu 5/2/19	Fri 5/10/19	194SS+10 days	FIS	
198	3.3.15.6.2	Approve Spanish Client Multi-Media	1 day	Mon 5/13/19	Mon 5/13/19	197	DHHR	
199	3.3.15.6.3	Produce Multi-Media Copies	15 days	Tue 5/28/19	Mon 6/17/19	198FS+10 days	FIS	
200	3.3.15.6.4	Complete Card and Multi Media Materials Development	0 days	Mon 6/17/19	Mon 6/17/19	199		
201	**4**	**Staff Training and Manuals**	**54 days**	**Tue 12/4/18**	**Fri 2/15/19**			
202	**4.1**	**Project Deliverables**	**31 days**	**Tue 12/4/18**	**Tue 1/15/19**	**69**		
203	**4.1.1**	**webAdmin User Manual**	**21 days**	**Tue 12/18/18**	**Tue 1/15/19**			
204	4.1.1.1	Submit webADMIN User Manual	1 day	Tue 12/18/18	Tue 12/18/18	67FS+20 days	FIS	
205	4.1.1.2	Review webADMIN User Manual	10 days	Wed 12/19/18	Tue 1/1/19	204	DHHR	
206	4.1.1.3	Approve webADMIN User Manual	10 days	Wed 1/2/19	Tue 1/15/19	205	DHHR	
207	**4.1.2**	**IVR**	**17 days**	**Tue 12/4/18**	**Wed 12/26/18**			
208	4.1.2.1	Submit IVR Script	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
209	4.1.2.2	Review IVR Script	5 days	Wed 12/5/18	Tue 12/11/18	208	DHHR	
210	4.1.2.3	Submit Final IVR Script	1 day	Wed 12/19/18	Wed 12/19/18	209FS+5 days	FIS	
211	4.1.2.4	Approve IVR Script	5 days	Thu 12/20/18	Wed 12/26/18	210	DHHR	
212	**4.1.3**	**Call Center**	**27 days**	**Tue 12/4/18**	**Wed 1/9/19**			
213	4.1.3.1	Submit Call Center Scripts and Procedures (OIG)	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
214	4.1.3.2	Review Call Center Scripts and Procedures (OIG)	10 days	Wed 12/5/18	Tue 12/18/18	213	DHHR	
215	4.1.3.3	Submit Final Call Center Scripts and Procedures (OIG)	1 day	Wed 12/26/18	Wed 12/26/18	214FS+5 days	FIS	
216	4.1.3.4	Approve Call Center Scripts and Procedures (OIG)	10 days	Thu 12/27/18	Wed 1/9/19	215	DHHR	
217	**4.1.4**	**Training Materials**	**27 days**	**Tue 12/4/18**	**Wed 1/9/19**			

West Virginia Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
218	4.1.4.1	Submit Training Materials	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
219	4.1.4.2	Review Training Materials	10 days	Wed 12/5/18	Tue 12/18/18	218	DHHR	
220	4.1.4.3	Submit Final Training Materials	1 day	Wed 12/26/18	Wed 12/26/18	219FS+5 days	FIS	
221	4.1.4.4	Approve Training Materials	10 days	Thu 12/27/18	Wed 1/9/19	220	DHHR	
222	**4.1.5**	**Reports Manual**	**21 days**	**Tue 12/4/18**	**Tue 1/1/19**			
223	4.1.5.1	Submit Reports Manual	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
224	4.1.5.2	Review Reports Manual	10 days	Wed 12/5/18	Tue 12/18/18	223	DHHR	
225	4.1.5.3	Submit Final Reports Manual	2 days	Wed 12/26/18	Thu 12/27/18	224FS+5 days		
226	4.1.5.4	Approve Reports Manual	10 days	Wed 12/19/18	Tue 1/1/19	224	DHHR	
227	**4.1.6**	**Settlement & Reconciliation Manual**	**21 days**	**Tue 12/4/18**	**Tue 1/1/19**			
228	4.1.6.1	Submit Settlement & Reconciliation Manual	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
229	4.1.6.2	Review Settlement & Reconciliation Manual	10 days	Wed 12/5/18	Tue 12/18/18	228	DHHR	
230	4.1.6.3	Submit Final Settlement and Reconciliation Manual	2 days	Wed 12/26/18	Thu 12/27/18	229FS+5 days		
231	4.1.6.4	Approve Settlement & Reconciliation Manual	10 days	Wed 12/19/18	Tue 1/1/19	229	DHHR	
232	**4.1.7**	**System Operations / Interface Manual**	**27 days**	**Tue 12/4/18**	**Wed 1/9/19**			
233	4.1.7.1	Submit System Operations / Interface Procedures Manual	1 day	Tue 12/4/18	Tue 12/4/18		FIS	
234	4.1.7.2	Review System Operations / Interface Procedures Manual	10 days	Wed 12/5/18	Tue 12/18/18	233	DHHR	
235	4.1.7.3	Submit Final System Operations / Interface Procedures Manual	1 day	Wed 12/26/18	Wed 12/26/18	234FS+5 days	FIS	
236	4.1.7.4	Approve System Operations / Interface Procedures Manual	10 days	Thu 12/27/18	Wed 1/9/19	235	DHHR	
237	4.1.7.5	Complete Manuals and Training Deliverables	0 days	Wed 1/9/19	Wed 1/9/19	236		
238	**4.2**	**DHHR Staff Training**	**9 days**	**Tue 2/5/19**	**Fri 2/15/19**			
239	4.2.1	Provide DHHR with productive URL	2 days	Tue 2/5/19	Wed 2/6/19	189	FIS	
240	4.2.2	Confirm Internet access to FIS	5 days	Thu 2/7/19	Wed 2/13/19	239	DHHR	
241	4.2.3	Preload User IDs	5 days	Thu 2/7/19	Wed 2/13/19	240SS	FIS	
242	4.2.4	Setup webADMIN Security Profiles and User IDs	2 days	Fri 2/8/19	Mon 2/11/19	162	DHHR,FIS	
243	4.2.5	webADMIN Security System Training	2 days	Tue 2/12/19	Wed 2/13/19	242	FIS,DHHR	
244	4.2.6	Reports and Settlement Training	2 days	Thu 2/14/19	Fri 2/15/19	243	FIS,DHHR	
245	4.2.7	Training Complete	0 days	Fri 2/15/19	Fri 2/15/19	244		
246	**5**	**Implementation Phase**	**165 days**	**Tue 1/8/19**	**Mon 8/26/19**			
247	**5.1**	**Pilot**	**51 days**	**Tue 1/8/19**	**Tue 3/19/19**			
248	**5.1.1**	**Contract Solicitation to Providers**	**51 days**	**Tue 1/8/19**	**Tue 3/19/19**			

West Virg. Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
249	5.1.1.1	Establish contracts on Provider Web Site	5 days	Tue 1/8/19	Mon 1/14/19	173	FIS	
250	5.1.1.2	Mail notification to providers	1 day	Tue 1/15/19	Tue 1/15/19	249	FIS	
251	5.1.1.3	Enter Providers with contracts into FIS MMS	40 days	Wed 1/23/19	Tue 3/19/19	250FS+5 days	FIS	
252	5.1.1.4	Install POS devices/provide training materials including Quick Reference Guide (QRG) for POS, IVR, Provider Portal	30 days	Fri 1/25/19	Thu 3/7/19	251SS+2 days	FIS	
253	5.1.1.5	Send follow-up notification with contract	1 day	Wed 2/20/19	Wed 2/20/19	250FS+25 days	FIS	
254	5.1.1.6	Advise DHHR of unsigned providers for follow-up	1 day	Thu 2/21/19	Thu 2/21/19	253	FIS	
255	5.2	Pilot Provider Contracting Complete	0 days	Tue 3/19/19	Tue 3/19/19	251	FIS	
256	**5.3**	**Pilot Pre-Production Activities**	**145 days**	**Tue 2/5/19**	**Mon 8/26/19**			
257	5.3.1	Test transmission of settlement files with Wells Fargo	1 day	Tue 2/5/19	Tue 2/5/19	266FS-60 days	FIS	
258	5.3.2	Build production environment	30 days	Wed 3/6/19	Tue 4/16/19	174FS+15 days	FIS	
259	5.3.3	Confirm Help Desk numbers with telecom provider	1 day	Wed 4/17/19	Wed 4/17/19	258	FIS	
260	5.3.4	Install final system modifications	5 days	Thu 4/18/19	Wed 4/24/19	259	FIS	
261	5.3.5	Activate system monitoring and change control	1 day	Mon 4/22/19	Mon 4/22/19	260SS+2 days	FIS	
262	5.3.6	Activate Client portal	1 day	Mon 4/22/19	Mon 4/22/19	260SS+2 days	FIS	
263	5.3.7	Generate and Transmit Child Care Demographics	1 day	Mon 4/22/19	Mon 4/22/19	260SS+2 days	DHHR	
264	5.3.8	Generate and Transmit Benefit File	10 days	Mon 4/22/19	Fri 5/3/19	260SS+2 days	DHHR	
265	5.3.9	Monitor Provider transaction processing	5 days	Mon 4/22/19	Fri 4/26/19	260SS+2 days	FIS	
266	5.3.10	Pilot Implementation complete	1 day	Mon 4/29/19	Mon 4/29/19	265	FIS,DHHR	
267	**5.3.11**	**Post Implementation Activities**	**3 days**	**Mon 4/29/19**	**Wed 5/1/19**			
268	5.3.11.1	Verify settlement	2 days	Mon 4/29/19	Wed 5/1/19	266SS	FIS,DHHR	
269	5.3.11.2	Begin providing Daily Reports	1 day	Mon 4/29/19	Mon 4/29/19	266SS	FIS	
270	5.3.11.3	Begin daily file transmissions	1 day	Mon 4/29/19	Mon 4/29/19	266SS	DHHR	
271	5.3.11.4	Initiate/verify daily settlement and ACH process	1 day	Mon 4/29/19	Mon 4/29/19	266SS	FIS	
272	5.3.11.5	Begin regular transmission of monthly benefit issuance	1 day	Mon 4/29/19	Mon 4/29/19	266SS	DHHR	
273	5.3.12	Quality assurance checkpoint	0 days	Mon 4/29/19	Mon 4/29/19	266SS	DHHR,FIS	
274	5.3.13	Begin daily Child Care benefit expiration and Card Retirement	1 day	Mon 5/6/19	Mon 5/6/19	273FS+5 days	FIS	
275	**5.3.14**	**Full Rollout**	**48 days**	**Wed 5/22/19**	**Fri 7/26/19**			
276	**5.3.14.1**	**Contract Solicitation to Providers**	**48 days**	**Wed 5/22/19**	**Fri 7/26/19**			
277	5.3.14.1.1	Mail notification to providers	1 day	Wed 5/22/19	Wed 5/22/19	250FS+90 days	FIS	
278	5.3.14.1.2	Enter Providers with contracts into FIS MMS	30 days	Thu 5/23/19	Wed 7/3/19	277	FIS	

West Virginia Child Care
FIS Work Plan

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names	29 M
279	5.3.14.1.3	Install POS devices/provide training materials including Quick Reference Guide (QRG) for POS, IVR, Provider Portal	45 days	Mon 5/27/19	Fri 7/26/19	278SS+2 days	FIS	
280	5.3.14.1.4	Send follow-up notification with contract	1 day	Thu 6/27/19	Thu 6/27/19	277FS+25 days	FIS	
281	5.3.15	Advise DHHR of unsigned providers for follow-up	1 day	Fri 6/28/19	Fri 6/28/19	280	FIS	
282	5.3.16	Full Roll-out Provider Contracting Complete	0 days	Fri 7/26/19	Fri 7/26/19	279	FIS	
283	**5.3.17**	**Full Roll-Out Pre-Production Activities**	**6 days**	**Mon 8/19/19**	**Mon 8/26/19**			
284	5.3.17.1	Generate and Transmit Child Care Demographics	1 day	Mon 8/19/19	Mon 8/19/19	282FS+15 days	DHHR	
285	5.3.17.2	Generate and Transmit Benefit File	1 day	Tue 8/20/19	Tue 8/20/19	284	DHHR	
286	5.3.17.3	Full Roll-Out Go Live	1 day	Tue 8/20/19	Tue 8/20/19	284		
287	5.3.17.4	Monitor Provider transaction processing	5 days	Tue 8/20/19	Mon 8/26/19	286SS	FIS	
288	5.3.17.5	Full Roll-Out Implementation complete	1 day	Tue 8/20/19	Tue 8/20/19	286SS	FIS,DHHR	
289	5.3.18	Quality assurance checkpoint	0 days	Tue 8/20/19	Tue 8/20/19	288	DHHR,FIS	
290	6	Implementation Phase Complete	0 days	Tue 8/20/19	Tue 8/20/19	288		
291	**7**	**Operations Phase**	**1149 days**	**Wed 8/21/19**	**Mon 1/15/24**	**289**		
292	7.1	Continue ongoing operations	669 days	Wed 8/21/19	Mon 3/14/22	265	FIS	
293	7.2	Maintain System Documentation	669 days	Wed 8/21/19	Mon 3/14/22	265	FIS	
294	7.3	Begin to provide SSAE 16 Audit Report	0 days	Fri 1/10/20	Fri 1/10/20	265SS+190 days	FIS	
295	7.4	Continue status meetings and reporting	669 days	Wed 8/21/19	Mon 3/14/22	265FS+5 days	FIS	
296	7.5	Provide Monthly System Reports	669 days	Wed 9/4/19	Mon 3/28/22	292SS+10 days	FIS	
297	7.6	Begin to provide annual disaster backup test results	1 day	Wed 4/22/20	Wed 4/22/20	292SS+175 days	FIS	
298	7.7	Continue operations through 2 two-year extensions	480 days	Tue 3/15/22	Mon 1/15/24	292	FIS	
299	**8**	**Transition to New Vendor**	**180 days**	**Tue 5/9/23**	**Mon 1/15/24**			
300	8.1	Participate in conversion discussions and planning	10 days	Tue 5/9/23	Mon 5/22/23	298FF-170 days	FIS,DHHR	
301	8.2	Provide file formats and layouts	15 days	Tue 5/23/23	Mon 6/12/23	300	FIS	
302	8.3	Provide encryption key	1 day	Tue 6/13/23	Tue 6/13/23	301	FIS	
303	8.4	New vendor installs link for file transmissions	45 days	Wed 6/14/23	Tue 8/15/23	302	DHHR	
304	8.5	Provide test files	10 days	Wed 8/16/23	Tue 8/29/23	303	FIS	
305	8.6	Provide productive test files for 2 dry runs	70 days	Wed 8/30/23	Tue 12/5/23	304	FIS	
306	8.7	Provide online history	90 days	Tue 5/23/23	Mon 9/25/23	300	FIS	
307	8.8	Transfer Call Center Numbers	10 days	Tue 1/2/24	Mon 1/15/24	298FF	FIS	
308	8.9	Provide conversion day support for data transfer	2 days	Fri 1/12/24	Mon 1/15/24	298FF	FIS	

FIS EBT Continuity of Business Plan

Release Date: September 21, 2016

Revision History

Version / Release Date	Sections Edited	Description	Author
September 21, 2016	Prevention and Containment Measures	Added a Card Production site in the EBT Card Processing section.	Sushil
June 30, 2015	Business Recovery and Command Center	Added clarifications to these priorities: Priority 2 Non-critical primary system support functions Priority 3 Command Center Functions	Kirk W.
	Disaster Assessment Criteria	Added activation and assessment timeframes.	
June 26, 2015	Business Recovery Command Center	Clarified the time periods in a priority list.	Kirk W.
	Disaster Assessment Criteria	Moved reference to EBT specific assessment criteria into a sub heading titled Assessment Criteria Exceptions by Line of Business	
May 20, 2015	Entire manual	Updated manual in the new template.	D. Brennan
October 2014	Entire manual	Initial release of this manual.	

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Introduction

As FIS' primary focus is on disaster avoidance, FIS provides fully redundant systems in geographically diverse data centers. FIS' primary and secondary sites operate based on a hot-hot transaction processing model which is synchronized in real-time. As both sites are redundant, both sites are capable of running 100% of the FIS functionality at either site.

A coordinated contingency plan is critical to ensuring that clients continue to receive their allotted benefits and are able to access them at any authorized retailer. The *FIS Continuity of Business Plan* describes how FIS responds to an emergency that involves system interruption. This plan summarizes the procedures FIS uses in the worst case event of total loss or destruction of the computer systems at the primary FIS data center.

The FIS plan is built around:

- Safeguards for EBT online processing that protect EBT clients against the unexpected. This includes the use of HP NonStop™ system equipment to protect against system outages or lost transactions, and established operations procedures to continually store and refresh copies of all data and software, and the physical design and construction of the FIS primary and secondary data centers.
- Redundant hot systems in place and operational at all times for all of our support functions. FIS' geographically diverse sites have sufficient capacity available to take over from any site that may be impacted by a disaster.
- Planned procedures for recovering offline reporting, settlement and reconciliation processing.

This plan is an EBT-specific plan. Additional information regarding FIS' disaster recovery procedures can be found in our corporate-level documentation, the *FIS Business Continuity Management Program Summary*, which can be provided after contract award and can be reviewed on an as-needed basis. These plans address all parts of the business—including employees, facilities, systems, telecommunications, and customers. Our plans are living documents that are updated on an ongoing basis to incorporate lessons learned, and tested regularly to validate the plans' effectiveness and completeness.

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Definition of Disaster

A disaster is defined as an occurrence of any kind that adversely affects, in whole or in part, the error-free and continuous operation of the EBT System, its performance, functionality, efficiency, accessibility, reliability, and security.

A disaster may result from the effects of, but not limited to:

- Fire
- Storms
- Tornadoes
- Circuit Damage
- Explosions
- Earthquakes
- Water Damage or Flooding
- Human Error
- Acts of Terrorism
- Pandemic disasters

Disaster Assessment Criteria

If a problem situation can be resolved in less time than it takes FIS to activate this plan, FIS follows standard incident problem escalation procedures, opening a problem ticket in our issues management system called CMS (Case Management System) and escalating according to severity level.

If it is unknown whether the problem can be resolved in less time than it takes FIS to activate this Continuity of Business Plan, FIS follows both internal procedures to solve the problem, as well as activates the Plan within 30 minutes after a disaster is declared. If the problem is resolved at the same time the systems are recovered under the plan, processing with the recovered systems is put on hold.

If there is a major outage, FIS executes this Plan. The following procedure summarizes the FIS assessment process.

Assessment Procedure

Initial assessment procedures are performed within a 2 to 4 hour timeframe after disaster declaration.

- After the Data Center Management declares the disaster alert, leaders of the FIS recovery teams (subject matter experts for the applications/hardware and servers impacted), meet at the disaster site and complete an initial evaluation.

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- If the disaster site is determined safe enough, a second, more thorough inspection may be arranged including an assessment of any visible damage to hardware and other storage media.
- The FIS staff assessing the disaster identifies the loss impact for the computer systems, hardware, and telecommunications equipment. Recording this information creates an inventory of the damage to and loss of personnel, facilities, equipment, systems, and data center functions, as well as the resources required to restore service on the site.
- If possible, the specific cause of the accident, including possible motivation, is also determined during the assessment by Data Center Management and FIS recovery teams.
- Based on the assessment, Data Center Management decides whether to declare a complete or partial disaster for computer systems, and whether to declare a complete or partial disaster for the facility.
- Data Center Management is responsible for providing the results of the damage assessment to the Executive Business Sponsor for the project and providing status reports at intervals of 2 to 4 hours for the first 24 hours.

Assessment Criteria Exceptions by Line of Business

Assessment criteria exceptions defined for specific lines of business within the FIS Government Solutions group are documented below.

EBT

In the event that FIS suffers a short-term outage where the FIS EBT authorization system is unavailable, but transferring to the secondary site is not appropriate, FIS will support the use of stand-in processing for food purchases. FIS will notify the State EBT Program Director based on the agreed-upon method and timeframe for notification, will notify retailers by adding an upfront message to the retailer customer service line informing them that stand-in processing is in effect, and will notify TPPs by using our eMessage system to notify them of the short-term outage and the fact that stand-in processing is in effect.

FIS Continuity of Business Plan Overview

In the event of a disaster at the primary data center, FIS activates the following major phases of the business recovery plan:

- Declares a disaster alert, assesses the extent of the disaster, and contacts employees and clients.
- Establishes a command center.
- Transitions online processing to the database housed at the secondary data center. All online application processes are always running in both the primary and secondary locations. During a disaster situation, FIS simply redirects the Authorization Engine to the copy of the database running at the secondary data center. This database is

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continuously synchronized with the primary Authorization Engine's database, using HP NonStop™ Remote Database Facility (RDF®). For EBT customers, FIS utilizes a hot-site model for faster recovery from disasters.

- Transitions offline operations to the secondary data center.
- Verifies operational recovery.
- Evaluates business recovery. This phase takes place about a week after the disaster declaration and is a complete evaluation of the response to the disaster on the part of FIS, clients, vendors, and city emergency services. Any recommendations are included in the plan for returning to the primary data center.
- Returns processing functions to the primary data center or an alternate site.

Recovery of Customers

FIS provides EBT services to multiple EBT projects. However, recovery of the State's EBT system will not be delayed due to the recovery of other systems. The specific recovery strategies employed by FIS are based on risk assessments of all business and processing facilities. The business impact analysis is conducted by product, platform, function, and service; including customer service level requirements, and the federal laws and regulations that govern the industry. The timing and order of recovery is prioritized by type of processing, such as authorization database, IVR, or acquiring telecommunications. This high level of service is possible because, for each state, FIS maintains separate databases accessed by separate pathway environments. In addition, the maintenance functions for each project are scheduled to meet the particular needs of that project and, as a result, customers do not compete for processing capacity or processing priority.

Assumptions

These assumptions underlie the *FIS Continuity of Business Plan*:

- Disaster is confined to the premises of the primary data center (or primary support function site).
- Operation of the secondary computer systems disaster recovery site is unaffected by the disaster.
- Data centers of the FIS clients and their processors are unaffected by the disaster.
- Offices and capabilities of vendors of essential systems and services are unaffected by the disaster.

The following disasters are specifically excluded from this plan:

- Riots and other civil disturbances
- War
- Nuclear attack

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- Events affecting FIS Government Solutions, but not the processing of transactions (for example, disasters that occur at an EBT client's site or data center, disasters that affect telecommunications, or disasters that affect store operations in an EBT state).

Complete and Partial Disasters

The *FIS Continuity of Business Plan* can be implemented for either a complete or a partial disaster.

If there is a complete loss of site, equipment, and/or application, FIS follows notification and damage assessment procedures to identify the equipment and business applications that need to be processed at the secondary site

If there is a partial disaster, FIS assesses the damage and determines what equipment and applications need to be recovered. FIS creates a plan specific to the disaster from predefined recovery tasks.

FIS Communication with Government Clients

FIS notifies the State EBT Program Manager as quickly as possible after the declaration of a disaster at FIS' primary data center. This notification to the State will be via telephone (voice or text), email, fax, or other reasonable means. FIS will notify additional affected stakeholders with instructions for operations as a result of the switch.

During the crisis phase, FIS contacts EBT government clients to:

- Establish a schedule of updates with EBT government clients. The timeliness of the updates will match the criticality of the situation. For example, during the initial stages of the disaster situation, before the system is transitioned over to the secondary servers and stable, updates will be provided every 30 minutes, as soon as updates are received. Once processing at the secondary site is in place and the situation is under control, updates will be provided every 2-4 hours.
- Provide EBT government clients with a timely and accurate description of the disaster and information on the restoration of service so they can make decisions about activating their EBT contingency plans.

Throughout the recovery phase, FIS periodically updates EBT government clients, and monitors the recovery of each processing configuration component. FIS communicates the following information:

- Updates on the crisis are dependent on extent of situation and customer impact. Typical issue updates are provided every 30-60 minutes. If back-up processing is performing with no client impact, updates will be provided at less frequent intervals.
- Restoration of service
- Corrective/preventative action(s) taken

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EBT Customer Care telephone numbers do not change during a disaster (this is not to be confused with call center CSA phone numbers). If EBT recipients and retailers call during a disaster, they hear a recording explaining the situation. When the Command Center is set up, calls are routed to Customer Care staff at the Command Center.

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Business Recovery Command Center

FIS establishes a command center in a pre-designated, pre-wired area in Milwaukee to recover essential computer systems.

FIS activates the *FIS Continuity of Business Plan* after the declaration of a disaster and the Data Center Management coordinates the establishment of the command center.

The tasks listed under *Concurrent Tasks and Procedures* are implemented in the priority order listed:

- **Priority 1:** Critical authorization of client transactions within 20 minutes from disaster declaration.
- **Priority 2:** Non-critical primary system support functions within 24 hours from disaster declaration.
    - Non-critical primary system support functions include Settlement, Reports, Data Warehouse, Web Services, Administrative Functions, Batch Processing, IVR Functions and Card Issuance.
- **Priority 3**: Command center functions within 72 hours from disaster declaration.
    - Command center functions include tools to monitor transaction processing Switches and associated authorization systems.

The EBT secondary computer center runs a copy of the EBT application software and processing parameters currently utilized at the primary processing site. The EBT secondary location database is kept synchronized with the primary Authorization Engine's (AE) database using HP's NonStop™ Remote Duplicate Database Facility (RDF®).

Concurrent Tasks and Procedures

- Activate the EBT application on the backup NonStop™ system computer.
- Recover telecommunications to ATM networks, third-party processors, and EBT-only merchant terminals.
- Recover telecommunications to State EBT administrative terminals.
- Recover IBM System and applications at Phoenix facility.
- Notify the next NonStop™ System Operations shift to report to the Command Center at Milwaukee.
- Notify the State EBT Program Manager of the declaration of the disaster, and move to backup and recovery site.

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Testing of FIS Continuity of Business Plan

The hot-hot transaction processing design of FIS' data centers creates an environment in which testing is performed continuously. All processes and administrative functions are running concurrently at the primary and secondary FIS data center locations at all times. In the event of a disaster in which the primary data center is affected, the system is simply directed to the database at the secondary location, which allows a return to normal system functions within minutes of enacting the plan.

FIS performs monthly component-level testing and quarterly data center recovery exercises as part of our on-going business continuation plans. These exercises include running a second set of processes that emulate failure without actually exercising them, assuring FIS staff and the State that all functions are working as designed.

Annually, FIS performs a shift from the database at the primary data center to the fully replicated database at the secondary site. The EBT Disaster Recovery Test Coordinator facilitates and schedules this testing. To ensure a thorough test of the endpoints in the State (when appropriate), FIS will ask the State's participation in testing the recovery links that the State must switch to in the event of a disaster, by transmitting a test batch file to the backup system.

Likewise, when the State tests its continuity plans, the FIS EBT Disaster Recovery Test Coordinator works closely with State staff to ensure accurate testing of the FIS endpoints.

HP NonStop™ Systems Recovery Procedures

Recover EBT Authorization Engine

FIS provides fully redundant systems in a geographically diverse location from our primary data center. FIS' secondary site operates a hot-hot transaction processing model which is synchronized in real-time. In the event of a disaster and the loss of the primary EBT processing complex, client and State transactions are routed from the primary computer site to the secondary facility. Both sites are capable of running 100% of the FIS functionality on duplicate hardware. Transactions are authorized against the secondary Authorization Engine (AE) database.

The EBT Authorization Engine components specifically support the following functions:

- Transaction Processing
- Interactive Voice Response (IVR)
- Administrative Terminal
- Voice Authorizations
- Configuration Manager

The system's primary function is to maintain recipient data contained within the database. This is accomplished by processing financial requests sent by the acquiring platform, administrative requests

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sent from the administrative terminals, and balance inquiry requests sent by the IVR unit. Additionally, the system manages retailer and agency events.

For disaster recovery, FIS utilizes HP's NonStop™ RDF (Remote Database Facility). RDF allows FIS to retain a separate database at an alternate site synchronized with the primary Authorization Engine's database.

Once a transaction is completed and logged on the current database, the RDF utility initiates a transaction that updates the offsite database with the latest data and balance information resulting from the transaction. The alternate database contains all the information needed to authorize transactions and settle them with participating merchants and networks.

In the event of a disaster and the loss of the primary Authorization Engine complex, client and State transactions are re-routed to the secondary database.

Telecommunications

Third-party endpoints have connections to FIS' secondary facility. FIS restores service to all production data communications endpoints. This includes all the necessary lines, equipment, facilities, controls, and cables from the computer port in the recovery site to the ultimate endpoint. FIS also coordinates all the activities, responsibilities, and priorities associated with restoring telecommunication capability at the data center.

IBM® Systems Recovery Procedures

Recover IBM Systems

This recovery procedure restores the ability to continue offline processing capabilities. This is necessary for funds movement using settlement and transaction reporting. All processes relating to offline processing are running concurrently at the primary and idle at the secondary data centers waiting for files to be delivered. Both sites are capable of running 100% of the FIS functionality on duplicate hardware.

After the declaration of a disaster, FIS changes which database location the system considers as the primary location. Once this change has occurred and any queue has cleared, offline processing continues as normal.

Telecommunications

No additional or unique telecom equipment is required for the execution of the implementation procedures.

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Prevention and Containment Measures

Physical Security and Environmental Systems

Building Design

FIS' primary and secondary data centers (located in Milwaukee and Phoenix, respectively) are in buildings specifically designed to support a computer operations environment. The buildings are located away from vehicular traffic. There are no signs indicating the presence of a data center or building ownership. The data centers are not located in flood zones. Alternate entry points for telecommunications lines were created to lessen the exposure from possible telecommunications problems.

In each building, the Uninterrupted Power Supply (UPS) system provides emergency electrical power for all critical computer and telecom equipment. The UPS system provides at least 15 minutes of battery backup. Within 10 seconds, the generators start and are online providing power to the UPS units and the entire facility. There are four separate generator banks with a total fuel supply of 14,000 gallons between two underground fuel tanks. The generators are tested every month. The entire electrical system is tested four times per year.

Building Security

All access to the facilities is controlled by locked doors and closed circuit television monitors for visual verification. The main entrance doors are monitored 24 hours a day via a PC-based card access system. Programmed cards only allow access to those users who need physical access to the various areas of the facility. The computer rooms, telecommunications rooms, backup room, and mechanical rooms have additional access-controlled locked doors.

Emergency Protection

External windows and doors are equipped with intrusion alarms. Alarms are controlled and monitored from a central station in the operations area. The alarm-monitoring computer calls the local fire and police departments if an intrusion or fire alarm occurs.

Emergency lighting, water sprinklers, and handheld halon fire extinguishers are available throughout the buildings. The computer rooms are equipped with smoke alarms. Smoke alarms in the tape vault and data communication room trigger halon fire suppression systems. The security system vendor receives any alarm signal, and notifies the local fire department. A monitoring system charts environmental alarms. An active alarm triggers immediate attention. The resident staff at the computer centers receive periodic training in the use of fire extinguishers. In addition, periodic, announced fire drills are conducted and the results are reviewed.

The computer centers maintain filtered air cooling systems. Multiple and redundant air conditioners are installed to provide cool air to all locations within each computer room.

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Security for Visitors

Visits to the computer facilities must be pre-arranged with operations personnel. To enter a building, a visitor must be admitted by security personnel. The security staff has visual contact with the entry area or through a video monitor.

Upon proper identification, the visitor is allowed to enter the receiving area. The visitor enters the office area when met by FIS personnel. Each visitor must sign a log when entering and leaving the building. The visitor is escorted inside the building, and issued a color-coded badge that must be worn while in the building.

Visitor access to a computer room requires a badge with the correct color and an escort, who is an employee authorized to access the computer room. The door to the computer room remains locked at all times. Security personnel allow visitors into the operations area after visual verification. Access to the computer room by FIS personnel is also limited to authorized personnel after visual verification by security personnel.

System and Access Security

Data, Program, and Application Security

HP NonStop™ System Connex™ data files and programs at the data centers are protected through the security features available within the Guardian® operating system software. XYPRO, a supplement to the Guardian system that provides more comprehensive security features, is installed on the system. RACF security protects the IBM systems.

Dialup access to the New Berlin Data Center by the HP NonStop™ System Product Development Group allows analysts, who support the software, to gain access in emergencies. The authorized dialup user receives a key fob and a password for security purposes. The analysts can log onto the HP NonStop™ System as needed. Dial-up access to the HP NonStop™ System does not allow the support staff members access beyond their normal access.

All software, both operating and applications, is protected with secured libraries and through onsite and offsite backup protection.

Data Storage Security

Data files are stored on disk storage devices that are operated in a highly controlled environment. Only staff with very high security clearance have access to the areas where these data files are stored. In addition, the operating software utilizes password security systems that check the password before granting access to a system resource.

HP Systems Recovery

The FIS fault-tolerant computer system is based on HP NonStop™ equipment, which is a state-of-the-art, high-volume, communications-based, online transaction processing system. NonStop™ systems

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provide instantaneous backup, unlike other processing systems. All NonStop™ system processing is mirrored. This architecture provides a foundation for the *ebt*EDGE system that is truly fault tolerant. In addition, by using NonStop™ Remote Database Facility (RDF) software, our backup NonStop™ system keeps another database copy and its mirror, thus providing four sets of synchronized database files.

FIS has fully used the NonStop™ system's fault-tolerant foundation in the design of our *ebt*EDGE System. For example, all files are duplicated on different disk drives and are updated simultaneously to provide redundancy. If one disk fails, the other immediately takes over. Therefore, to support the State, *ebt*EDGE has two databases, providing complete and immediate backup of the recipients' files. There are also two sets of logs providing complete and immediate backup of all transaction activity.

As a final safeguard, the entire FIS system is backed up once a week to tape. Any system and client files that changed since the previous backup are backed up daily to tape. A full backup is retained for a month. All daily and weekly backups are offsite within 12 hours after their creation. FIS uses a customized TACL® program to monitor the backup utility to ensure data uniformity

IBM® Systems Recovery (Partial Disasters)

FIS tests the IBM recovery process at least once a month through a process called Initial Program Loading (IPL). FIS performs this on the test LPAR (Logical Partition) at the primary data center. Additionally, the entire IBM system plan is executed twice a year at the recovery site.

Data Network and Teleprocessing

Telephone equipment room facilities are protected by a fire/heat detection system in a secured room.

The data center is serviced by two different Bell Operating Company Central Offices via SONET ring architecture. Cable routes from the central offices have two separate entry points into the data center, one on the south side, the other on the west side. If part of the ring fails, the ring automatically re-routes the traffic.

Secured rooms protect all computer and control room equipment, using heat/smoke/fire/water detection systems and a dry pipe, pre-action sprinkling system.

The UPS system powers the Avaya PBXs in the event of a power failure. The Avaya PBXs have emergency bypass units installed that directly connect telephone sets to outside lines in the event of a telephone system failure.

Avaya Communications performs preventive maintenance inspection on the Avaya PBXs as assured under our maintenance agreement. The Team Leader for Network Services verifies bypass trunks and associated station equipment on an annual basis.

The capacity (outside lines and telephone sets) of both the Milwaukee PBX and the building itself is reviewed on a semi-annual basis to ensure that critical Computer Center voice communications are possible.

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Summary

The physical design and construction of the FIS data centers protect the buildings against explosion and natural disasters, while the non-interruptible power systems ensure continuous power.

FIS also established operating procedures to continually store and refresh copies of all data and software at an offsite secured facility.

EBT Customer Care

Through the use of industry standard call center tools, FIS Customer Care automatically transitions EBT cardholder and retailer calls to the alternate call centers in Little Rock, AR, Tuscaloosa, AL, and St. Petersburg, FL. FIS Customer Care maintains the infrastructure and knowledge within the alternate call centers and utilizes next available agent load balancing to ensure client and retailer calls are answered as quickly as possible. The next available agent model ensures that loss of any one site will not impede the State's customers. Within each customer service center we have dedicated EBT staff taking calls as well as shared overflow staffing to handle any peaks that may occur. This fact assures the State that the FIS call centers will be taking calls in far less than 60 minutes of the loss of a call center due to disaster. As call volume balancing is constantly occurring, the loss of a center would route the calls between the remaining call centers, making the loss invisible to the EBT clients and retailers. Call center staffing needs will be evaluated during the disaster to ensure service levels can be maintained with the loss of a customer care center. Even with the loss of a site, the remaining sites are capable of handling 100% of call volumes.

State staff calls and emails to State Support Services will continue to be answered as well, even in the event of a disaster at the Milwaukee, WI Customer Care Center. As part of FIS' Corporate Business Continuity Plan, all operational and support staff is required to work on laptop computers, which are also required to be taken home when each employee leaves for the evening. In addition, the State Support contact telephone number will forward to cell phones, making the staff available to you 24/7. FIS' State Support work just as efficiently from a virtual office as a physical office, should the need arise.

EBT Card Processing

FIS Card Production has three Visa/MasterCard secured sites located in Romeoville, IL; San Antonio, TX; and St. Petersburg, FL. All sites are capable of producing state EBT cards should something occur that would make one or two of the sites inoperable. All three sites utilize the same equipment for all card personalization which makes for easy movement of people and equipment from site to site. A connectivity test is conducted yearly between sites.

Post-Disaster Procedure

As part of the FIS business recovery procedures, FIS assesses the feasibility of returning to the primary data center or finding an alternate site to resume business. After the decision is made, FIS moves to the data center site and:

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- Works with vendors to restore telephone service if necessary for the various areas based on priorities, usable inventory, available resources, and vendor timeframes.
- Plans a staggered recovery schedule, assigns project managers to coordinate this recovery with clients, and plans a schedule of cutovers.
- Plans a transition to the primary (or alternate if determined necessary) site with minimum impact to client processing.

Detailed Technical Plans

As part of continuity of operations procedures, FIS maintains very detailed technical documentation. The table of contents from one of the key documents for EBT follows.

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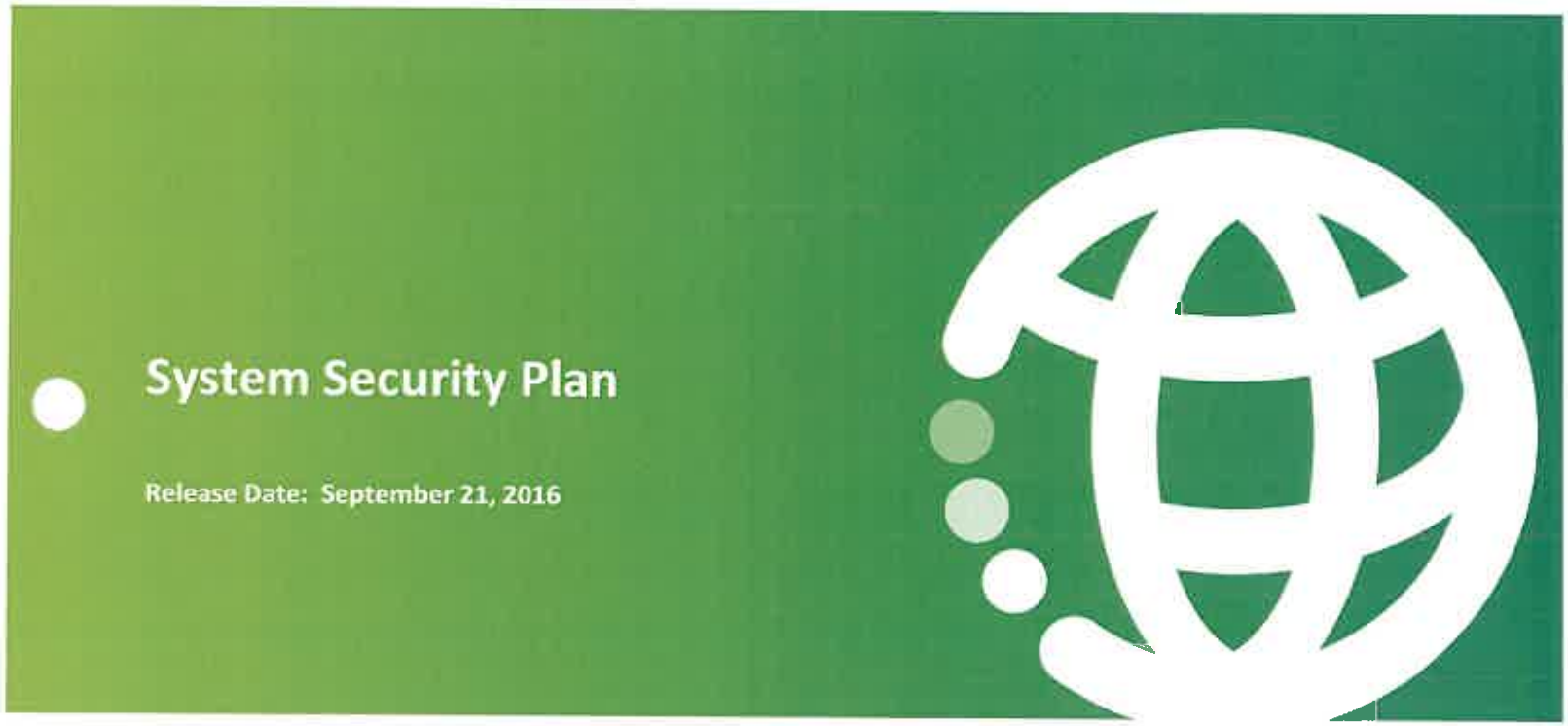

System Security Plan

Release Date: September 21, 2016

Revision History

Release Date	Sections Edited	Description	Author
September 21, 2016	Card and PIN Security Controls	Added a Card Production site in the FIS Card Services System Information section.	Sushil
April 20, 2016	Entire Manual	Reorganized content and added numbered chapter headings.	D. Brennan
July 22, 2015	Environmental Systems, Entrance Security, Hardware Security, Source Code Library, new graphic (web security), Client/User Security, Network Security	Additional content added.	D. Brennan
May 20, 2015	Entire manual	Updated manual in the new template.	D. Brennan

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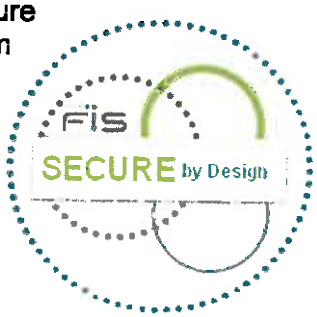
Introduction

Over the past few years, FIS has transformationally elevated how we approach, invest in, and monitor security and risk management protocols for the protection of our clients and their customers. Drawing from the U.S. Department of Homeland Security and U.S. Secret Service, we assembled a security team with over 1,800 combined years of experience. We invested in infrastructure improvements so significant that no other FinTech 100 provider can match them today, even as cyber threats escalate. We considered our corporate culture and infused it with a hyper-vigilance so extensive that senior security employees are embedded within every business unit, daily security updates are delivered to executives at the highest levels, and a centralized team spearheads employee education on security, risk management and compliance. And by providing monthly communications that update our clients on security developments at FIS, we are committed to a level of transparency around information once considered confidential.



Each of these initiatives, which are part of FIS' "Secure by Design" infrastructure, continues in full flight today. Their impact is reflected in recent developments, such as FIS' partnership with Microsoft to combat cybercrime. The two companies will focus on improving the security of financial institutions worldwide, in real time. Under the agreement, FIS representatives will work hand-in-hand with forensic analysts, software developers and researchers at the new Microsoft Cybercrime Center.

This marks the second major cybersecurity partnership for us. FIS now staffs a full-time employee at the Department of Homeland Security's National Cybersecurity and Communications Integration Center (NCCIC), dedicated to live monitoring of cyber events. Together, the federal agency and FIS will address and respond to cyber threats aimed at the global financial industry and critical infrastructure. No other FinTech 100 provider has a team member at NCCIC.

FIS understands that security has no end state, so our efforts are only expanding. We prioritize and address threats with even greater speed by expanding accountability and incentivizing rapid resolution. In full recognition of the new normal, we will continue to innovate by identifying, classifying and remediating vulnerabilities, so our partners' greatest protection continues to be our everyday practice. Bottom line, FIS strives for a world-class level of excellence in information security.

Purpose

The policies and procedures used by FIS ensure the appropriate level of security in connection with the EBT services provided. FIS uses a foundation consisting of system security measures that are standard for the commercial EFT industry. The FIS Security Management Plan describes the physical site and environmental security, computer hardware security, computer software security, data access and storage, client/user security, telecommunications security, and network security for FIS' *ebt*EDGE System.

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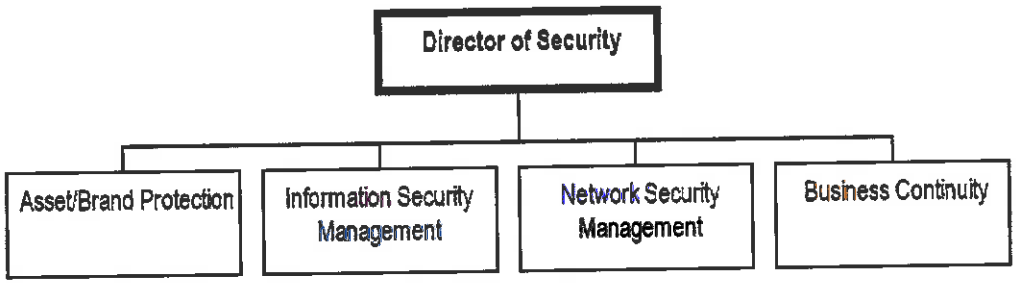
1 FIS Global Security Services Division

The Global Security Services (GSS) division controls all aspects of security at FIS. The mission of FIS' GSS division is to create, monitor, and enforce the administrative, physical and technical controls for FIS that ensure the secure conduct of financial transactions for FIS customers. The Managing Director of GSS reports through to the executive leadership via the FIS Chief Information Officer (CIO).



FIS Global Security Services Organization

- ***Director of Security:*** Responsible for overall creation and implementation of FIS security program (policies, procedures, strategy, and controls).
- ***Asset/Brand Protection:*** Responsible for protection of FIS physical assets and the FIS brand including physical security, personnel security, key management, and strategic counterintelligence.
- ***Information Security (INFOSEC) Management:*** Responsible for maintenance of the security controls within the operating environment including IBM/Tandem mainframe security.
- ***Network Security Services:*** Provides 24/7 administration of FIS network computer systems, including: firewall routers, PIX firewalls, intrusion detection, network scanning, and Internet application-level security (Netegrity/Siteminder).

The FIS Board of Directors delegated authority and accountability to GSS for all aspects of FIS global protection operations. While various other operational components within FIS have interaction with, and in some cases provide support to, FIS security and control activities, GSS is responsible to ensure that the security program is in place and operating as designed.

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FIS RISC Liaison Program

In 2012, FIS established the Security Liaison Program to drive consistent information security practices across the FIS enterprise, ensure effective remediation of security challenges across FIS, and strengthen the FIS culture of security and risk management. The Security Liaison Program was established at the direction of the FIS Board of Directors.

The program expanded the responsibilities and scope of the security liaison program and renamed the program the RISC (Risk, Information Security and Compliance) Liaison Program. The RISC Program is made up of RISC liaisons representing each major division of FIS, including the Government Solutions group. Each Division Executive throughout FIS will nominate a primary RISC liaison within their division who will be responsible and accountable for risk and security-related activities throughout their respective divisions, including all Line of Business programs, applications and solutions.

Supervisory and Management Controls

FIS employs a variety of supervisory and management controls in order to mitigate risk to the EBT system. The separation of duties is a primary control and is shown in the table below through these roles and responsibilities:

Separation of Duties – Roles and Responsibilities

Division Responsible	Role
Director of Global Security Services	Establish, maintain, implement, administer, and interpret organization-wide information systems security policies, standards, guidelines, and procedures. Conduct investigations into any alleged computer or network security compromises, incidents or problems.
Global Security Services	Provide consultative oversight to the Solutions Delivery Framework, provide information security standards and supplemental requirements, and validate compliance with host and network security requirements. Perform system accreditation prior to production transition. Perform information systems risk assessments, prepare information systems security action plans, evaluate information security products, and perform other activities necessary to assure a secure information systems environment. Manage security documentation, i.e., policy exception requests and risk waivers.
Open Systems Group	Conduct system configuration and changes, which implement the requirements of this and other information systems security policies, standards, guidelines, and procedures.
Systems Development and Product Services	Conduct application and system development activities, which implement the requirements of this and other information systems security policies, standards, guidelines, and procedures.
FIS Users	Responsible for reporting all suspicious computer and network-security-related activities to Global Security Services.

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In addition, the *ebt*EDGE System uses a dual control security approach to ensure that operations functions and control functions, such as reconciliation, are segregated. FIS' Global Security Services is responsible for system and data security and requires strict adherence to these security policies:

- Only authorized individuals gain access to the computer system.
- Only authorized individuals create, retrieve, or change information stored in the computer systems.
- Global Security Services enforces the security policies concerning individual access.
    - *web*ADMIN access security is performed by SiteMinder. SiteMinder is an access management software solution that provides centralized security services for managing user authentication and access to web-based applications.
    - The IBM systems data security software package, Resource Access Control Facility (RACF), provides primary security for all tape and disk libraries. This security software package also identifies all individuals authorized to use the computer facilities and restricts access to only those resources that are pertinent to each individual's current job responsibilities.

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2 Data Security

Trust for data protection is essential to FIS as a provider to the financial services and payments industries. Data privacy and information security controls are established within the foundation of FIS' control environment. FIS has a responsibility to protect and maintain the confidentiality of nonpublic personal information (NPI) for business clients as well as consumers and employees around the world. The FIS Data Protection Program has been developed and implemented to specifically require the adequate protection of NPI from unauthorized access, misuse or inappropriate disclosure.

Data Protection Program

The Data Protection Program provides for enterprise-wide governance, assessment of controls, and reporting on the posture of data protection controls (logical and physical) and compliance activities regarding the protection of NPI to help ensure that activities meet regulatory requirements and FIS obligations to clients.

The Data Protection Program was developed using key control objectives established in the Gramm-Leach-Bliley Act and the regulations thereunder, Federal Financial Institutions Examination Council (FFIEC) and Federal Trade Commission guidance, along with industry security standards such as International Organization for Standardization (ISO) 27001 and Payment Card Industry Data Security Standard requirements (data protection requirements). FIS has also addressed the requirements of other U.S. federal and state and international laws and regulations, including the Fair Credit Reporting Act and the Drivers Privacy Protection Act, while developing the Data Protection Program.

Based on the identified guidance and industry best practices, FIS developed and implemented a framework that includes policies, standards and procedures for safeguarding NPI across the enterprise. The standardized framework is benchmarked against controls in place to help ensure the security of NPI against reasonably-anticipated threats or hazards. The Data Protection Program is adjusted as necessary to include control enhancements for new and emerging threats that are identified through data protection assessments.

The Data Protection Program focuses on continued improvement. As technology advances and threats change, the Data Protection Program is designed to be agile and responsive. New requirements, guidance and industry best practices are periodically reviewed and incorporated into the Data Protection Program's framework as appropriate. It is formally reviewed and approved by the Chief Information Security Officer and Chief Compliance and Privacy Officer and results of the Data Protection Program are reported to the Audit Committee on an annual basis.

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Data Destruction

All data on portable media, including magnetic tapes, diskettes, removable disk packs, paper listings and microfiche are maintained in secure, controlled-access, storage facilities. Access to these media is limited to authorized personnel when these media are not being used by computer operations.

Written procedures ensure data storage devices are electronically purged prior to reuse. System architecture dictates the storage devices integral to the system are not removed for reallocation. Standard operating procedures ensure the proper destruction of magnetic media when no longer required.

For example, the FIS EBT security procedures provides for the clearing of disk files by replacing actual file data with 1's and 0's upon execution of a file purge command. If a file is purged and recreated under the same name, the persistence command maintains the original authentication records for the file name and applies the restrictions to the new occurrence of the file. System memory is allocated by the memory management process, which sustains maintenance of the original authentication record. Before each page of memory is allocated, it is cleared by the memory manager to prevent access to previous processes memory data.

System Code Security

The Security group is in charge of data security. Managers must explicitly authorize all access prior to the security group implementation of the security access. This group audits the system and follows up on violations.

Source Code Library Protection

Both the IBM® and the HP NonStop™ source code libraries are protected by system security, and there are restrictions for accessing these libraries. Both source code libraries are also maintained under version control, backed up monthly, and stored in a secured facility offsite.

IBM source code libraries are maintained on disk using Panvalet®. These libraries are protected by Resource Access Control Facility (RACF). Updates to production program source and object code are performed by the IBM Release and Change Control staff. The access restrictions for the executable code libraries follow the restrictions as defined under RACF for source code libraries.

HP NonStop™ source code libraries are maintained on disk at the Phoenix data center using FIS Version Control (VC) System. Developers have read-only access to this source code via an HP NonStop Logon ID and only through VC system. The NonStop™ Himalaya Release and Change Control staff creates and releases object code only to the New Berlin data center. The Release and Change Control staff also periodically audits the source libraries against the executable libraries for any discrepancies. SAFEGUARD, a supplement to the NonStop™ Kernel (NSK) operating system that provides more comprehensive security features, is installed on the system. It is active on the development machine, controlling all HP NonStop™ user IDs. Client/server and web libraries are maintained using Apache™ Subversion®.

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System Modification and Tampering Controls

Discretionary Access Control (DAC) capability is built into the FIS EBT security system. This feature configures user-specific menus keyed to user ID and password authorizations, thereby controlling user-accessible functions. Routinely used by FIS during system design and development, DAC provides necessary controls to ensure appropriate segregation of system components. Unauthorized personnel cannot access proprietary information, including all State and program-specific data. The FIS EBT security system provides security protection mechanisms to restrict access to system resources. DAC can be applied to these object types: disk columns, sub-volumes, files, devices, sub-devices and processes. DAC mechanisms are applicable to all individuals, system operators and security administrators.

FIS also uses IBM systems data security software package RACF, which provides primary security for all tape and disk libraries. This security package identifies all individuals authorized for system usage and restricts access to resources pertinent to current job requirements. Access to system data is specified by individual user or type of user.

The control measures mentioned above allow for continuous protection against unauthorized changes.

Code Security

FIS' library control system requires that software changes pass several stages of approval before they are installed on the productive system. The system allows only one developer to have access to a source code module at a time.

The major objectives of the library control system are to:

- Catalog software modules
- Maintain multiple versions of code libraries
- Track and control changes/fixes to modules
- Define products, versions, and clients
- Define functions within products
- Support periodic module freezes to generate maintenance releases
- Track software upgrades
- Maintain permanent copy of code on-line

All project changes and enhancements are made in project libraries. A set of project libraries is maintained for development personnel, who are allowed access to a limited set of libraries. The project libraries allow software under development to be isolated from software that is either being tested for future inclusion in the product or from productive software.

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Data, Program, and Application Security

HP NonStop Connex™ data files and programs at the data centers are protected through the limited security features available within the NonStop™ Kernel (NSK) Operating System. SAFEGUARD, a supplement to the NSK operating system that provides more comprehensive security features, is installed on the system.

Dial-up access to the New Berlin data center by the NonStop™ Himalaya Product Development group at Milwaukee, Wisconsin allows analysts who support the switch software to gain access in emergency situations.

All software, both operating software and applications software, is protected with secured libraries and through on-site and off-site backup protection. Only development and programming staff authorized to work in a specific application are permitted access to secured libraries.

Telecommunications

To ensure that EBT transaction communications are valid and secure, the FIS EBT System uses control edits for message completeness, file and field format checks and control and authentication measures. The system successfully incorporates these message validation functions into its design. Control, authentication and validation procedures include message format checks, range checks and message reversals.

Message format checks

- Longitudinal redundancy checks and block character checks ensure that the message is complete and not garbled. These are standard hardware-based telecommunications message-checking techniques.
- Complete message validation before processing the message. The FIS EBT System checks the number, size and value of all data fields and looks for the existence of control characters in messages before transmitting.
- Conformance check with message, character and format requirements. If one of these requirements is not met, the transmission is rejected.

Range checks

- The system checks all fields for appropriate ranges, such as the minimum and maximum transaction amounts for purchases and refunds, date and time and the account numbers. These checks meet the requirements for range checks.

Message reversals

- If a transaction is initiated and never completed, the system will reverse the incomplete transaction. If a transaction is initiated and not properly executed, or the transmitting terminal is not recognized as authorized, the transaction will be denied. Upon receipt of

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a transmission, the FIS EBT System ensures that the incoming message conforms to the exact message, character and format required for that type of transaction. Failure to meet the strict message format results in an immediate rejection of the message.

Transaction Activity Security

All transaction activity is logged on disk as it passes through the switch. The activity logs are written to tape at a predetermined time designated as the Switch End-of-Day. The files become input for the Settlement System. Daily activity reports are produced as part of the batch process. FIS and the State use the reports to settle the amounts that are due to merchants and ATM owners for client transactions.

ATM and POS terminal controls vary by make and model. The owners of the terminals are responsible for all aspects of terminal security. Each terminal on a network is connected to the switch by leased telephone lines or dial-up lines for certain POS terminals. Each terminal is assigned a unique terminal identification number that is sent to the switch as part of each transaction request. FIS uses front-end processors to identify the terminal a message came from and to ensure that the message came from an authorized terminal. Terminals are added to or deleted from the system in a two-step process. Data center change administration staff provides the configuration to initiate the change. Data center operations staff performs the physical installation of the changes.

Data Encryption

Data encryption is used to protect the Personal Identification Number (PIN) portion of a transmitted message. PINs are encrypted at all times while in the switch. In addition, data encryption can optionally be used to protect the entire message.

Internet Security

As part of the FIS EBT administrative solution, FIS' security uses an industry standard security framework. This solution delivers an integrated set of shared security and management services, enabling it to centralize authentication and access control, and leverage these services across all users and applications.

The FIS security solution handles the issue of identities and authorizations to ensure that the right people have access to the right information, enabling them to conduct business easily and transparently. FIS employs authentication management information to verify your identity and grant functionality access.

Technology used in describing FIS' security applications and controls include:

- ***Netegrity®/SiteMinder®:*** An access management software solution that provides centralized security services for managing user authentication and access to web-based applications.
- ***Authentication:*** Verification of the identity of a person. Authentication is the process of verifying identity so that one entity can be sure that another entity is who it claims to be.

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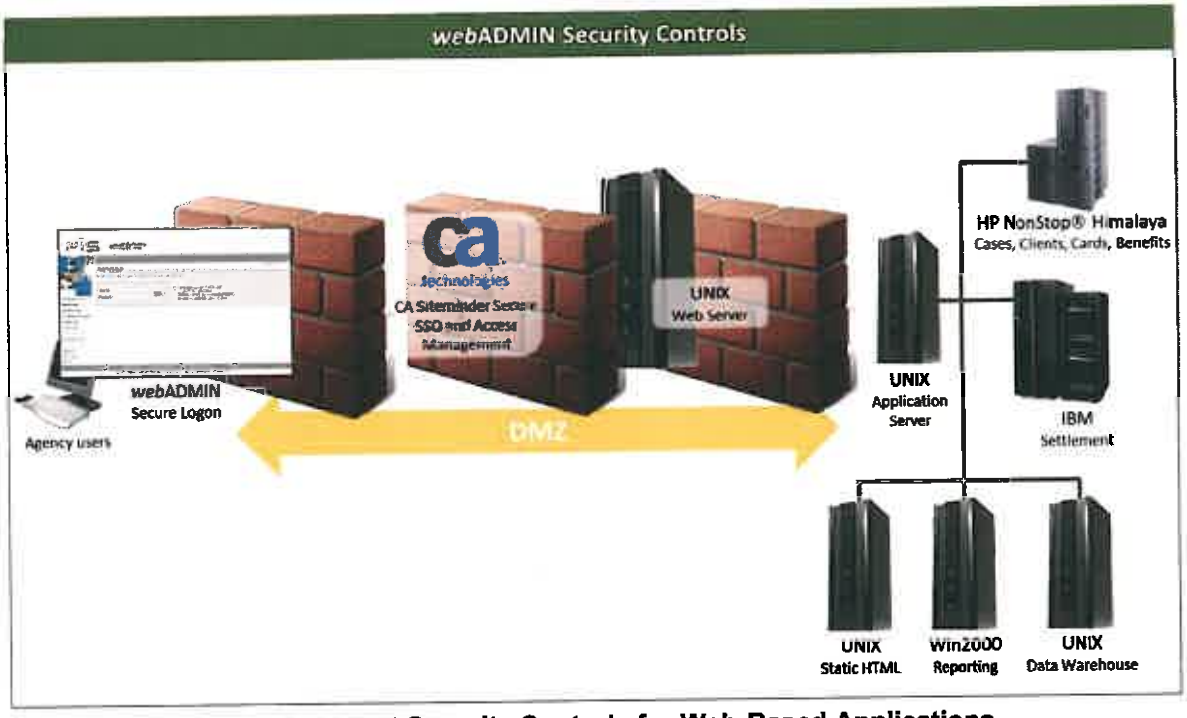
- ***Authorization:*** Granting of permissions.
- ***Firewalls:*** A security scheme that prevents unauthorized users from gaining access to a computer network and monitors the transfer of information to and from the network.
- ***Demilitarized Zone (DMZ):*** Industry security implementation in which browser interfaces have direct secure access to web servers, but only indirect secure access to other key hosts via the web server's secure access to them.

The figure below shows the security controls used for EBT Internet applications.



FIS EBT Internet Security Controls for Web-Based Applications

Batch Transaction Security

Batch transactions will be submitted on a scheduled basis over a direct link between the State's host computer and FIS host computer. A leased line will be provided between the two machines to provide the physical transport for these electronic file transmissions. Security over this link is critical. Users are required to provide a password and the physical link is validated as being correct and allowable for the user.

Network Security

The FIS Network Security group implements and maintains controls required to protect against risk realization and losses associated with security threats to FIS networks and network resources. Multiple layers of controls to secure, manage and monitor the network environment are required and shall be

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implemented as appropriate. Controls must exist to protect network devices against unauthorized entry, protect sensitive information as it traverses through the FIS network and monitor for any unauthorized access that could compromise the confidentiality, integrity or availability of the network infrastructure.

In order to appropriately secure the network, prevent unauthorized entry or access, and to mitigate potential security or operational threats to the FIS network environment, perimeter controls are implemented. Perimeter controls include, but are not limited to firewalls, routers, intrusion prevention and detection systems, and security information management systems to provide data gathering, notification and analysis. Active management and monitoring of perimeter devices is required to help ensure that current access controls and settings are appropriate based on security and business needs.

Additionally, remote access controls are implemented to further enhance the protection of the FIS network environment from inappropriate access. FIS employees remotely accessing the FIS environment are required to use a combination of company approved Virtual Private Network, personal firewall software and anti-malware software using only FIS owned and managed devices. Any device accessing the FIS network environment (including devices located in remote locations) must meet FIS security requirements for hardware, interoperability and change management. Where possible, the operational responsibilities for networks are managed separately from computer operations.

Information technology continues to advance and threats against network environments continue to evolve. To help ensure FIS network environments are appropriately protected against current and evolving threats, periodic reviews of security practices are required. The scope of network testing includes the security of network entry points into FIS' network environments to identify and correct any potential weaknesses that could be exploited. Management oversight is applied to consistently apply the controls across the applicable infrastructure while continuing to optimize the service to the enterprise.

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3 Physical Security and Environmental Systems

FIS requires the use of stringent physical and access control systems to limit access to any facility that is used to process cards, process data, or house any sensitive data to authorized personnel and authorized visitors.

Data Centers

FIS primary data center in Wisconsin and backup data center in Arizona occupy buildings specifically designed and built to support and sustain complex computer operations using control systems that detect and report attempted, unauthorized entry and control internal movement of personnel at all times. The primary data center is located in a building that is not easily seen from the road, as it is located on a wooded lot set away from vehicular traffic. There are no signs indicating the presence of a data center or building ownership. The data center is not located in a flood zone. An alternate entry point for telecommunications lines has been created to lessen the exposure from possible telecommunications problems.

These facilities will be the primary and backup data centers for the State's EBT project. FIS regulates access to its primary and backup data centers in such a way that the movement of all persons can be monitored and controlled by security staff or other control process, including but not limited to the use of closed circuit television camera systems, card reader access systems, and intrusion detection alarms.

Environmental Systems

Local management for all sites ensures facilities meet local fire and safety code requirements. Data centers implement fire detection and suppression systems, power conditioning, air conditioning, humidity control systems, and other computing environment protection systems.

The computer center maintains a filtered air-cooling system. Multiple and redundant air conditioners are installed to provide cool air to all locations within each computer room to keep IT systems from overheating.

In the event of potentially damaging environmental factors such as hurricanes, tornados, or floods, FIS will deploy equipment and/or invoke Business Continuity and disaster recovery plans to mitigate and prevent data loss or destruction and to help ensure the availability of FIS systems and applications.

The computer rooms are constructed to provide segregation from the office environment and are supported by dedicated fire suppression, uninterrupted power supplies (UPS), diesel generator, and air conditioning systems. The equipment in the computer room is located on raised flooring. Other

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environmental controls associated with the data center include strategically placed hand held fire extinguishers, emergency lighting, a fire alarm system with strobe lights, and both UPS and generator support for select areas of the office facility. These systems are regularly tested and maintained in order to ensure proper operation in the event of an outage or emergency.

Emergency Protection

FIS computer or communications centers are located in areas unlikely to experience natural disasters, serious man-made accidents, riots or other potential civil disruptions and related problems. External windows and doors are equipped with intrusion alarms. Alarms are controlled and monitored from a central station in the operations area. The alarm-monitoring computer calls local fire and police departments if an intrusion or fire alarm occurs.

Emergency lighting, water sprinklers, and hand-held halon fire extinguishers are available throughout the building. The computer room is equipped with smoke alarms. Smoke alarms in the tape vault and data communication room trigger a halon fire suppression system. The alarm signal is also sent to the security system vendor, which then notifies the local fire department. A monitoring system is also used to chart environment alarms. An active alarm triggers immediate attention. The resident staff at the computer center receives periodic training in the use of fire extinguishers. In addition, periodic, announced fire drills are conducted and the results are reviewed.

Entrance Security

Primary and backup data centers are secure facilities where physical access to the computer and operations room is rigidly controlled and secured against forced entry through stringent administrative and operational measures. The FIS primary and backup data centers are highly secure facilities with tightly-controlled access doors. Facilities are locked during and after normal business hours and have continuous access controls, including security personnel, a login system, closed circuit television monitors and card-reader-access control systems. On-site staff provide 24/7 entrance security to the facility and use closed-circuit television monitors to visually screen all individuals entering and exiting the building. Data center staff wear security ID badges at all times.

Access to FIS facilities is restricted through the use of an electronic badge reader system, which is monitored in real time by physical security personnel located at the Brown Deer Data Center. Within the card system, various profiles have been created which ensure personnel have access commensurate with their job responsibilities. Access to the building and secured areas are monitored via video surveillance, with tape being stored for 45 days.

Access to the computer room is controlled through electronically secured doors accessible only by authorized card keys. ID cards are required for employees and long term contractors. The card key access system monitors activity, including access attempts, which are automatically displayed on the card key system console and monitored by the physical security administrator. The card key system controls access to external and internal entrances, including sensitive areas (such as the ATM test lab and the computer room). Access to these sensitive areas is restricted based on the employee's job function and corresponding card key system profile. Camera monitoring inside and outside of the computer room is also in place.

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Security for Visitors to the Data Center

Visits to the computer facility must be pre-arranged with operations personnel. To enter the building, a visitor must be admitted by security personnel. The security staff has visual contact with the entry area through a video monitor.

Upon proper proof of identification via a valid government issued photo ID, the visitor is allowed to enter the receiving area. The visitor enters the office area upon being met by FIS personnel. Each visitor must sign a log when entering and leaving the building. The visitor is escorted inside the building and issued a temporary non-functional badge that must be worn while in the building.

Access to the computer room by visitors requires a badge with the correct color and an escort, who is an employee authorized to be in the computer room. The door to the computer room is locked at all times. Security personnel allow visitors into the operations area after visual verification. Access to the computer room by FIS personnel is also limited to authorized personnel after visual verification by security personnel.

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4 Security Awareness Training

All personnel who are currently involved with the management, operation, programming, maintenance, and use of the EBT System have been given security awareness training. FIS personnel who are added to the program will receive appropriate training.

All security personnel are made aware of the particular security responsibilities and how to fulfill those particular duties. FIS has a certification process in place when an employee fulfills their training requirement. The certification is conducted annually to ensure that FIS personnel are aware of the latest security techniques and procedures.

Disclosure of Information and Data

Eligibility and benefit-related data and sensitive information of any nature received from the State are subject to privacy and confidentiality considerations. Sensitive information shall only be used for the purpose of carrying out the terms of the contract. Information will not be divulged or made known in any manner to any person except as is necessary in the performance of the contract. FIS understands that disclosure to anyone other than an authorized Federal or State employee is prohibited without prior written approval. Physical access to sensitive materials is restricted through controlled access to operating facilities and files rooms and will be accounted for upon receipt and secure before, during and after processing. All related output materials are controlled and given the same level of protection as the original source material and data. Access to sensitive information is further restricted to only those FIS employees with a documented need to know. Each employee is required to sign appropriate confidentiality agreements that require that business, recipient, and other privileged or sensitive information be kept confidential.

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5 Client/User Security

This section describes FIS standards for access to any FIS system or application.

Unique Identification

Any successful attempt to access non-public FIS information system resources must be associated with a known identity:

- Identification must be unique for each user of a system.
- Shared accounts are prohibited.
- The naming convention of an ID must not disclose personal data.

Authentication

- All individuals accessing a non-public FIS resource must authenticate their identity.
- Systems shall authenticate users consistent with the level of sensitivity of the information that system contains.
- At a minimum, user name and password must be required.
- Any authenticating entity must meet all password requirements listed in the Password Configuration Standard.

Authorizations

- Permissions associated with identities must not violate regulatory or contractual requirements.
- Privileged access must be avoided where technically possible to limit access to application, database, and operating system layers of an FIS resource.
- Only authorized users are permitted to modify an application and or device configuration.

Password Reset Requirements

In the event an ID owner cannot authenticate with their account, the Authentication Solution Administrator must develop procedures for end-user verification.

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Administrators who are responsible for resetting passwords must obtain information to uniquely validate the identity of the account user or administrator prior to providing a new password or a temporary password for the ID in question

Periodic Access Reviews

Access reviews periodically assess the appropriateness of accounts with access to FIS owned or managed systems or data. The assigned owner of the users, often a manager, receives a list from the FIS Security Team every quarter for review. On a quarterly basis, the assigned owner must approve the users on the list. If a user is not approved by the assigned owner, the user is removed from the system. These reviews are important to minimize risk of misuse, unintentional damage and malicious activities caused by inappropriate access or access levels within FIS environments.

Password Configuration Standard

FIS adheres to password configuration criteria that ensure the safety of FIS systems and the information that resides within them. Passwords must never be stored in plain text. Password criteria for password length, complexity, expiration, lockout, and storage comply with external regulatory requirements such as the Payment Card Industry Data Security Standards. Passwords for all User and Process IDs associated with FIS employees, consultants, contractors, vendors, business partners, and clients must comply with standards.

Specific password configurations for Consumer End Users Accounts are the responsibility of FIS' clients; therefore, consumer account passwords are not required to comply with this standard. It is, however, strongly recommended that the minimum password configurations for Consumer End Users Accounts be consistent with this standard. Passwords for mobile devices as described within the scope of the Mobile Device Operations Standard are governed by that standard.

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6 Card and PIN Security Controls

FIS understands that card stock security is critical to the integrity of an EBT Project. Control processes, methods and procedures will safeguard against loss, theft or abuse from internal and external threats at all points in the card production and issuance process. FIS accepts responsibility and liability for all non-issued card stock until such stock is either received by the State, delivered to locations specified by the State, or handed over to postal service employees for mailing to cardholders.

Control of Card Stock

FIS Card Services will be used for card fulfillment including:

- Card production
- Card personalization
- Card carrier assembly
- Collation of instructional/marketing material
- Mailing of cards
- Storage and shipment of card stock to State locations when requested

FIS Card Services System Information

FIS Card Services is one of the most reputable card personalization and fulfillment vendors in the United States. The following sections describe FIS Card Services' security measures.

FIS Card Services has three production facilities Romeoville, IL; San Antonio, TX; and St. Petersburg, FL, which are certified by both VISA and MasterCard for card production and personalization.

Production Security

All cards are logged out of the vault on a per job basis. All scrap cards created during the processing of the order are counted and noted in the inventory. After returning the scrap cards, the machine operator is issued the exact number of cards that were submitted so that the job can be completed. Scrap cards are shredded; this shredding process is video-taped.

The physical inventory of a customer's cards must balance to the card. If not, all procedures are retraced and checked until the accounting anomaly is understood.

Customer input (such as magnetic tape, paper, diskettes, and transmitted data) is always kept in the secure production area. All customer output such as cards, carriers, reports, and PIN notification

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mailers remain in the secure production area at all times. All paper products with sensitive information are shredded.

Transport of Incoming Plastics from Manufacturer

The plastic card manufacturer inventories and records the number of blank card stock being shipped to the card production and card personalization vendor. Upon receipt, FIS Card Services electronically counts and inventories the blank card stock before it is placed in the secure area. The count is reconciled against the shipping manifest. Any discrepancy is researched and resolved. The verification and inventorying process is performed for each customer order, no matter how large or small. When the inventory process is complete, the boxes are then placed in vault inventory.

Control of PINs

The control and security of PINs is an integral part of an EBT system. To ensure this control, PIN confidentiality is maintained within the EBT System through comprehensive encryption techniques. These techniques ensure that the PIN is maintained in a confidential manner during generation, issuance, storage, and verification.

PIN Encryption Security

Within the FIS EBT System, PIN confidentiality is maintained through a comprehensive encryption technique. At no point is the actual PIN transmitted in the clear and the clear PIN is never stored on the database.

The VeriFone terminals and PIN pads meet ISO and American National Standards Institute (ANSI) standards for PIN encryption, key management and Message Authentication Code, including features that provide ease-of-use while guarding against intrusion. The VeriFone PINpad is a physically secure device equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key. Battery backup maintains the encryption key in case of power outages. The PIN is fully encrypted using the triple data encryption standard (3DES) algorithm. Even when not mandated, FIS uses 3DES in conjunction with the dynamic unique key transaction algorithm within the PIN pad before transmission to the terminal to offer even greater protection. This is consistent with the FIS EBT System standard in that the unencrypted PIN never appears anywhere in the system; it is generated, transmitted, and stored in the encrypted format.

To encrypt the client-entered PIN, FIS uses hardware encryption keys. Encryption keys are loaded into all EBT-only PIN pads and PIN select equipment. VeriFone has developed PIN injection software, SecureKit that will inject the encryption keys into the PIN pad via a PC. This process provides for a secure exchange of the encryption keys. Within the FIS EBT System, PIN confidentiality is maintained via a comprehensive encryption technique.

These key management techniques comply with the standards documented in ANSI X9.24–1982, X9.24–1992, and X3.92–1987. The PIN is then fully encrypted using the federally-endorsed Triple Data Encryption Standard (TDES) algorithm.

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7 Application Security

Access to FIS applications is based on role-specific permissions.

*ebt*EDGE Agency Portal

The *ebt*EDGE Agency Portal is a launching page to *web*ADMIN, User Admin, Data Warehouse, Reports, the Merchant Portal, and the Cardholder Portal. Based upon the specific job functions of each FIS authorized administrative terminal user, each user is assigned a user ID by the local System Administrator. Based upon the specific job functions, each user ID is issued according to operationally-defined profiles, which restrict the types of inquiry and online transactions. As an example of these operationally defined levels, staff members that issue EBT cards can be restricted from adding benefit authorizations to the system.

This feature provides a great deal of flexibility in developing restricted-access combinations for all system users. As an example, the functions and data that can be accessed are configured for each access user ID. This allows the ability to selectively control the functions a user may perform.

Security administration for *web*ADMIN is managed by the State in a hierarchical manner to assure separation of responsibility. FIS initially provides a user ID and starter password for the highest security level at the State, the State Security Administrator.

- Global Administrator (FIS) – FIS adds, deletes, and resets passwords for the State Security Administrators, and makes updates to *web*ADMIN roles.
- Security Administrator (State) – Can add, delete, and reset passwords for Zone Administrators and Password Administrators within the state (not end users).
- Zone Administrator (State) – Can add, delete, change assigned roles, and reset passwords for end users within the state.
- Password Administrator – Can reset passwords for end users within the state.

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***web*ADMIN Access Control Hierarchy**

Users are assigned an initial sign-on password; however, the user must change this initial password immediately upon initial sign on. A history of passwords is stored for each user. System rules govern how infrequently a password may be reused. As an additional security measure, passwords are never displayed on any screen and are never printed. Users are instructed to memorize their passwords, to only enter them when prompted by a security screen, to never write them and to never share them with anyone. Another additional system-security measure restricts (locks out) any user who reaches a threshold of consecutive logon violations. Designated area and password administrators can reset passwords.

Users access the system by entering a required ID and a password. Users establish security challenge questions upon registration. When the user responds correctly to a security challenge question and correct user ID and password, the user will be granted access to their authorized subset of functions.

Cardholder Portal Security

Cardholders access the Cardholder Portal with valid EBT card number and PIN. Upon initial use, if the cardholder has not yet selected a PIN, the Cardholder Portal validates the user with the State-determined security keys, typically date of birth and Social Security number. The application then prompts the user to choose a PIN.

The PIN is not shown in the clear on Cardholder Portal pages. Only the last four digits of the card number are displayed.

Merchant Management System Security

FIS provides additional security benefits by extending the Merchant Management System access limitations to subset levels of system functions by specific job, or user group. Based upon the specific job functions, each user ID is issued according to formal operationally defined profiles, which restrict the types of inquiry and online transactions. This feature provides a great deal of flexibility in developing

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restricted-access combinations for all system users. As an example, the functions and data that can be accessed are configured for each access user ID. This allows the ability to selectively control the functions a user may perform.

An initial sign-on password is assigned to the user; however, the user must change this initial password immediately upon initial sign on. Passwords expire based on the system-defined cycle and a history of passwords is stored for each user; users are not allowed to re-use any of their last 6 passwords. The system does not allow concurrent user sign-on. As an additional security measure, passwords are never displayed on any screen and are never printed. Users are instructed to memorize their passwords, to only enter them when prompted by a security screen, to never write them and to never share them with anyone. Additional protections are also incorporated, including password expiration, maximum incorrect attempts, and terminal time-out facilities. An additional system-security measure restricts ("locks out") any user who reaches a threshold of consecutive logon violations. Users access the system by entering a required ID and a password. This information is authenticated and if correct, the user will be granted access to their authorized subset of functions.

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FIS

Draft Cash Access Plan
for the State of West Virginia

Release Date: October 18, 2016

Revision History

Release Date	Sections Edited	Description	Author
October 18, 2016	Entire Document	Initial release of draft plan.	B. Saalmann

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1 Introduction to This Plan

Purpose

The purpose of the *Cash Access Plan* is to describe the formal process for providing West Virginia's cash benefit recipients with sufficient access to those benefits at little or no cost. This plan will describe how FIS will analyze West Virginia's cash access needs, and how FIS will identify and add cash access locations as needed.

(Note: The final, comprehensive *Cash Access Plan* will be provided to West Virginia according to the schedule in the approved *Project Work Plan*.)

Organization

Chapter 1. Introduction to This Manual

This chapter describes the purpose, audience, and organization of this manual.

Chapter 2. Cash Access Process

This chapter provides the process overview by which FIS will provide sufficient cash access to West Virginia's cash benefit rececipients.

Chapter 3. Methods of Cash Access

This chapter provides a description of the various transaction types through which cardholders may access cash benefits.

Chapter 4. Cash Access Assessment

This chapter explains the process by which FIS will evaluate the State's current cash access availability and opportunities for expansion.

Chapter 5. Cardholder Training

This chapter provides a description of the cash access availability information made available to cardholders.

Appendix A. Current POS Locations and WV Works Case Information

This appendix lists the current number of POS locations by county available to West Virginia cardholders, and case count information for WV Works (West Virginia's TANF program) as provided in the State's Request for Proposal (RFP) issued July 20, 2016. Following contract award, FIS will analyze these existing locations, cardholder demographic data and potential cash access locations that may be added under the new contract.

Appendix B. West Virginia's Participating ATMs and Stores Providing Cash Access

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In the final draft of the Cash Access Plan, this appendix will include a listing of all cash access locations in the State by county and by type of access.

Key Terms

The following table defines the acronyms that are used in this manual.

Acronym	Meaning
ACH	Automated Clearing House
ARU	Automated Response Unit (See also IVR.)
ATM	Automated Teller Machine
CSR	Customer Service Representative
DHHR	Department of Health and Human Services
EBT	Electronic Benefits Transfer
EOD	End-of-Day
FNS	Food and Nutrition Service
FRB	Federal Reserve Bank
FTP	File Transfer Protocol
ISO	International Organization for Standardization
IVR	Interactive Voice Recognition (See also ARU.)
PAN	Primary Account Number
PC	Personal Computer
PIN	Personal Identification Number
POS	Point-of-Sale
PPD	Primary Program Destination
SNAP	Supplemental Nutrition Assistance Program
TANF	Temporary Assistance for Needy Familes
TPP	Third-Party Processors

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2 Cash Access Process

FIS will provide cash access for West Virginia EBT cardholders through ATM networks and commercial POS terminals using existing networks, and will work to expand locations in all demographical locations as needed.

Cash access is defined as the ability for a cardholder to successfully redeem their cash benefits. Cash benefit redemption can be used to purchase goods directly from a retailer or for cash to be used at the cardholder's discretion.

FIS will provide the cash access needs of cardholders through two primary means:

1. By utilizing ATMs that abide by the *Quest Operating Rules*
2. Through Point-of-Sale (POS) locations that allow cash transactions to pay for cardholder merchandise purchases and/or receive cash back.

The POS locations are primarily FNS-authorized retail locations that accept the West Virginia EBT card to access food benefits as well as cash.

FIS has conducted an analysis of existing cash access locations in West Virginia and are confident that we will continue to meet the cash access needs of the State's cardholders. We will analyze the cash access environment that the West Virginia cardholders have available to them, and will review the access points and make changes when deemed necessary. Our objective will be to minimize any potential problems with the cardholders' ability to access cash benefits.

We have demonstrated the ability to provide adequate cash access to EBT cardholders by authorizing cash transactions which are conducted at bank ATMs, non-bank ATMs, POS locations, EBT-only retail locations, and retail locations accepting credit, debit, and EBT cards in payment for goods and services for our other EBT Clients.

In addition we will provide:

- Nationai interoperability for cash access under the *Quest Operating Rules*
- Adequate Quest signage at participating cash access locations
- Cash access locations that are in compliance with the requirements of the State of West Virginia's contract
- Annual reviews to be sure that cash access requirements are maintained and that appropriate corrective action is taken when requirements are not being met

We have reviewed RFP Appendix A-17, *POS Locations*, also included in Appendix A of this plan, and understand the State's cash access standards. We will use a strategy of combining data warehousing and geographic mapping to help ensure that there is sufficient dispersion of cash access, and that all West Virginia cardholders can access their cash benefits either without any cost or at a minimal cost as conveniently as possible.

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An experienced retail team manages our retail cash access effort, and will manage this effort for West Virginia. FIS has developed close, professional relationships with all of the large retail chains and TPPs that support retailers throughout the country. FIS will use these relationships to monitor and maintain adequate cash access outlets.

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3 Methods of Cash Access

The State of West Virginia has opted to provide EBT cash benefits to cardholders through the Quest network. Whether a cardholder chooses to access cash benefits by using an ATM, POS device at EBT-only retailers, or retail stores that accept credit, debit, and EBT cards, the transaction is treated as a withdrawal from their cash benefit account.

Cash Benefit Withdrawals at a POS

Cash cardholders will have unlimited free access to cash transactions at POS locations which includes: cash purchase, cash purchase with cash back, and cash withdrawal.

Cash Purchase

Cash benefit cardholders may use their West Virginia EBT card at participating retailers to withdraw their cash benefits in exchange for merchandise via a retailer's POS terminal. This results in a POS debit transaction.

Cash Purchase with Cash Back

Cash benefit cardholders may use their West Virginia EBT card at participating retailers to purchase merchandise via the retailer's POS terminal and, at those retailers who allow it, select to receive cash back as well. The total amount of their merchandise and the cash the cardholder has elected to receive is subtracted from the cardholder's available balance in their cash EBT account. This results in a POS debit transaction.

Cash Withdrawal

Some participating full-service retailers may allow West Virginia cardholders to withdraw their entire cash benefits via a POS terminal. Either Cardholders can either withdraw a part of or their entire cash benefit balance in one transaction.

Cash Benefit Withdrawals at an ATM

Cash benefit cardholders are able to withdraw their cash benefits from any Quest-participating ATM location. This results in a debit transaction. The participating location may have a limit on the amount per transaction or the amount per day withdrawn from an ATM.

Cardholders will continue to have access to their cash benefits through TPPs and ATM networks certified to FIS under the Quest EBT Operating Rules and National interoperability standards.

ATM cash access will be supplemented by POS terminals at third-party direct connect and EBT-only retailers.

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Transaction Fees

POS cash transactions will not incur a transaction fee to the cardholder's account.

Cardholders will have three free ATM cash withdrawals per month. FIS' Cost Proposal defines any subsequent ATM cash withdrawal fees that may be incurred by the cardholder, as well as any transaction fees that may be incurred by DHHR. (Note: The final *Cash Access Plan* will be updated with this fee information.)

Any surcharges charged by the ATM owner will be the responsibility of the cardholder.

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4 Cash Access Assessment

The primary goal of EBT cash programs is to ensure an adequate level of access to commercial debit for cash for all cardholders. This makes it easier for cardholders to obtain cash at commercial locations where they use their benefits. FIS understands our obligation to provide adequate capacity and accessibility to cash over the term of the contract. We are committed to provide cash access that is convenient and accessible to cardholders throughout the State.

Because FIS is a provider of POS terminals and services to a variety of retail vendors, a core component of the FIS service offerings is FIS' ability to track cash access points. FIS' broad capabilities and direct ownership/management of PIN networks provide a strong foundation for expanding strategic and tactical solutions to consumers and their cash access needs. In addition, FIS owns and manages the NYCE Payments Network, LLC (NYCE Network). With the West Virginia EBT BIN loaded into the NYCE network, EBT cash benefit recipients will not only be able to access their beneifts at existing NYCE Network ATMs, but also from any ATM, regardless of ownership, provided the ATM owner transactions flow through the NYCE network.

To ensure adequate access to cash benefits for recipients, FIS will conduct a full analysis of existing cash access availability. We will market cash-only participation to potential merchants approved by the State. This procedure will involve:

- Perform a zip code level analysis of terminal locations for cash access
- Perform an analysis of surcharge-free ATM locations per zip code and per county
- Perform an analysis of NYCE Payment Network's current EBT transaction metrics
- Perform an analysis of current West Virginia recipient date, including:
    - Number of recipients per zip code and per county
    - Benefit dollar amount per zip code and per county
    - Total case count by county
    - Average benefit per case
- Confirm the current list of ATM providers and POS retailers
- Map existing cash access locations and identify gaps in zip code and county coverage
- Determine the need for additional cash locations by county and zip code
- Identify potential businesses to contact for EBT cash participation
- Receive State approval of potential cash-only issuance site
- Approach and recruit prospective cash-only issuer(s)

FIS is sensitive to cardholder concerns related to cash access and will work with the State to identify and analyze any concerns in a timely fashion, and to remedy legitimate cash access deficiencies. We recognize that commercial retailer's policies and conditions for recipients to access cash benefits must apply equally to all debit customers.

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We understand that the State may require additional sites if the proposed access is determined to be inadequate. We recognize that in order for the cardholders to have reasonable access to cash benefits it may be necessary to deploy additional POS terminals in locations other than FNS retailers. FIS will work with the State to determine the appropriate number and location for deployment of POS terminals at non-FNS retail locations. The terms and conditions for terminal deployment, technical standards and requirements, maintenance, and support of terminals at such locations is the same as for other POS deployment. The State must pre-approve any installation of cash-only equipment at a non-food support retailer.

Leveraging our many contracts with vendors and management of the ATM network, FIS can identify all cash access points throughout the State. Using the FIS Merchant Management System (MMS), FIS tracks retailer locations and transaction activity by location including pertinent information on all FNS-approved retailers, including the retailer's FNS number.

FIS is the only EBT vendor that is fully interoperable with the major TPPs. FIS maintains a monthly log of third-party retailer transactions and provides an accounting to the TPPs of retailers who provided cash to cardholders and the amount that was reimbursed. This process allows us to identify retailers providing cash back.

The FIS System continually updates the retailer database as transaction processing information is received. This systematic approach ensures that all location information is up to date and accurate.To help ensure that sufficient cash access locations are available, FIS will leverage all of our data sources including the cash access points identified by the State within its RFP.

Merchant Management System (MMS)

A key component of our comprehensive retailer/merchant management solution is the FIS MMS. The MMS is used to record and maintain information on the contracts executed between FIS and retailers. It is used for EBT project management, installation services, and by Retailer CSRs.

The FIS MMS will be used to record and track levels of merchant participation in cash benefit distribution. This data, in conjunction with ATM access, will be used to analyze terminal density in specific geographical areas. If additional access is needed to provide convenient cash benefit distribution system, we will target specific merchant locations for cash access.

Processor Agreements, Interoperability and Controls

The major TPPs, such as WorldPay and First Data, and ATM networks such as STAR and NYCE already have a connection to FIS' EBT Gateway. We will leverage our current processing relationships, along with knowledge of the retail community, to ensure that participation in cash issuance in West Virginia is at a maximum level. FIS' solid EBT customer base and the role FIS plays in the national EBT network will greatly benefit the State of West Virginia.

ATM networks agreeing to support *Quest Operating Rules* must sign an agreement, and as specified within the *Quest Operating Rules*, all ATMs and all merchants displaying other brand marks will display

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the Quest mark on or near each terminal or ATM informing cardholders that their EBT cards will be honored at that location.

Each TPP that supports retailers providing cash must sign a *Quest Processor Agreement* governed by the *Quest Operating Rules*. By signing the *FIS Quest Processor Agreement*, the processor agrees to comply with the Operating Rules and the regulations of the FNS.

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5 Cardholder Training

FIS will work to increase cash access and surcharge-free cash access by undertaking, among other strategies, the following activities:

Promote Direct Deposit of Cash Benefits

If the county offers direct deposit services and the EBT cardholder has a bank account, EBT cardholders can receive their cash benefits using direct deposit. Cardholders can be overwhelmed by the enrollment process and easily overlook this option. FIS can develop promotional materials explaining the advantages of having their cash benefits deposited directly into their bank accounts that will then allow them surcharge-free access to their benefits.

Training Materials

FIS will work with the State to develop training materials which will educate EBT cardholders where to access surcharge-free cash access locations. The figure below provides a sample illustration of posters that FIS will develop with the State to display in the local county offices, encouraging cardholders to use surcharge-free ATMs. Note: The final *Cash Access Plan* will be updated to include an image of the final poster approved by the State.

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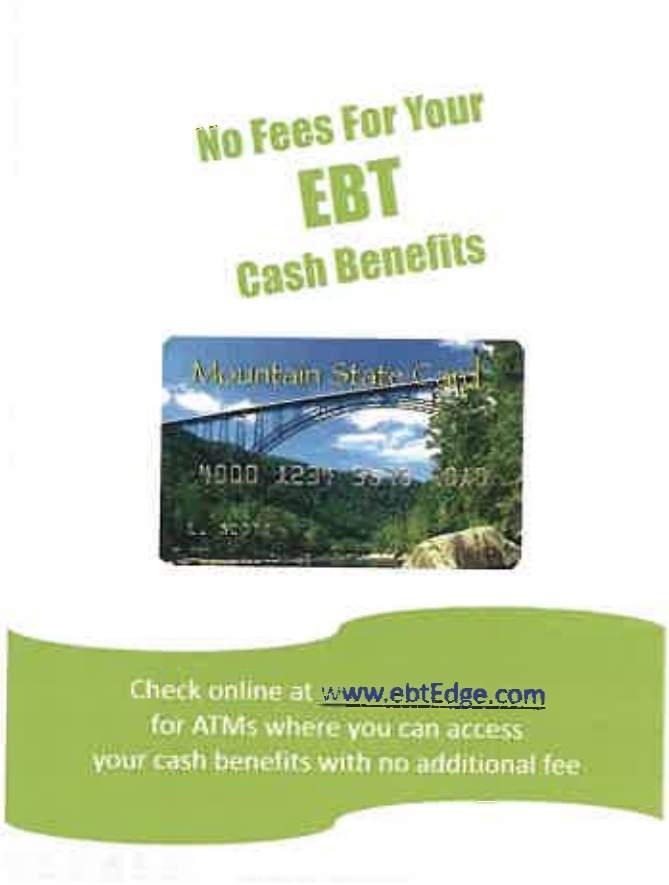

Figure 1 Sample Surcharge-Free ATM Locations Poster

Communicating to EBT Cardholders

EBT cardholders can search for cash access locations and ATMs using the *ebt*EDGE Cardholder Website or FIS' mobile device solution if they have Internet capability. FIS can develop a message which will display whenever cardholders access location information, reminding cardholders to check for surcharge-free cash access locations and use retailer locations at the point of sale to avoid surcharges.

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Current West Virginia POS Locations		
County Number	County Name	Number of POS Locations
48	Tyler	12
49	Upshur	31
50	Wayne	57
51	Webster	12
52	Wetzel	26
53	Wirt	7
54	Wood	93
55	Wyoming	40

The following table provides case count information by case type for the WV Works program as of April 2016 provided in the State's RPF Appendix A-17. WV Works is West Virginia's TANF program.

West Virginia Works Assistance Groups – April 2016						
County by Region	Monthly Payroll Cases	Adult Cases	Child Only Cases	All Cases Receiving a Payment	DCA Cases	PRC Santioned Adults
REGION 1						
4. Braxton	45	19	34	53		
5. Brooke	56	22	38	60		
7. Calhoun	29	8	21	29		
8. Clay	47	16	37	53		1
9. Doddridge	16	6	13	19		
11. Gilber	15	2	14	16		
15. Hancock	102	28	79	107		
18. Jackson	150	61	96	157		
24. Marion	108	48	71	119		
25. Marshall	95	43	66	109		
30. Monongalia	125	37	90	127		
35. Ohio	91	28	70	98	1	

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West Virginia Works Assistance Groups – April 2016						
County by Region	Monthly Payroll Cases	Adult Cases	Child Only Cases	All Cases Receiving a Payment	DCA Cases	PRC Santioned Adults
37. Pleasants	14	5	9	14		
43. Ritchie	30	10	24	34		
44. Roane	60	21	47	68		
48. Tyler	25	11	13	24		
52. Wetzel	75	21	51	72		
53. Wirt	37	12	28	40		
54. Wood	272	69	221	290	1	
Region 1 Total	**1392**	**467**	**1022**	**1489**	2	1
REGION 2						
3. Boone	154	54	106	160		
6. Cabell	509	162	367	529	1	
20. Kanawha	821	273	606	879		
22. Lincoln	154	65	100	165		
23. Logan	238	96	160	256		1
26. Mason	165	60	108	168		
40. Putnam	164	54	112	168		
50. Wayne	241	48	204	252		
Region 2 Total	**2446**	**812**	**1763**	**2575**	1	1
REGION 3						
1. Barbour	53	23	35	58		
2. Berkeley	377	190	231	421		
12. Grant	29	6	21	27		
14. Hampshire	78	24	56	80		
16. Hardy	48	13	36	49		
17. Harrison	161	56	117	173		
19. Jefferson	106	28	85	113	2	

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West Virginia Works Assistance Groups – April 2016						
County by Region	Monthly Payroll Cases	Adult Cases	Child Only Cases	All Cases Receiving a Payment	DCA Cases	PRC Santioned Adults
21. Lewis	58	27	34	61	2	
28. Mineral	62	23	45	68		
32. Morgan	43	24	22	46		
36. Pendleton	9	7	2	9		
39. Preston	57	26	36	82		
42. Randolph	54	15	41	56		
46. Taylor	54	21	36	57	1	
47. Tucker	7	5	4	9		
49. Upshur	52	30	35	65		
Region 3 Total	**1248**	**518**	**836**	**1354**	**5**	**0**
REGION 4						
10. Fayette	189	76	123	199		
13. Greenbrier	73	37	42	79		
27. Mercer	456	240	257	497		
29. Mingo	196	69	145	214		
31. Monroe	25	8	21	29		
33. McDowell	275	77	214	291		
34. Nicholas	121	55	72	127		
38. Pocahontas	28	11	19	30	1	
41. Raleigh	211	84	152	236		
45. Summers	94	39	57	96		
51. Webster	72	37	39	76		
55. Wyoming	119	17	109	126		
Region 4 Total	1859	750	1250	2080	1	0
STATEWIDE	**6945**	**2547**	**4871**	**7418**	**9**	**2**

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Appendix B – West Virginia's Participating ATMs and Merchants Providing Cash Access

(Note: the final Cash Access Plan will include a listing of all cash access locations in the State by county and by type of access.)

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Draft Problem Management Plan
for the State of West Virginia

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Release Date	Sections Edited	Description	Author
October 18, 2016	Entire Document	Initial release of draft plan.	S. Serwin

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1 Introduction to This Plan

Purpose

The purpose of the *Problem Management Plan* is to describe the formal process for State of West Virginia staff to report problems with the EBT System, and identify personnel responsible for problem resolution. It also provides escalation procedures and communication protocols for monitoring and reporting the status of issues that have been identified within the System.

Organization

Chapter 1. Introduction to This Manual

This chapter describes the purpose, audience, and organization of this manual.

Chapter 2. Problem Management Process Overview

This chapter explains the process by which problems with the EBT System are reported and resovled.

Chapter 3. Contact Information

This chapter provides contact information for reporting EBT System problems.

Chapter 4. Data Processing/Technical Support Help Line

This chapter explains the technical assistance available to State staff using the EBT System.

Chapter 5. Back-Up System

This chapter provides a description of the back-up systems in place to support alternative file transmission methods in the event of a batch transfer failure.

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Key Terms

The following table defines the acronyms that are used in this manual.

Acronym	Meaning
ACH	Automated Clearing House
AMA	Account Management Agent
ASAP	Automated Standard Application for Payment
ATM	Automated Teller Machine
CSR	Customer Service Representative
CT	Central Time
DHS	Department of Human Services–this is a generic term used in place of the State's specific department name.
EBT	Electronic Benefits Transfer
EOD	End-of-Day
FAP	Food Assistance Program
FNS	Food and Nutrition Service
FRB	Federal Reserve Bank
FTP	File Transfer Protocol
ISO	International Organization for Standardization
IVR	Interactive Voice Recognition (See also ARU.)
LOC	Letter of Credit
MS-DOS	Microsoft Desktop Operating System
NJE	Network Job Entry
OIG	Office of Inspector General
PAN	Primary Account Number
PC	Personal Computer
PIN	Personal Identification Number
POS	Point-of-Sale
PPD	Primary Program Destination
SIVR	Speech Interactive Voice Response Unit
SNAP	Supplemental Nutrition Assistance Program
TPP	Third-Party Processors

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Related Manuals

The following related documents and manuals provide further information.

- *System Operations/Interface Procedures Manual* (for batch file processing problems)

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2 Problem Management Process Overview

The ability to correctly identify, assess, manage, report and resolve problems is a critical factor to the success of the West Virginia EBT Project. The FIS Team recognizes this ability thrives in environments that provide effective communication structures, promotes effective problem-solving techniques, and embraces the goal of 100 percent customer satisfaction. If an operational problem occurs, we follow clear escalation procedures to streamline the flow of information and facilitate problem resolution, as shown in the figure below.

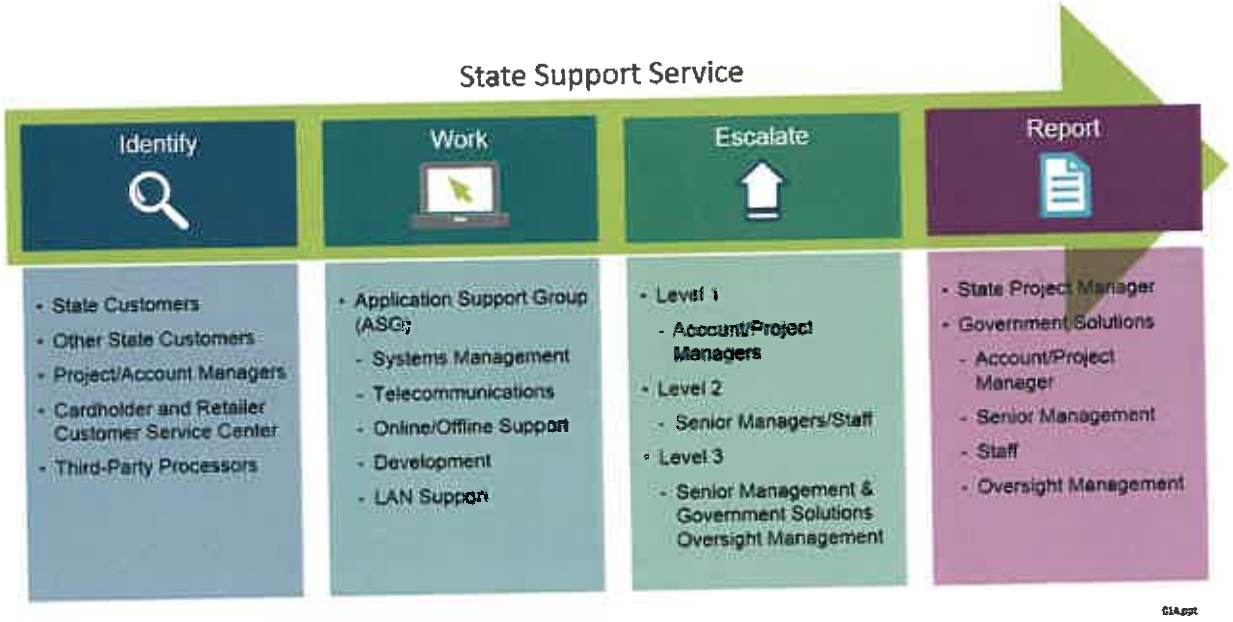

Figure 1-0 EBT Problem Escalation

State Support Service provides a single point of focus to facilitate problem resolution.

To assist us in providing our customers with the most timely and accurate information, FIS has established a single point of focus for all major issues. This streamlined approach to communicating during a crisis has proven to be of great benefit in our existing EBT projects. The single point of focus works as follows:

- Problems are usually identified and reported to State Support Services by the State, other state customers, Project/Account Managers, cardholder and retailer Customer Service Centers, or third-party processors (TPPs).
- State Support Service enters all pertinent information into the Case Management System, described in the following section.
- State Support Service escalates to the appropriate Application Support Group (ASG) or WIC Direct Support Group (WDSG).

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- Application Support assigns the appropriate management and severity level and assigns the problem to a staff member.
- The assigned Application Support staff member assumes responsibility for the problem until it is resolved.
- Depending upon the severity of the issue, senior management may be notified.
- The assigned Applications Support staff member works with other internal groups as needed to resolve the problem.
- Working with the Project Manager for each EBT program, regular status reports are provided to the State. The frequency of the status reports depends on the severity and notification policy established.

In this section the FIS Team further describes our approach to problem management.

Problem Identification and Resolution

The Project Manager for each EBT program will continually seek the involvement of the State contact points to ensure that all affected individuals fully understand issues and problems, the requirements, and the solutions. The problem resolution process is embedded within the regular project status meetings for the project. In addition to regular status reports, documentation related to operational problems is provided to the State as needed. Problem descriptions include the cause of the problem, its impact, and future problem avoidance activities.

We have developed an eMessage communication tool using the Internet, which has proven to be successful in notifying our customers. Immediate notification by FIS will be issued using this eMessage process. Our eMessage communications tool is also used to provide advance notification of scheduled system downtime. This methodology has proven successful in getting information out quickly and accurately.

Problem Identification

Problems with the EBT system may be identified in a number of ways. During the Conversion In Phase, the Project Manager and project team for each EBT program will monitor the status of the project on a regular basis. If problems are identified, the Project Manager is responsible for resolution, as described in the previous section. When the nature of the problem is understood, the Project Manager will provide a projected time for resolution, which will be reflected in the revised Project Work Plan. Status updates and recording of the final outcome will be documented in the weekly Project Status Report.

During Ongoing Operations, problems may be identified by the State, other state customers, Project/Account Managers, cardholder or retailer Customer Service Centers, or TPPs. Additionally, our Production Control groups provide monitoring of batch files and preliminary problem identification and resolution of job abends. These teams work 24/7 and are available for direct State contact during off-hours should the need arise.

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Resolution of operational problems starts with a report of the problem to our State Support Service team. State Support Service escalates any problem they cannot immediately resolve to the appropriate Application Support Group, as described above, who assigns a staff member to be responsible for the problem through to its resolution. The Application Support staff member is responsible for assigning a severity level to the problem, which is discussed below.

The Project Manager will provide the State with a projected time for resolution of the problem when the nature of the problem has been investigated and understood. The frequency of status reports depends on the severity and notification policy established with the State. We will provide for hourly updates regarding the resolution of any problem that impacts the availability or use of benefits or access to the Cardholder or Retailer Customer Service functions. When the problem has been resolved, we will provide a recording of the final outcome, which can be supplied on the *Monthly Report Card* we provide to the State during ongoing operations.

Centralized Problem Tracking System

Problems are tracked using the Case Management System (CMS), a problem-tracking database used extensively within the FIS data center. CMS provides Network Operations and System Operations a shared tool that details all of the necessary information needed for quick issue resolution. Information, such as customer-specific data, unique customer requirements, and all active processes associated to that customer's system is contained in this database.

CMS, a Windows-based application, uses menus and prompts for data center staff to identify the impacted customer and effectively describe the issue. As a historical tracking tool, CMS searches against specified criteria to allow FIS support staff to see all previous entries and issues for a particular customer, thereby allowing FIS to note any trends or recurring issues for a particular customer. Once it is determined that a problem will require support from other organizations within or outside of FIS, the FIS data center will continue to use CMS as described in greater detail within the next paragraphs.

Severity Level Guidelines and Timeframe for Resolution

The guidelines shown in the figure below are used to determine the appropriate severity level for a problem. A severity level is assigned to each problem to appropriately escalate the request for additional technical and/or management resources and ensure timely resolution. The severity level and parallel escalation processes are associated with the prioritization and subsequent time frame needed to resolve the problem. Timeframes are commensurate for the severity of the issue and how it will impact conversion, operations, or transition to a new vendor.

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Priority Grid Impact + Urgency = Priority		IMPACT A measure of the effect of an Incident, Problem or Change on Business Processes				
		Critical (1) Extensive/Widespread - Production Impact	High (2) Significant/Large - Production Impact	Medium (3) Moderate/Limited - Potential for Production Impact	Low (4) Minor/Localized - No Production Impact	
URGENCY A measure of how long it will be until an Incident, Problem or Change has a significant impact on the Business	Critical (1) Requires immediate attention - Production Impact	1	1	2	3 Imminent Impact	PRIORITY Importance of an Incident, Problem or Change. Priority is based on Impact and Urgency, and is used to identify required times for actions to be taken.
	HIGH (2) Requires immediate attention - Production Impact	1	2	3	4	
	MEDIUM (3) High urgency - Potential for Production Impact	2	3	4	4	
	LOW (4) Low urgency - No Production Impact	3	4	4	4	

Figure 1-0 FIS Severity Guidelines

The Severity Level ranking is assigned based on the length of time until an issue will impact the EBT system, and what kind of effect the issue has on production.

The Project Manager for each EBT program will regularly review any problems to ensure the appropriate severity level has been assigned. The Project Manager also has the authority to change a severity ranking or escalate an issue to senior management if warranted by the situation.

Escalation Protocol

In the unlikely event that a major problem arises during the performance of the contract, which the State cannot resolve through FIS Team Project Manager, the State's EBT Project Manager may contact one of the members of the Executive Oversight Committee for the West Virginia EBT Project, who will return the telephone call within one twenty-four hours of the call being placed. This special committee is comprised of Naveen Nukala, Line of Business Executive, FIS Government Solutions, Cary Jeffers, FIS Government Solutions' Director of EBT Product, and Stan Cochran, Chief Executive Officer, Custom Data Processing (CDP). Each of these professionals assigned to the Executive Oversight Committee brings a robust and notably unique leadership background to the FIS Team and our EBT clients.

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3 Contact Information

All State-identified problems are reported directly to the FIS Team Project Manager, the Project Manager for each EBT program, or State Support Service by telephone or email. State Support Service, described below, provides customer service support to State staff during ongoing operations.

Until the State's EBT program is fully implemented, the Project Managers will conduct internal status meetings on a weekly basis. During these meetings, the team will evaluate the project's status, review the Project Work Plans, and follow up on high-risk items. The Project Managers will also attend status meetings with the State to provide status reports, updated conversion work plans, and revised deliverable documents.

In the rare event of any anticipated or actual delays in a project, the Project Manager will document this information under the Critical Issues/Corrective Action Plan portion of the Project Status Report and will include the reason for the delay and the plan to get the project back on schedule. If the delay may jeopardize the successful or timely completion of implementation/conversion, the Project Manager will immediately contact the State to begin implementing a Corrective Action Plan.

Once the project is fully implemented, on a daily basis:

- State Support Service receives, tracks, escalates when necessary, and resolves problems reported by the State staff using FIS Team members from all applicable areas.
- The Project Manager for each program coordinates escalated problems with State staff and pertinent FIS Team members in concert with State Support Services.
- If necessary, the Project's Executive Oversight Committee brings in all necessary resources to resolve the problem.

Contact Information for Problem Reporting

Contact Name	Contact Information
FIS Team Project Manager for West Virginia – Alan Greene	Email: *(To be provided after contract execution)* Telephone: *(To be provided after conract execution)*
SNAP, TANF/Cash & Child Care Project Manager – Fabiola Benavides	Email: *(To be provided after contract execution)* Telephone: *(To be provided after conract execution)*

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Contact Name	Contact Information
WIC EBT Project Manager – Amy Duncan	Email: (To be provided after contract execution) Telephone: (To be provided after conract execution)
State Support Service	Email: StateSupport@fisglobal.com Telephone: 800-848-6960

Escalation Point Contact Information

In the unlikely event that a major problem arises during the performance of the contract, which the State cannot resolve through the FIS Team Project Manager, the State's EBT Project Manager may contact a member of the Executive Oversight Committee, described below, who will return the telephone call within twenty-four hours of the call being placed. Contact information for Executive Oversight Committee members for escalation purposes will be included in the final Problem Management Plan provided to West Virginia.

Escalation Point Contact Information

Contact Name	Contact Information
Naveen Nukala Line of Business Executive FIS Government Solutions EBT	Email: *(To be provided after contract execution)* Telephone: *(To be provided after conract execution)*
Cary Jeffers Director of EBT Product FIS Government Solutions EBT	Email: (To be provided after contract execution) Telephone: (To be provided after conract execution)
Stan Cochran Custom Data Processing, Inc. Chief Executive Officer	Email: (To be provided after contract execution) Telephone: (To be provided after conract execution)

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4 Data Processing/Technical Support Help Line

FIS will provide 24/7 EBT support for State staff via our State Support Service team. State Support Service is staffed by individuals who have knowledge of the State's EBT program operations and are trained on all applications within the support center. The FIS State Support Service staff is prepared to provide assistance with:

- Problem resolution of issues that cannot be resolved through other means
- Special reports and/or research
- Technical assistance
- Assistance with the *web*ADMIN and WIC Direct applications

Support representatives are trained to provide timely, concise and accurate answers to questions, and resolutions to problems. To assist State Support Service staff with providing efficient solutions, the team uses information specific to the State's EBT program to help the representative work through common issues that may face State staff during day-to-day operations.

Support for State staff is available 24/7 at (800) 848-6960 or StateSupport@fisglobal.com as described below.

24/7 Support for State Staff

West Virginia State staff will always be able to reach someone at FIS to address whatever issue may arise. Accessibility is as follows:

- FIS' State Support Service will be fully staffed Monday through Friday from 8:00 AM until 5:00 PM local time, excluding State and federal holidays, to provide data processing and other technical support to the State.
- State staff can contact State Support Service by toll-free telephone number, email, or fax. Much of the contact between the State and FIS is by email, which is an efficient means for staff to report problems, request documentation, or communicate with the support team.
- After hours, weekends and holidays, State Support Service is available on an on-call basis, and is fully backed up and supported by FIS' Production Control group at our 24/7 data center, as described below.
- Additionally, local staff who use POS equipment may call the retailer Customer Service Center 24/7 for equipment troubleshooting and assistance.

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Support for the State Support Team

Behind the scenes, in addition to the Project Managers, State Support staff have access to other FIS and CDP departments that can assist them in resolving issues promptly and effectively. Among these are:

Production Control—CDP and FIS each employ a Production Control group that provides monitoring of batch files and delivers preliminary problem identification and resolution of job abends. They verify that refresh file updates are received and applied, and also identify and report communication issues that endpoints may experience when receiving files from the FIS Team. These teams work 24/7 and are available for direct State contact during off-hours should the need arise.

Applications Support Group—The CDP WIC Direct Support Group (WDSG) and the FIS Applications Support Group (ASG) provide an escalation point for production problems including the development of effective problem resolution strategies in a timely and controlled manner. Both groups are made up of technically knowledgeable and experienced staff who provide services and advice that contribute to our high quality and error-free production environments. WDSG and ASG serve primarily as an internal resource and provide technical support to:

- Immediately restore service when major components fail.
- Act as second-level support for production NonStop and IBM® based applications. ASG reviews, researches, evaluates and analyzes each problem as it is assigned to determine the cause and to formulate a recommended resolution.
- Provide coordination and control for any complex, serious, or long-term problem that requires the efforts of multiple resources from different areas.
- Act as a consultant to all other groups on various issues and projects.

WDSG and ASG will identify and prioritize problems, and assign each problem to a staff member. Each problem is then tracked using an online problem management and reporting system. ASG also works with State Support Services to provide technical support, problem resolution and security for the Administrative Terminal, and handles production and system issues with TPPs and networks.

In addition WDSG monitors a mechanism in WIC Direct that automatically checks the accuracy of the system balance. When the mechanism detects a possible out-of-balance condition, WIC Direct sends an automated alert to the WDSG. WDSG will research whether the condition was caused by a software error or some other reason.

Systems Management—Separate CDP and FIS Systems Management groups maintain the hardware, operating systems, and third-party software necessary to support our respective processing centers with respect to NonStop and IBM systems, and our IVR environment. Their activities include:

- Maintaining and supporting IVR, NonStop, and IBM hardware and software
- Performance tuning and capacity planning
- Media management

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- Systems connectivity
- Database administration

State Support Service has immediate access to these and any other critical operations teams needed to respond to our customers. State Support Service staff proactively monitors our customer base and react immediately when opportunities are presented.

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5 Back-up System

The FIS Team understands the State's concern with business continuity. Our primary focus is on disaster avoidance, and we will provide the State with fully redundant SNAP and TANF/Cash, and WIC EBT host processing systems in geographically diverse data centers. Our primary and secondary SNAP and TANF/Cash, and WIC EBT host sites operate based on a hot-hot transaction processing model which is synchronized in real-time. As both sites are redundant, both sites have the capability to run 100% of the EBT functionality at either site.

A coordinated contingency plan is critical to ensuring that cardholders continue to receive their allotted benefits and are able to access them at any authorized retailer. The *Continuation of Business Plan* we will provide to the State will describe in detail how the FIS Team responds to an emergency that involves EBT system interruption.

Alternative File Transmission Methods in the Event of Batch Transfer Failure

The FIS Team will provide the State with an alternate method to securely transmit information and data files should the primary batch method fail. Our secure benefit and demographic issuance alternatives are described below.

*ebt*EDGE System

FIS will provide assistance to the State to support the recovery of the State's eligibility system and SNAP and TANF/Cash EBT interface system using our administrative telecommunications if a disaster occurs. Our proposed telecommunications design includes a connection to the State's back-up site, which will support the transmission of data files and reports between the State and FIS in the event a disaster impacts the State's primary data center.

Our telecommunications design for the State administrative network includes back-up connections between the State primary and back-up data centers and FIS' primary and secondary data centers, which will support the transmission of data files and reports between these endpoints and FIS in the event a disaster impacts one or all of the primary data centers. The design includes the installation of VPN or an MPLS circuit, or optionally ISDN dial backup, for extended dedicated connectivity. FIS recommends the use of VPN for the redundant connections because it is just as secure, offers more flexibility, and allows for faster data transmission, using the full bandwidth available over the internet.

In the event that electronic file transmissions cannot occur, FIS will support sharing encrypted data on a CD, encrypted email, tape cartridges, or an alternative media between FIS and the State for processing. FIS supports the generic EBT file processing standards designed by the national EBT Disaster Services Workgroup, also known as the Buddy State Workgroup.

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In either case, FIS will provide the State the required technical support to ensure that benefits can be provided to cardholders through the EBT system without interruption during the recovery of the State's data processing systems.

WIC Direct System

For data exchange, the State's current connection between the Crossroads system and WIC Direct utilizes SSL over the Internet. Using this approach, the WIC MIS accesses WIC Direct using a Uniform Resource Locator (URL). A URL is basically a name (like a .com address) that translates to the specific numeric address in the WIC Direct system.

In the event of a failover, the URL providing access to WIC Direct is reconfigured to point to the backup facility. The WIC MIS does not have to change any configuration in order to access the backup system. One function of the Internet is to provide multiple paths by which a transaction can be moved from its source to its destination, thus replicating the backup the FIS Team built using permanent links with large trade partners. Therefore, connectivity between the WIC MIS primary and backup sites and WIC Direct primary and backup sites will be handled through Internet routing. The failover should be transparent to the WIC MIS. In the event of a catastrophic disruption, benefit issuance will still occur between the respective WIC MIS and WIC Direct backup sites.

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APPLICATION AND AGREEMENT FOR BENEFITS REDEMPTION
EBT WIC and/or QUEST RULES – Exempt Merchant

THIS AGREEMENT ("Agreement") between Fidelity Information Services, LLC. an Arkansas limited liability company located at 601 Riverside Avenue, Jacksonville, Florida 32204 (together with its subsidiaries and affiliates, "FIS"), and Merchant named below (hereinafter "Merchant") shall be effective as of contract execution. This Agreement relates to Electronic Benefit Transfer ("EBT") services provided by the state of {STATE} ("State"), and shall be governed by and construed in accordance with State law, without regard to its conflict of law principles.

The Agricultural Act of 2014 P.L.113-79. Section 4002 describes the SNAP provisions & regulations regarding the use of State provided point-of-sale (POS) equipment and supplies. Merchants who are not listed in the FNS Exempt merchant categories will be financially responsible for all fees, equipment and services relating to the EBT POS equipment and supplies. WIC implementation follows Proposed Rule 7CFR246 Special Supplemental Nutrition Program for Women, Infants and Children and Public Law 111-296 dated 2/28/13.

This Agreement for Benefits Redemption—WIC and/or Quest Rules includes:

- Terms and Conditions
- SNAP, WIC, or Cash Merchant to complete – Merchant Information Sheets 1 & 2

Complete all required information on pages 1, 2, 3.

* Required information

WIC Vendor ID *

This is your State Authorization number for WIC Benefits. You must have this WIC ID to enter into this agreement.

FNS No. *

This is your USDA Food & Nutrition Services Authorization number ("FNS") for SNAP/Food Stamps

Merchant Store Name*

Please PRINT name of your store

Primary Address* | **Primary Phone***

City* | **State*** | **Zip Code***

IRS Legal Filing Name*

PRINT legal name of your enterprise as shown on your income tax return. If filing with a SSN, IRS Legal name CANNOT be the name of the company. The IRS Legal Name must be to whom the SSN has been assigned.

Federal Tax ID or SSN* (Check one) ☐ Federal Tax ID ☐ SSN

Type of Business* (Check one)

☐ Corporation ☐ Individual/sole proprietor ☐ Partnership
☐ Nonprofit/Tax-exempt ☐ Government Entity ☐ LLC ☐ Foreign Entity

If you check "Foreign Entity", you must complete and provide FIS with a signed Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Download from http://www.irs.gov/pub/irs-pdf/fw8ben.pdf

ACCEPTED AND AGREED:

MERCHANT	**FIDELITY INFORMATION SERVICES, LLC**
Signed by*	Signed by
Print Name*	Print Name Brian T. Dugan
Title*	Title Line of Business Executive
Date Signed*	Received by eFunds

Complete, sign and return this agreement to FIS by fax OR mail.

Fax to: **414.341.7085** Secure electronic fax. No cover page needed.

Mail to: FIS Merchant Services, Attn: Merchant Services, PO Box 290, Milwaukee WI 53201-0290

MERCHANT INFORMATION—1

* Required information

Chain Store Information

Chain Store? *
- ☐ No
- ☐ Yes, Name of Chain:

Chain Contact Name & Phone

Checkout Lanes

Number of Checkout Lanes*

Lane coverage must follow guidelines as defined in Public Law 111-296

Operations Contact

Operations Contact Name*

Phone No.

Operations Contact Email*

Fax

Emergency Phone Numbers*

Operations Contact Home Phone No.

Cell Phone No.

Connectivity Type*
- ☐ Broadband Internet
- ☐ Dial up only
- ☐ Broadband Internet with Dial backup

Please refer to, Section 11, Use of Terminals

Use of Terminals*
- ☐ SNAP only
- ☐ SNAP/Cash only
- ☐ WIC only
- ☐ SNAP and WIC
- ☐ SNAP/Cash and WIC

Please refer to, Section 11, Use of Terminals

There is no interoperability for WIC transactions. For questions, call 1-800-894-0050

PIN Pad Requirements* ☐ External required (internal PIN pad NOT included unless noted here)

MERCHANT INFORMATION—1 (con't)

Merchant's Store(s)

(Merchant to complete, provide on a separate sheet or electronically.)

FNS Number	Store Address(es)	Number / Terminals

Merchant's Store(s)

(Merchant to complete, provide on a separate sheet or electronically.)

WIC Vendor ID's*[1]	Store Address(es)	Number / Terminals

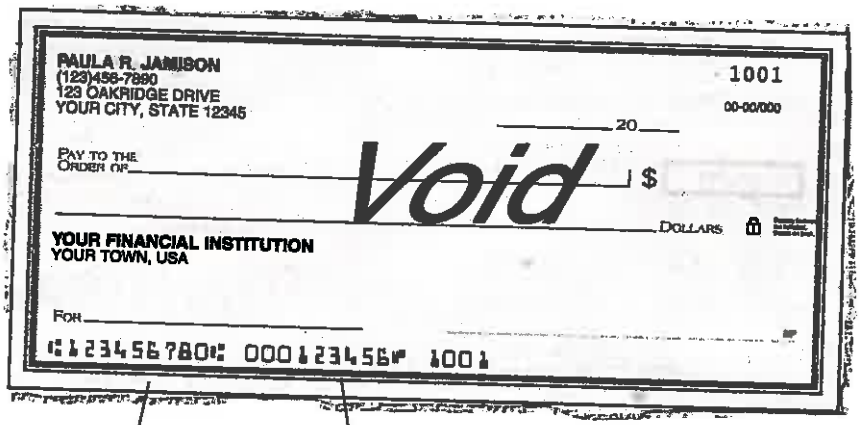
MERCHANT INFORMATION—2

For electronic settlement of transactions (per Terms and Conditions, Section 1.1 Merchant Account of this agreement), Merchant must maintain a CHECKING account that can accept ACH debits and credits.

FIS will verify your financial institution and account information using the codes at the bottom of your check.

Write VOID on a business check.

BEFORE faxing (or mailing) the printed copy of the Agreement, **tape top edge of voided check over this picture >>**



* Required information

Bank Routing Number*

Merchant's Bank Account Number*

Transaction Processing Cutoff Time*

Please refer to Terms and Conditions, Section 2.2, Credits to Account

Cutoff Time is when your transaction processing cuts off each day.
The 24-hour period from one Cutoff Time to the next is your **Processing Day**.

The ACH Deposit deadline is 6:00pm CT. If your Cutoff Time is:

- BEFORE 6:00pm CT, your processing day funds will be deposited in your bank account the next business day.
- AFTER 6:00pm CT, your funds will be deposited in two (2) business days.

Store Hours*

Open 24/7? ☐ Yes ☐ No: provide store hours below

	Open	Close
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Time Zone

—END MERCHANT INFORMATION—

TERMS AND CONDITIONS

WHEREAS, Fidelity Information Services, LLC, ("FIS") has developed a system for the redemption of certain public assistance and Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp Program, benefits to eligible recipients (the "System"); and

WHEREAS, Fidelity Information Services, LLC, ("FIS") has developed a system for the redemption of Special Supplemental Nutrition Program for Women, Infants and Children (WIC), benefits to eligible recipients using EBT (the "System"); and

WHEREAS, FIS, in accordance with the terms and conditions of its agreement with the State ("Contract"), manages the redemption of and processes transactions related to United States Department of Agriculture, Food and Nutrition Service ("FNS") SNAP benefits and Temporary Assistance for Needy Families (TANF) Cash benefits through the System to benefit recipients who use EBT cards ("EBT Cardholders" or "Recipients"), and

WHEREAS, FIS, in accordance with the terms and conditions of its agreement with the State ("Contract"), manages the redemption of and processes transactions related to the USDA FNS, WIC benefits through the System to benefit recipients who use eWIC cards, and

WHEREAS, Merchant, a retail seller of goods, represents itself to be properly authorized by the Food and Nutrition Service if applicable of the U.S. Department of Agriculture ("FNS") to accept SNAP and or State Cash benefits and or WIC benefits in the State, in accordance with the Conditions of Participation listed below.

WHEREAS FIS may offer the placement of one or more terminals, printers, scanners and/or pin pads (collectively "Terminals") at Merchant's retail location in order to: (a) allow EBT Cardholders to access such benefits when purchasing goods from Merchant; and (b) enable Merchant to utilize vouchers for SNAP or TANF Cash transactions only in the event of a EBT host System failure or State Disaster in accordance with FNS guidelines.

NOW THEREFORE, FIS and Merchant hereby agree as follows:

1. **Conditions of Participation.** Merchant if participating in SNAP program must be authorized by FNS to participate in the SNAP program. Merchant must be authorized by the State to participate in the WIC program. Merchant must provide EBT Cardholders access at a retail store to SNAP benefits or State Cash or WIC authorized in accordance with Federal regulations. As a part of its determination, the State shall examine household shopping patterns. Authorized Merchants shall be identified as a participating Merchant and in agreeing to the terms and conditions of this Agreement are entitled to the rights of participation as defined by this Agreement. Merchant, if participating in the TANF Cash program, must comply with the Quest Operating Rules and the State and Federal laws related to the redemption of TANF Cash Benefits.

2. **Merchant Accounting.**

   2.1. **Merchant Account.** Merchant shall maintain a checking account at a financial institution of Merchant's choice for purposes of electronic settlement of transactions. This checking account must accept debit and credit ACH Transactions.

   2.2. **Credits to Account.** Merchant's bank account shall be credited in an amount equal to the aggregate value of all on-line and all authorized off-line transactions completed pursuant to this Agreement no later than, depending upon time of Merchant processing cutoff, either one (1) or two (2) bank business days following the day on which such transactions occur less applicable State taxes or other required deductions. FIS shall guarantee settlement for all transactions approved by FIS. EBT-only Merchants shall have a cutoff time of 2:30 am Central Time (CT) with the option to change. For cutoff times prior to 6:00 p.m. Central Time ("CT"), funds will be deposited to the Merchant's bank on the next bank business day following the day on which the transactions occurred. For cutoff times after 6:00 p.m. CT, funds will be deposited two banking days following the day on which the transactions occurred. A "banking day" shall mean a day that is not a nationally recognized bank holiday and on which a branch of the Federal Reserve that is used for settlement is open for business. FIS reserves the right to discontinue authorizing transactions if FIS fails to receive reimbursement of funds from the appropriate government agency. In the event of such a discontinuance, FIS shall use reasonable commercial efforts to notify affected Merchants.

   2.3. **Out of Balance Discrepancies.** Merchant shall notify FIS of any transaction that is erroneously or believed to be erroneously handled by the System within six (6) business days from the original transaction date. Merchant shall supply FIS with any supporting documentation upon request. Failure to notify FIS within such six (6) business day period waives any right to an adjustment. In addition, FIS may initiate adjustments where a recipient submits a substantiated claim within ninety (90) calendar days of the date of a Transaction or where other System errors have been identified. The out of balance discrepancies are between the Merchant and FIS and are not client or merchant adjustments that must comply with the timeframes as specified in the federal regulations.

   2.4. **Correction of Data.** In the event FIS' employees cause errors in Merchant's data to occur and Merchant requests correction of such data within six

(6) business days from the date of the error, FIS will correct such data as necessary at FIS' expense. Merchant is required to provide all information requested with respect to alleged errors. The expense to FIS of correcting such data shall be the only responsibility of FIS and shall constitute Merchant's sole and exclusive remedy with respect to such errors.

3. **Term and Termination.**

3.1. **Term.** The term of this Agreement shall begin as of the date hereof and shall continue until terminated in accordance with this Agreement or upon termination of the Contract, whichever is earlier.

3.2. **Termination.**

3.2.1. **By Merchant Without Cause.** Merchant may terminate this Agreement and return their Equipment, for any reason with sixty (60) days' prior written notice to FIS.

3.2.2. **For Breach.** Either party may terminate this Agreement upon the material breach of this Agreement by the other party if the breaching party fails to cure such breach within (30) calendar days after receipt of written notice specifying in detail the breach claimed.

3.2.3. **By Request of Government Agency.** FIS may terminate this Agreement immediately upon the request of the State or U.S. Federal Agency having the authority to request such termination.

3.2.4. Notwithstanding anything to the contrary in 3.2.2 above, this Agreement shall immediately terminate upon written notification to FIS that Merchant is no longer authorized or approved to participate in State programs.

3.2.5. Upon any termination hereof or any insolvency or bankruptcy of Merchant, all Equipment shall be immediately returned to FIS, in good condition, normal wear and tear excepted, using an FIS-provided return label. In any such event, FIS shall have the right to enter Merchant's premises and take possession of Equipment or charge Merchant for the cost of the Equipment.

4. **Charges to Recipients.** Unless specifically allowed by law, Merchant shall not charge recipients a fee for providing benefits or doing a balance inquiry. Merchant shall not require a balance inquiry as a condition to a food purchase. An electronic benefits card must be present for all transactions.

5. **Quest and WIC Operating Rules.** FIS and Merchant shall each comply with the Quest Operating Rules, as amended from time-to-time, issued by the National Automated Clearing House Association, and FNS Operating Rules for WIC EBT as defined by USDA-FNS.

6. **Signage.** EBT Cardholders shall not be identified or otherwise singled out as recipients of the SNAP or TANF or WIC Program. Specifically prohibited is the designation of "SNAP only", "WIC only" or "welfare only" lanes. Merchant agrees to maintain signage as requested by States to indicate participation by the Merchant and within the store to allow the EBT cardholder to determine which lane(s) accept EBT cards without overtly referencing the recipients' SNAP, TANF, or WIC participation. Signs and other information indicating which cards are accepted at such checkout stations shall identify EBT only by its logo and/or its initials unless otherwise agreed to by the State.

7. **EBT Service Marks.** Merchant agrees to display the Quest or WIC service marks or any other licensed marks of any governmental entity, and other materials supplied by FIS, in accordance with the standards set by the State. Merchant will use the service marks only to indicate that Benefit(s) are redeemed at Merchant's location and will not identify or otherwise single out EBT Cardholders as recipients of the SNAP, TANF, or WIC Program.

8. **Confidentiality/Release of Information.**

8.1. **Confidentiality.** "Confidential Information" means (i) a party's proprietary or confidential information which is designated in writing as such or that by nature of the circumstances surrounding the disclosure ought in good faith to be treated as proprietary or confidential, and (ii) all FIS products or services, including all trade secrets contained therein. Each party agrees (a) that during the course of its performance of this Agreement it may learn certain information concerning the other party's Confidential Information; (b) that the Confidential Information of the other shall remain the property of the other, and that such Confidential Information is made available on a limited use basis solely in connection with this Agreement; (c) that it will advise its employees to whom the information is disclosed of their obligations under this Agreement; (d) that it will not use, sell, disclose or otherwise make available any such Confidential Information, in whole or in part, to any third party without the prior written consent of the other party; and (e) that it will utilize the same degree of care it utilizes for its own confidential information, but in no case less than a reasonable degree of care, to prevent disclosure or use of such Confidential Information to or by any unauthorized person or entity. Upon termination of this Agreement all copies of Confidential Information shall be returned. The restrictions under this section shall not apply to information which: (i) is or becomes publicly known through no wrongful act of the party receiving the Confidential Information; or (ii) becomes known to a party without confidential or proprietary restriction from a source other than the disclosing party; or (iii) a party can show by written records that such information or data was in its possession prior to disclosure by the other party. In the event a party is legally compelled to disclose the Confidential Information it will be entitled to do so provided it gives the other party prompt notice and assists the other party, at the other party's expense, in obtaining

any protective order.

8.2. **Disclosure of EBT Cardholder Information.** The use or disclosure by Merchant of any information concerning an EBT Cardholder for any purpose not directly connected with the performance of Merchant's duties pursuant to this Agreement is prohibited.

8.3. **Merchant Information.** Notwithstanding the foregoing, Merchant acknowledges that FIS may release Merchant information regarding Merchant's use of the System upon request by any Federal or State agency having authority to request such information, and Merchant shall have no claim or cause of action against FIS for such release of information.

9. **Compliance with Laws.** Merchant is responsible for complying with all applicable state and federal laws or regulations as amended from time to time, including but not limited to the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the American With Disabilities Act of 1990, the Clean Air Act, the Clean Water Act, the Energy Policy and Conservation Act and the Immigration Reform and Control Act of 1986. Merchant shall not, on grounds of race, color, religion, sex, sexual preference, national origin, creed, marital status, age, Vietnam era or disabled veteran's status, or the presence of any sensory, physical or mental handicap, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by the USDA: (a) deny an individual any contracted activities or other benefits provided under this Agreement; (b) provide any contracted activities or other benefits to an individual which are different, or are provided in a different manner, from those provided to others under this Agreement; (c) deny any individual an opportunity to participate in any program provided by this Agreement through the provision of contracted activities or otherwise, or afford an opportunity to do so which is different from that afforded under this Agreement.

10. **Indemnification and Liability.** Notwithstanding any other provisions of this Agreement, FIS shall not be obligated to indemnify or to hold harmless Merchant, or Merchant's officers, directors, employees, or any other party, except as required by applicable law or applicable operating rules, provided that FIS shall refund to Merchant the correct transaction amount of an erroneous or fraudulent transaction where such erroneous or fraudulent transaction was caused solely by FIS fraud or gross negligence, and in breach of this Agreement. Except to the extent required by applicable law or applicable operating rules, FIS liability shall be limited in all cases to direct damages which shall not exceed the dollar amount of transactions erroneously or fraudulently processed by FIS. Merchant hereby agrees to indemnify and hold FIS harmless from and against any liability arising out of this Agreement and FIS' performance hereunder except with respect to Merchant's direct damages caused by fraud committed by FIS' employees. In no event shall either party be liable to the other for indirect, incidental or consequential damages.

11. **Equipment and Installation.**

11.1. **FIS Supplied Terminals.** For SNAP and TANF only, FIS will furnish a POS terminal ("Equipment") to Merchant at no expense. FIS will furnish the Equipment for installation in Merchant's store(s) as listed in Merchant Information Sheet 1. For SNAP/WIC, FIS will furnish a POS terminal based on contract with the State.

11.2. **Conditions of Use.**

11.2.1. Use of FIS-supplied Terminals for purposes other than contracted reasons is strictly prohibited.

11.2.2. The Merchant shall maintain security procedures reasonably necessary to ensure the physical security of the Terminals and any controllers.

11.2.3. All Terminals, and/or pin pads, scanners, controllers and any other equipment furnished by FIS ("Equipment") and title thereto shall at all times hereunder remain the property of FIS. FIS reserves a security interest in all Equipment. Merchant shall provide FIS all reasonable assistance in perfecting such interests. No right or title to Equipment shall pass to Merchant by virtue of this Agreement except as expressly provided hereunder.

11.2.4. Merchant shall not suffer or allow any lien, claim or encumbrance to attach to Equipment.

11.2.5. All Equipment shall be returned to FIS in the same condition as supplied to Merchant, normal wear and tear accepted, upon any termination of this Agreement.

11.2.6. Risk of loss or damage to Equipment shall pass to Merchant upon delivery to Merchant's store(s). Merchant shall be liable for lost, stolen, or damaged Equipment, or Equipment not returned to FIS, and Merchant's bank account will be debited at the cost of the equipment. Merchant must notify FIS promptly if Equipment is lost, stolen or damaged. Merchant is advised to maintain adequate insurance to cover the value of Equipment in the event of any loss or damage thereto or theft thereof.

11.2.7. FIS will utilize Merchant's broadband internet connectivity for each POS configuration. Establishing broadband service and payment for broadband service is the responsibility of the Merchant if they have broadband depending on the terminal.

11.2.8. Merchant shall ensure that a current Approved Product List ("APL") is available to each terminal that will be redeeming

eWIC benefits. A new APL is available to be scheduled daily.

11.2.9. Voice over IP ("VoIP") is not supported for transaction processing. Operation of the Terminal over VoIP is at the Merchant's risk, only available on some terminal types and varies by program.

11.3. **Terminal Problems**. If Merchant believes an FIS-supplied Terminal is malfunctioning, Merchant shall call the appropriate phone number to report such problem. FIS will attempt to determine by phone if there is a Terminal problem. Merchant shall cooperate with FIS in attempting to resolve any Terminal problems. If an FIS-supplied Terminal has a problem that would negatively impact benefit redemption, FIS shall use its best efforts to replace the Terminal within 48 hours after notice of a problem.

11.4. **Replacement Terminals.** If a replacement Terminal is shipped to the Merchant, FIS may contact the Merchant to assist with the replacement process. FIS ships the replacement Terminal with a return label for the Merchant to return the malfunctioning equipment. Merchant is expected to return malfunctioning equipment at the time replacement equipment and return label is received. If equipment is not returned within 14 days of replacement order, Merchants' account will be debited fair value of equipment.

11.5. **Training and Operation.**

11.5.1. FIS will supply initial training to Merchant on how to use the Equipment. Thereafter, Merchant shall be responsible for on-going training of its employees.

11.5.2. Operating Procedures. The Merchant Procedure Manual is available via down load from the Merchant portal www.ebtEDGE.com or may be mailed to Merchant at Merchant's request, and is a manual governing the operation of the System and Equipment and Merchant shall comply with the procedures of such manual. Merchants are no longer eligible to receive supply and phone-line reimbursement.

11.5.3. Availability. A designated employee of Merchant shall be available to assist EBT Cardholders with SNAP, Cash and or WIC purchases during normal store hours of operation.

11.6. **Power.** Merchant is expected to have adequate clean power located in close proximity to accommodate the EBT supplied equipment. A UL approved power strip with a surge protector may be utilized to supplement existing power outlets.

11.7. **NO WARRANTIES.** FIS MAKES NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE TERMINALS PROVIDED BY FIS AND ALL WARRANTIES, EXPRESS OR IMPLIED, ARE HEREBY DISCLAIMED INCLUDING ANY WARRANTY OF MERCHANT ABILITY OR FITNESS FOR A PARTICULAR PURPOSE

12. Off-Line Vouchers (SNAP only).

12.1. **Permissible Use.** The Merchant processing vouchers will follow the FNS current policies and/or regulations. FIS will supply, at no charge, adequate supplies of vouchers to support Merchant's volume of SNAP transactions. For States where FIS is the Host processor, Vouchers can only be used for a SNAP transaction. When the EBT Host system is unavailable, the maximum amount that may be authorized to a cardholder is determined by the Cardholder's State. For States where FIS is not the Host Processor, Merchant will follow the rules of the Host Processor related to Voucher usage.

12.2. **Off-Line Voucher Accessibility.** Merchants shall use the off-line vouchers exclusively for SNAP benefit purchase and return transactions by eligible EBT Cardholders. When using vouchers to process a SNAP transaction, merchant must obtain authorization (approval) from the State Processing Vendors toll free voice authorization system.

12.3. **Limitations of Use**, Vouchers cannot be used for Cash, or WIC transactions.

12.4. **Processing**. In order to be reimbursed for the transaction, a Merchant with a terminal must perform a Voucher Clear transaction within thirty (30) calendar days of the transaction. Merchant may perform a Voucher Clear transaction on the www.ebtEDGE.com, Merchant Portal. Failure to clear the voucher may result in non-payment to the Merchant. If Merchant does not have a terminal, the voucher must be returned to State's Processing Vendors within thirty (30) calendar days. If an off-line voucher is received by FIS more than thirty (30) days past date of the transaction, the Merchant will not receive reimbursement for the transaction and the funds will be returned to the benefit cardholder.

12.5. **Operating Instructions and Training.** Merchant will be furnished instructions for off-line voucher processing and manuals governing the operation of the System. Merchant agrees to comply with the instructions contained therein.

12.6. **Manual Voucher Retention**. Merchant shall retain a copy of any executed manual voucher for a period of six (6) months after the effective date of the completed transaction.

13. **Taxes.** Any and all sales, use, excise, value-added, personal property or any other taxes (excluding taxes based on FIS' net income) imposed, assessed, levied or otherwise arising from the transactions contemplated by this Agreement or the installation, use or operation of Equipment shall be the sole responsibility of Merchant.

14. **Notification of address or other changes.** Merchant must provide notice to FIS of any changes in the Merchant ownership and/or address. The new, or revised, ownership must obtain approval from FNS before the Merchant can begin to redeem SNAP or WIC benefits. Merchant must provide notice to FIS of any changes in the Merchant bank account number.

15. **Notice.** Any notice required or permitted hereunder shall be in writing and shall be deemed given when sent by certified mail, return receipt requested, to the address of the party receiving notice as appears on the signature page of this Agreement or as changed through written notice to the other party.

16. **No Assignment.** Merchant may not assign this Agreement.

17. **Force Majeure.** Each party hereto shall be excused from performance hereunder for any period and to the extent that it is prevented or delayed in the performance of any obligation as a result of acts of God or other causes beyond its control.

18. **Precedence.** In the event of a conflict between the terms and conditions of this Agreement and the Quest or WIC Operating Rules, the Operating Rules applicable to the transaction shall take precedence.

19. **Amendment.** No amendment shall be effective until and unless reduced to writing and signed by both parties. FIS reserves the right to send change in terms and conditions to merchant's known address.

20. **Entire Agreement.** Unless explicitly stated elsewhere, this Agreement is the complete Agreement between the parties and supersedes any other oral or written communication.

—END OF TERMS AND CONDITIONS—

PROCESSOR AGREEMENT
EBT OPERATING RULES

THIS AGREEMENT ("Agreement") between eFunds Corporation ("Contractor") a wholly owned subsidiary of Fidelity National Information Services, Inc., and HEB Grocery Company, LP (hereinafter "Processor") shall be effective as April 1, 2016 ("Effective Date"). This Agreement relates to Contractor's agreement with State(s) listed in Schedule A for certain Electronic Benefit Transfer ("EBT") services.

This Processor Agreement—EBT Operating Rules consists of the following documents:

- Terms and Conditions
- Schedule A–Applicable State(s) and State-Specific Provisions
- Schedule B–Fee Schedule
- Schedule C–Acquirers/Merchants Identification [Processor to complete]
- Schedule D–ACH Payment Information [Processor to complete]

ACCEPTED AND AGREED:

PROCESSOR	**EFUNDS CORPORATION**
Signed by _____	Signed by _____
Print Name _____	Print Name Brian Dugan
Title _____	Title Vice President of Government Services
Date Signed _____	Received by eFunds _____

Complete, sign and return all pages of signed agreement to FIS by fax OR mail.

Fax to: **414.341.7085** Secure electronic fax. No cover page needed.

Mail to: **FIS Merchant Services, Attn: TPP, PO Box 290, Milwaukee WI 53201-0290**

TERMS AND CONDITIONS

WHEREAS, the State(s) in Schedule A (the "State") has (have) entered into an agreement with Contractor to provide certain services in connection with the State's Electronic Benefits Transfer ("EBT") program; and

WHEREAS, Contractor, in accordance with the terms and conditions of the agreement with the State, manages the issuance to benefit recipients of cash benefits and United States Department of Agriculture, Food and Nutrition Service ("FNS") SNAP benefits through Contractor's EBT System; and

WHEREAS, Processor desires to switch, and accept settlement for transactions initiated in connection with the EBT System for itself or its customers and Contractor is willing to accept the switch from, and process settlement to Processor for transactions initiated by Processor and such customers in connection with the EBT System, subject to the terms and conditions hereof.

NOW THEREFORE, Contractor and Processor hereby agree as follows:

1. **Definitions**

"**Acquirers**" means an ATM or POS Acquirer.

"**Agreement**" means this Agreement entered into between Contractor and Processor, and Schedules A, B, C, and D, together with the eFunds Documents.

"**ATM Acquirer**" means a Depository Institution which owns, operates or controls ATMs, or sponsors ATMs owned, operated or controlled by a third party, at which ATMs the Quest® Mark is displayed and cards are accepted for cash withdrawals from and balance inquiries to cash accounts.

"**Banking Day**" means a day that is not a nationally recognized bank holiday and on which a branch of the Federal Reserve which is used for settlement is open for business.

"**Benefit Card**" means a card issued by a governmental agency which can be used at a Terminal as an access device to initiate one or more Transactions.

"**Cardholder Authorization System**" ("CAS") means the telecommunication and processing system (including software and hardware) operated by or on behalf of an Issuer which authorizes or declines Transaction requests.

"**EBT System**" means the Contractor's EBT system including the system that provides for the electronic movement of funds from the account of the State or FNS to the Processor's account.

"**eFunds Documents**" means the Contractor's Third Party Processor Interface Specifications for EBT and Third Party Processor Interface test scripts, Testing Policies, Operating Bulletins (as they may be amended from time to time), and other information provided to Processor by Contractor concerning the EBT System.

"**Federal Regulations**" means the rules of the Food and Nutrition Service, U. S. Department of Agriculture that are published in 7 CFR Chapter II (7CFR 274.12) and other federal rules that are applicable to the EBT System, including applicable International Standards Organization (ISO) and American National Standards Institute (ANSI) standards referenced therein.

"**Intellectual Property**" means all product, technology and system developments, enhancements, improvements and modifications developed, disclosed or provided by a party, including but not limited to a party's method of processing transactions, computer programs, computer software, user manuals, documentation, screen displays and formats, message formats, any data or information that is a trade secret or competitively sensitive material, software performance results, flow charts and other specifications (whether or not electronically stored), and data and data formats.

"**Issuer**" means the State entity responsible for issuing benefits to Recipients that the Contractor manages on such State's behalf .

"**Merchant**" means a FNS authorized retailer that may sell eligible SNAP goods and/or provide cash to Recipients using the EBT System.

"**Merchant Processor**" means a FNS authorized Merchant that provides its own processing and Terminal driving capabilities with a link directly into the EBT System.

"**PIN**" means a Recipient's personal identification number.

"**Quest® Operating Rules**" means the Quest® Operating Rules issued by the National Automated Clearing House Association, as amended from time-to-time.

"**eFunds Operating Rules**" means the eFunds Operating Rules issued by eFunds Corporation, as amended from time-to-time. eFunds Operating Rules shall only apply to the Non-Quest® States and WIC Agencies. As it pertains to the Non-Quest States only, any reference in this Agreement to the Quest® Operating Rules shall mean the eFunds Operating Rules.

"**Recipient**" means any individual person who is authorized to use a Benefit Card to receive benefits through the EBT System.

"**Regulation E**" means the regulation published in 12 CFR 205, issued by the Board of Governors of the Federal Reserve System implementing the Electronic Fund Transfer Act (Title IX of the Consumer Credit Protection Act, 15 U.S.C. 1693 et seq.) as applicable to transaction processing.

"**Terminal**" means (a) an automated teller machine ("ATM") owned by or under the control of Processor and which can be used by a Recipient to initiate a Transaction (an "ATM Terminal"); or (b) a point of sale ("POS") transfer device, which machine or device is owned by or is under the control of a Merchant or Processor and which can be used by a Recipient to initiate a Transaction ("POS Terminal"). Except as specifically otherwise designated in this Agreement, "Terminal" shall include both ATM Terminals and POS Terminals.

"**Transaction**" means one of the following transactions processed by the EBT System: (a) with respect to ATM Terminals: Cash Withdrawal, Benefit Balance Inquiry (optional), or Denial; and (b) with respect to POS Terminals: Cash Withdrawal, Cash Purchase, Purchase with Cash Back, Benefit Balance Inquiry, Denial, SNAP Purchase, SNAP Return, Void Last or Voucher Clear.

"**WIC**" means the USDA's Women, Infants, and Children program. Processor and Contractor's WIC systems are also considered EBT systems.

"WIC Operating Rules" Means the rules that guide WIC processing administered by the USDA/FNS.

"**Lone Star Operating Rules**" Means the Lone Star Operating rules (5.1.1), published by the State of Texas, as amended from time to time.

Any other terms that are capitalized in this Agreement but not defined in this section or elsewhere in the Agreement shall have the meanings as specified in the Applicable Operating Rules.

"**Transaction Fee**" means a fee, paid to a Merchant or ATM owner utilizing a Third Party Processor, to interface to the EBT System for each applicable cash and SNAP Transaction as defined in Schedule B.

Any other terms that are capitalized in this Agreement but not defined in this section or elsewhere in the Agreement shall have the meanings as specified in the applicable Operating Rules.

"**Third Party Processor (TPP)**" means a processor sending transactions to another processor.

"Voucher Clear" means the process by sending an electronic message to confirm and request release of funds for a transaction made while Merchant was not able to complete an original transaction electronically, and for which the Merchant received an authorization code from the EBT contractor's system.

2. Services

2.1 Contractor Services. Contractor agrees to provide and Processor agrees to accept and use the EBT System all in accordance with the terms and conditions of this Agreement. Contractor agrees that it will provide or arrange for the provision of an EBT authorization database which will enable Processor to access the database through the EBT System in accordance with this Agreement. Contractor will supply to Processor all information and data reasonably required from time to time in connection with processing Transactions through the EBT System, all in the form and content as may be specified from time to time by Contractor, including a copy of the interface specifications that set forth the specifications (including message formats) for enabling Processor to communicate with the EBT System.

2.2 Processor Responsibilities. Processor must be certified by Contractor in accordance with the interface specifications and certification procedures set forth in the eFunds Documents. Processor understands that the EBT System specifications may be amended by Contractor at any time and Processor shall make, at its cost and expense, any changes to its system which are necessary to conform to the new specifications within a reasonable time period after Contractor has released the new specifications. Processor further understands that it will not be permitted to participate in the EBT System unless and until it satisfactorily meets all required testing and other technical criteria specified by Contractor. Contractor's certification that the Processor has met all testing and technical criteria will not be unreasonably withheld. Changes to the interface specifications may require re-testing. Processor is responsible, at its own expense, for assuring that its equipment and software are capable of interacting with the EBT System and is also responsible for the Merchant and Third Party Processor training. Processor will ensure that Merchants are trained on how to perform the Voucher transactions. Vouchers may not be sent to Contractor to be cleared.

2.3 Contractor shall not be obligated to make the EBT System available to Processor, and Processor agrees not to use the EBT System, for Transactions that (a) originate with a Merchant with whom the Processor has not entered into a direct contractual relationship or (b) are undertaken by Processor on behalf of, or pursuant to contractual agreements with, a third party who is not a Merchant, (c) or who is not a Merchant Processor. Processor shall advise Contractor in advance of using the EBT System for any such Transactions as described in this section 2.3 and, if Contractor permits Processor to use the EBT System for such Transactions, Processor shall pay to Contractor such additional fees as may be prescribed by Contractor, including but not limited to fees based on the volume or number of such Transactions.

2.4 Processor agrees to comply with all applicable statutes, regulations, and requirements of FNS and the State concerning the subject matter of this Agreement. Processor will cooperate with Contractor by performing any specific directions given by FNS or the State made necessary as a result of such statutes, regulations, and requirements. Processor shall be responsible for all costs and expenses incurred by Processor in complying with this Section 2.4.

2.5. WIC Program. If WIC is included as part of this Agreement, then in the performance of its duties Processor agrees to:

2.5.1 Comply with all State WIC rules and regulations as may be amended, that pertain to the acquisition, processing, and settlement of WIC transactions; and

2.5.2 Comply with all federal regulations as published by the United States Department of Agriculture as amended, which govern the operation of WIC program; and

2.5.3 Comply with and code to the Contractor's WIC specifications as provided; and

2.5.4 Require WIC merchants to properly display, service marks that identify the respective State WIC programs; and

2.5.5 Comply with any WIC State specific requirements

identified in the WIC schedule ("WIC Schedule") attached to this Agreement.

3. **Agreements with Acquirers and Merchants:** If Processor uses the EBT System to provide services to any Acquirers or Merchants, Processor must insure that each such Acquirer or Merchant will be bound by the terms and conditions of this Agreement, as applicable, and shall obtain for Contractor the right to directly enforce the terms and conditions hereof against such Acquirer or Merchant in the event of a breach. Nonetheless, Processor shall remain at all times responsible for the acts or omissions of Acquirers or Merchants and its other customers and it agrees to vigorously enforce the terms of this Agreement. Processor shall be responsible for settling to Acquirer or Merchant Transaction Fees due to such Acquirer or Merchant, if any.

4. **Compliance with Rules:** Contractor and Processor shall comply with the eFunds Operating Rules, Quest® Operating Rules, Lone Star Operating Rules, WIC Operating Rules, or other applicable Operating Rules and each shall be solely responsible for their respective costs related to such compliance.

5. **System Performance:** Processor will maintain its system so as to meet the performance standards set forth in 7CFR 274.12 and in the Contractor's EBT contract with the State, including but not limited to:

   5.1 Outages: Processor will notify Contractor in advance of any scheduled outages and notify Contractor immediately in the event of an unscheduled outage.

   5.2 System Integrity: Processor will provide to Contractor any information reasonably required by Contractor for reports to the State and to aid it in determining (i) whether Processor is in compliance with all provisions of this Agreement, (ii) whether Processor is operating in a safe and sound manner, and (iii) whether Processor's operations are likely to hinder or endanger the operation of the EBT System.

6. **Terminals:** Terminals used in the EBT System must meet the following standards:

   6.1 Operational Requirements: Terminals must perform all Transactions and be able to demonstrate that they can satisfy the Contractor performance standards relating to message transmission, response time, message format and other requirements for the EBT System set forth in the eFunds Documents.

   6.2 Transaction Processing: Terminals must handle promptly and accurately all Transactions that are presented to it in accordance with the instructions from the Benefit Card user and in accordance with the authorization message it receives from the EBT System.

   6.3 Terminal Characteristics: Each Terminal must have the following characteristics:

   6.3.1 A customer receipt printer capable of providing a Transaction receipt conforming to the requirements of Regulation E, 7CFR 274.12 and the eFunds Documents.

   6.3.2 An interface capable of reading the card information from Track II, EMV chip, or other applicable technology.

   6.3.3 A keyboard that contains action keys and/or function keys and a data entry PIN pad.

   6.3.4 A method to indicate the disposition of the Transaction including an approval code or reject reason code.

   6.3.5 The ability to accept a four (4) character alpha and/or numeric PIN.

   6.3.6 The PIN must be encrypted at the point of entry when entered by the Recipient.

   6.4 Acquirer and Merchant Identification: Processor shall provide Contractor with a complete list of Acquirers or Merchants for whom Processor is providing access to the EBT System, which shall be attached to this Agreement as Schedule C. Such list shall include the name, FNS number or Terminal ID, street address, city, state, and any other information required by Regulation E, for each Terminal owned or controlled by the Processor, Acquirer or Merchant. Updates must be provided to Contractor on a quarterly basis. In addition, Processor shall give each terminal a unique identification number and include each terminal identification number as part of all Transaction messages. Contractor shall include such identification numbers transmitted as part of the ALERT data submitted to FNS.

   6.5 Telecommunications: Processor shall order and be responsible for all costs associated with telecommunications lines and equipment necessary to connect Processor's system to the EBT System and/or for the processing of Transactions hereunder.

7. **Vouchers (POS Terminals Only):** Off-line vouchers are used by Merchants authorized by the USDA for this function when a POS Terminal is not working or the EBT System is not available and a Merchant needs to perform a SNAP Purchase or Return Transaction. If electronic authorization of SNAP benefits is not available, and the Merchant chooses to complete the sale, Merchant's employees must comply with the off-line processing procedures and State specific floor limits as set out in the most current version of the eFunds Documents.

   7.1 Voucher Clear Transaction: Processor shall certify to the Voucher Clear Transaction. If Processor elects not to utilize this functionality of the System, Processor may either inform all Merchants and Third Party Processors utilizing Processor for access to the System that they may not perform a voucher Transaction, or make arrangement to install POS equipment at the Merchant locations at either Processor's or Merchant's expense.

8. **Settlement:** Settlement is the transfer of funds to Processor to compensate Processor for the goods or funds disbursed at the Acquirer's or Merchant's Terminal to Recipients. Settlement involves only those funds involved in Transactions that are processed through the EBT System. The settlement function is performed on a on each Banking Day. Settlement will be processed through

a Contractor designated Federal Reserve Bank to the Processor account. There will be one (1) daily entry for the net amount "due to" Processor for all Transactions that are processed through the EBT System. This amount includes all debits and credits sent to and received from the EBT System between the prior settlement and 6:00 pm Central Time ("CT") each day. The settlement entry for Processor's account will be made on the next Banking Day. Weekend settlement consists of three (3) separate entries for Friday, Saturday, and Sunday will be posted on the next Banking Day. Settlement entries for Processor if it is located in or settling through other Federal Reserve jurisdictions may be delayed pursuant to Federal Reserve inter-district settlement.

9. **Audit Requirements:** Processor shall be subject to examination and audit when requested by the Federal Government, State Government or Contractor through a certified public accountant. Such audit shall consist of an audit of all of Processor's functions in connection with the processing of Transactions to and from the EBT System. With respect to an audit initiated solely by Contractor through certified public accountants, such audits shall take place at reasonable times and unless otherwise agreed by the parties, no more than once each calendar year, with the cost of such audits only to be borne by Contractor. Otherwise, the cost of any requests by Federal or State Government shall be borne by Processor.

10. **Error Resolution:** Processor and each Acquirer or Merchant is obligated to fully cooperate with Contractor and all other Participants in the EBT program in the resolution of disputes and system errors. Error Resolution will be handled in accordance with the applicable Operating Rules and any applicable Federal Regulations.

10.1 Error Notification: Acquirer, Merchant or Processor shall notify Contractor of any Transaction which is erroneously, or believed to have been erroneously, handled by the EBT System within the time frames required by FNS regulations and the applicable Operating Rules.. Failure to notify Contractor within the required time period waives Processor's and/or Merchant's and/or Acquirer's rights to an Acquirer-Initiated Correction.

10.2 Information Requests: Contractor may request copies of receipts and other available records from an Acquirer, Merchant or Processor for purposes of resolving any claim of an EBT System error. Acquirer, Merchant or Processor must provide requested information to the extent available and within the time specified in the then current applicable Operating Rules concerning error resolution.

10.3 Error Investigation: Contractor will conduct a thorough investigation of any alleged EBT System error and report its findings (including the scope and results of the investigation) to the requester within ten (10) business days of Contractor's receipt of information requested pursuant to section 10.2 above.

10.4 Disputed Errors: Disputed errors will be resolved in accordance with the federal adjustment rules. In cases where federal adjustment rules do not apply, Contractor and Processor may resolve any disagreements regarding an EBT System error by arbitration, civil action or in any other lawful manner. Until resolved, no settlement adjustment or error correction shall be made.

11. **Interoperability:** Acquirer, Merchant or Processor must comply with the Electronic Benefit Transfer Interoperability and Portability Act of 1999, and FNS Regulation 7 CFR 274.12 (h)(10) to ensure all State BINs are recognized and routed to the contractor for authorization.

12. **Fees**

12.1 Fee Schedules:

a. Contractor agrees to pay Processor the fees set forth in Schedule A attached hereto and incorporated herein by this reference. Contractor may modify any fees payable under Schedule A hereto without any prior written notice to Processor.

b. Processor agrees to pay the fees and other charges as set forth in Schedule B, Contractor's current Processor Fee Schedule attached hereto and made a part hereof. Contractor may modify any fees in Schedule B upon thirty (30) calendar day prior written notice to Processor.

12.2 Payments: All amounts owed shall be transferred via ACH origination. Processor will supply Contractor with the information necessary to arrange for the ACH origination, as set forth on Schedule C and keep such information current by giving written notice to Contractor of any changes thereto.

12.3 Responsibility for Taxes and Expenses: Processor understands and agrees that it shall be responsible for the payment of federal, state and local taxes, exclusive of taxes based upon Contractor's net income or property, as well as all other expenses, fees and charges imposed by a government, arising out of or incidental to Processor's participation in the EBT System.

12.4 Adjustments. Contractor may increase recurring fees for its products and services by the amount of the percentage change in ECI, calculated by averaging the annual ECI change for the four (4) fiscal quarters immediately preceding the anniversary of the Effective Date, provided the minimum aggregate pricing change during any 12-month period is two (2%) percent, and the maximum aggregate pricing change during any 12-month period is six (6%) percent, of the pricing then applicable to the product or service. ECI is the U.S. Employment Cost Index ("ECI") – Civilian: All Workers total compensation, as published by the U.S. Bureau of Labor Statistics (www.bls.gov). If the ECI is unavailable or materially changes in content and scope, then FIS may in good faith select another U.S. Government index as a substitute in order to obtain substantially the same result. Pricing adjustments for all products and services will take effect on the first day of the calendar month of each anniversary of the Effective Date of this Agreement.

12.5 Billing Errors. In the event of over-billing, Contractor will correct the error by credit to Processor. If Processor was under-billed, Contractor will add the under-billed

amount to a future invoice. Contractor may utilize any amounts owed to Processor under the Agreement to pay or reimburse Contractor for amounts owed by Processor.

13. **Confidentiality Obligations:** The parties shall have the following rights and responsibilities with respect to information obtained under this Agreement.

13.1 Confidential Information: "Confidential Information" means a party's proprietary or confidential information which is designated in writing as such or that by nature of the circumstances surrounding the disclosure ought in good faith be treated as proprietary or confidential. "Confidential Information" includes all Contractor and Processor products, pricing, services provided hereunder, including any trade secrets contained therein as well as Recipient information that qualifies as "Non-public Personal Information" under the Gramm-Leach-Bliley Act of 1999 or its state law equivalents ("NPI"). Each party agrees (a) that during the course of its performance of this Agreement it may receive the other party's Confidential Information; (b) that the Confidential Information of the other shall remain the property of the other, and that such Confidential Information is made available on a limited use basis solely in connection with this Agreement; and (c) that it will advise its employees and independent contractors (under appropriate written confidentiality agreement only) to whom the Confidential Information is disclosed of their obligations under this Agreement; (d) that it will not use, sell, disclose or otherwise make available any such Confidential Information, in whole or in part, to any third party without the prior written consent of the other party, except that Processor may provide such Confidential Information to its customers as necessary to provide services through the EBT System, (e) that it will utilize the same degree of care it utilizes for its own Confidential Information, but in no case less than a reasonable degree of care, to prevent disclosure of such Confidential Information to any unauthorized person or entity and (f) that is will establish procedural, physical and electronic safeguards, designed to meet the objectives of the FFIEC Interagency Guidelines, to prevent the compromise or unauthorized disclosure of Confidential Information. Upon termination of this Agreement all copies of confidential information shall be returned. The restrictions under this section shall not apply to information which: (i) is or becomes publicly known through no wrongful act of the party receiving the confidential information; or (ii) becomes known to a party without confidential or proprietary restriction from a source other than the disclosing party; or (iii) a party can show by written records that such information or data was in its possession prior to disclosure by the other party. In the event a party is legally compelled to disclose the confidential information it will be entitled to do so provided it gives the other party prompt notice and assists the other party, at the other party's expense, in obtaining any protective order.

13.2 Acquirer, Merchant or Processor Information: Notwithstanding anything in this Agreement to the contrary, Processor acknowledges that Contractor may release information regarding Acquirer's, Merchant's, or Processor's use of the EBT System upon request by any Federal or State agency having authority to request such information, and neither Acquirer, Merchant, nor Processor shall have a claim or cause of action against Contractor for such release of information.

13.3 Disclosure or Use of Recipient Information: The use or disclosure by Acquirer, Merchant, or Processor of any information concerning a Recipient for any purpose not directly connected with the performance of Acquirer's, Merchant's or Processor's duties is prohibited and the Acquirer, Merchant and Processor shall not be in possession of or know the PAN(s) and PIN(s) of any Recipient (collectively, "Improper Uses"). Processor shall indemnify and hold harmless Contractor for any and all claims and/or damages (including attorneys' fees) resulting from any Improper Uses.

13.4 Use of Technology: Processor acknowledges that Contractor's technology, including but not limited to its method of processing transactions, computer programs, and message formats, has been developed on an ongoing basis through the expenditure of a significant amount of time, effort, and resources. Neither Processor nor any Merchant or Third Party Processor shall use any of Contractor's technology for any purpose other than as contemplated by this Agreement.

14. **Term:** This Agreement shall continue in full force and effect for 60 months from date of execution, unless terminated ("Initial Term"). After 60 months the Agreement will renew for 12 month under the same terms ("each, a "Renewal Term") unless Processor or Contractor gives written notice to the other party at least 120 days prior to expiration of the then current Term. Thereafter the agreement will renew each year for 12M under the same term upon the end of the current renewal time period. This Agreement shall be subject to termination in accordance with Section 15.

15. **Termination:** This Agreement may be terminated as follows:

15.1 For Changes in eFunds Operating Rules or Quest® Rules, or applicable Operating Rules Agreement or Fees: Processor may terminate this Agreement by providing written notice of termination within thirty (30) calendar days after receipt of notice from Contractor of a material change to the terms and conditions of this Agreement, or material change in the Quest® Rules that is adverse to Processor's interests; provided, however, that neither an increase in the fees set forth in Schedule B hereto, nor notice of any such increase, shall entitle Processor to terminate this Agreement pursuant to this section. Contractor may terminate this Agreement at any time upon thirty (30) calendar days prior notice to Processor in the event of any material change to the applicable Operating Rules that is adverse to Contractor's interests.

15.2 For Breach: Either party may terminate this Agreement upon the material breach of this Agreement by the other party if the breaching party fails to cure such breach within sixty (60) calendar days after receipt of written notice specifying in detail the breach claimed.

15.3 Operational Problems: Processor shall immediately resolve any operational problem within the EBT System

that Processor or any Merchant or Acquirer has caused upon discovery by Processor or after oral notification by Contractor, whichever is earlier. Contractor may decertify Processor and terminate this Agreement thirty (30) calendar days after Processor's receipt of written notice that Processor or any Merchant or Acquirer has caused an operational problem within the EBT System or has failed to re-test and re-certify subsequent to a hardware or software change as required by applicable EBT standards and manuals. Contractor shall be entitled to but not required to send a copy of the thirty (30) calendar days written notice to Processor's Merchants and Acquirers together with information about other certified third party processors and commercial POS equipment. Contractor, in its sole discretion, may permit Processor to fully re-certify during the 30 day period and keep the Agreement in full force and effect upon successful re-certification by Processor.

15.4 By Request of Government Agency: Contractor may terminate this Agreement immediately upon the request of the State or Federal Agency with appropriate jurisdiction.

15.5 By Contractor with Cause: This Agreement shall automatically terminate upon the occurrence of one of the following events:

15.5.1 A bankruptcy or insolvency proceeding is filed by or against Processor;

15.5.2 A trustee or receiver is appointed by Processor or Contractor or by court order over any substantial part of Processor's property; or

15.5.3 Contractor's operation and administration of the EBT System is terminated.

In any such event, Contractor shall be entitled, but not required, to send written notice of such termination to Acquirers, Designated Agents, Merchants and/or Third Party Processors together with information about other Third Party Processors, Acquirers and networks.

15.6 Liquidated Damages. If the Agreement is terminated by Contractor prior to the end of its term pursuant to the terms of Sections 15.2 or 15.5, above or if Processor terminates the Agreement prior to the end of its term except as otherwise permitted hereunder, then Processor shall pay Contractor, in addition to any other amounts owed, liquidated damages equal to the greater of, fifty percent (50%) of the average monthly fees incurred under the Agreement during the preceding six (6) months or the monthly minimum, multiplied by the number of months remaining in the then current period of the Agreement; (ii) any out of pocket expenses directly incurred by Contractor as a consequence of the termination; Processor shall not be entitled to a refund of any pre-paid amounts.

16. **Processor's Remedies:** In the event Contractor's employees cause errors in Processor's data to occur and Processor requests correction of such data within sixty (60) calendar days of the error, Contractor will correct such data as necessary at Contractor's expense. Processor is required to provide all information reasonably requested with respect to alleged errors. EXCEPT AS EXPRESSLY PROVIDED IN THIS AGREEMENT, CONTRACTOR DISCLAIMS ANY AND ALL OTHER WARRANTIES, CONDITIONS, OR REPRESENTATIONS (EXPRESS OR IMPLIED, ORAL OR WRITTEN) WITH RESPECT TO THE EBT SYSTEM, SERVICES, DELIVERABLES, EQUIPMENT, AND MATERIALS PROVIDED UNDER THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS OR SUITABILITY FOR ANY PARTICULAR PURPOSE, OR ERROR FREE OPERATION (EVEN IF CREATED BY THE INTERNATIONAL SALE OF GOODS CONVENTION, AND WHETHER OR NOT CONTRACTOR KNOWS, HAS REASON TO KNOW, HAS BEEN ADVISED, OR IS OTHERWISE IN FACT AWARE OF ANY SUCH PURPOSE), WHETHER ALLEGED TO ARISE BY LAW, BY REASON OF CUSTOM OR USAGE IN THE TRADE, OR BY COURSE OF DEALING. IN ADDITION, CONTRACTOR DISCLAIMS ANY WARRANTY OR REPRESENTATION TO ANY PERSON OTHER THAN PROCESSOR WITH RESPECT TO THE EBT SYSTEM, SERVICES, THIRD PARTY SERVICES, DELIVERABLES, EQUIPMENT, AND MATERIALS PROVIDED UNDER THIS AGREEMENT. .

17. **Indemnification**

17.1 Indemnification by Contractor: Contractor shall defend Processor and its officers, employees, directors, agents and shareholders, in their individual capacities or otherwise, from and against any and all Claims (as defined in this Section 17.1) asserted by a third party (other than an Affiliate of Processor) against Processor, and shall indemnify and hold harmless Processor from and against any damages, costs, and expenses of such third party awarded against Processor by a final court judgment or an agreement settling such Claims in accordance with this Section 17.1. As used in this Section 17.1, the term "Claim" means any action, litigation, or claim by a third party alleging (i) personal injury or property damage caused by Contractor's gross negligence or willful misconduct in connection with this Agreement; (ii) Contractor's failure to comply with all federal laws, rules and regulations and Operating Rules applicable to Contractor as a provider of the Services; or (iii) that the Services or any Deliverables infringe an effective U.S. Patent or a registered trademark or copyright; provided, however, that Contractor shall not be liable for (and Processor shall indemnify Contractor against) any infringement or alleged infringement that results, in whole or in part, from: (a) use of the Services or Deliverables in a manner or for a purpose not specifically described in the Agreement; (b) use of a the Services or Deliverables in combination with computer programs, processes, hardware, software, data, systems, or services owned, licensed or provided by someone other than Contractor; (c) Processor's products or services; (d) modification, change, amendment, customization, or adaptation of the Services or any Deliverable not made wholly by Contractor; or (e) Processor's failure to implement corrections or changes provided by Contractor. If a claim of infringement has been asserted, or in Contractor's opinion is about or likely to be asserted, Contractor may, at its option either: (1) procure for Processor the right to continue using the Services or Deliverables; (2) replace or modify the Services, or Deliverables so that it becomes non-infringing; (3) terminate the applicable SOW and refund all pre-paid fees covering future use of the Services or Deliverables; or (4) defend the action on Processor's behalf and pay any associated costs or

damages.

17.2 Indemnification by Processor: Processor shall defend Contractor and its officers, employees, directors, agents and shareholders, in their individual capacities or otherwise, from and against any and all Claims (as defined in this Section 17.2 asserted by a third party (other than an Affiliate of Contractor) against Contractor, and shall indemnify and hold harmless Contractor from and against any damages, costs, and expenses of such third party awarded against Contractor by a final court judgment or an agreement settling such Claims in accordance with this Section 17.2. As used in this Section 17.2, the term "Claim" means any action, litigation, or claim by a third party alleging or based on: (i) any personal injury or property damage caused by Processor's gross negligence or willful misconduct in connection with this Agreement; (ii) Processor's misuse of the Services or Deliverables; (iii) inaccurate or incomplete Data provided by or on behalf of Processor; (iv) Processor's use of the Services or Deliverables with computer programs or services owned, licensed or provided by someone other than Contractor; (v) Processor's failure to comply with laws or any Operating Rules; (vi) Processor's failure to comply with the terms of any Third Party Service agreement; (vii) any claim of libel, violation of privacy rights, unfair competition or infringement of patents, trademarks, copyrights or other intellectual property caused by Processor or a Merchant or Acquirer; (viii) any circumstance, event or activity set forth in any of the Subsections 17.1 (a) – (e); (ix) The Authorization or denial of Authorization of a Transaction by Processor or a Merchant or Acquirer (x) ;Malfunction of or failure by Processor to operate the CAS, or an Acquirer's or Network's system for processing and routing Transactions; (xi) Unauthorized access being obtained to the systems utilized to process, route and authorize Transactions from any point in such system that is under the ownership or control of Processor; and (xii) the completion by Processor or a Merchant or an Acquirer of any Transaction denied by, or on behalf of, an Issuer.

17.3 Terms used in this Section 17 not defined in this Agreement shall have the definitions prescribed by the applicable Operating Rules.

17.4 The obligation to indemnify under this Section 17 is contingent upon: (i) the indemnified party's promptly notifying the indemnifying party in writing of any Claim subject to such indemnity obligation; (ii) the indemnifying party's having sole control over the defense and settlement of the Claim; (iii) the indemnified party's reasonably cooperating during defense and settlement efforts; (iv) the Claim(s) not arising, in whole or in part, out of the action or inaction of the indemnified party; and (v) the indemnified party's not making any admission, concession, consent judgment, default judgment or settlement of the Claim or any part thereof..

18. **Notice:** Any notice required or permitted hereunder shall be in writing and shall be deemed given when sent by certified mail, return receipt requested, to the address of the party receiving notice as appears on the signature page of this Agreement or as changed through written notice to the other party.

19. **Assignment:** Processor may assign this Agreement to any affiliate or any successor in interest as approved by the Contractor.

20. **Force Majeure:** Neither party shall be liable for any loss, damage or failure due to causes beyond its control, including strikes, riots, earthquakes, epidemics, terrorist actions, wars, fires, floods, weather, power failure, telecommunications outage, acts of God or other failures, interruptions or errors not directly caused by such party ("Force Majeure Event").

21. **Governing Law/Dispute Resolution:** Except as preempted by Federal law, this Agreement shall be construed in accordance with the law of the State of Florida, without regard to internal principles relating to conflict of laws. Any dispute, difference, controversy or claim arising out of or relating to the Agreement shall be settled by binding arbitration before a single arbitrator in Jacksonville, Florida in accordance with the Commercial Arbitration Rules (including Procedures for Large, Complex Commercial Disputes) of the American Arbitration Association. Judgment on any resulting award may be entered into by any court having jurisdiction over the parties or their respective property. The arbitrator shall decide any issues submitted in accordance with the provisions and commercial purposes of the Agreement, and shall not have the power to award damages other than those described in the Agreement. The prevailing party in any dispute arising out of the Agreement shall be entitled to, and the arbitrator shall have jurisdiction to award, the recovery of reasonable attorneys' fees, costs and expenses.

22. **Compliance with Federal and State Statutes and Regulations:** Contractor, Processor, each Merchant, and each Acquirer shall comply with all applicable state and federal statutes and regulations regarding its activity in connection with Transactions that are processed through the EBT System.

23. **Limitation of Liability**. Notwithstanding anything to the contrary in this Agreement, eFunds' total liability under this Agreement to the Processor is limited in all cases and in the aggregate to the amount of fees actually paid by Processor during the twelve (12)) months preceding the date of the event that is the basis for the first claim.

24. **Consequential Damages.** Neither party shall be liable for any indirect, incidental, consequential, special, delay or punitive damages whatsoever (including but not limited to, damages for loss of business profits or revenue, business interruption, loss of information, or other pecuniary loss), even if the other party was advised of the possibility of such damage.

25. **Disclaimer of Liability for Certain Losses.** Notwithstanding anything to the contrary contained in Section 23 above, under no circumstances shall Contractor be liable for any losses, claims, demands, penalties, actions, causes of action, suits, obligations, liabilities, damages, delays, costs or expenses, including reasonable attorney's fees (collectively, "Losses") caused, directly or indirectly, in whole or in part, by: (i) Processor; (ii) a third party, other than Contractor's authorized agents; (iii) use of attachments, features, or devices not authorized by the Specifications; (iv) improper or inadequate conditions at a non-Contractor site; (v) improper or incomplete installation not caused by Contractor or its authorized agents; (vi) equipment changes, reconfigurations, upgrades or relocations performed by someone other than Contractor or its authorized agents; (vii) abuse, misuse, alteration or use that is inconsistent with the terms of the Agreement or Specifications; (viii) incorrect or incomplete Data supplied by Processor or its agents; (ix) software, hardware or systems not supplied by Contractor; (x) a Force Majeure Event; or (xi) a failure that is not directly attributable to Contractor or under Contractor's direct control.

26. **Nondiscrimination: Neither** Processor, any Merchant, nor any Acquirer shall, on grounds of race, color, religion, sex, sexual preference, national origin, creed, marital status, age, Vietnam era or disabled veteran's status, or the presence of any sensory, physical or mental handicap: (a) deny an individual any services or benefits provided under this Agreement; (b) provide any services or benefits to an individual which are different, or are provided in a different manner, from those provided to others under this Agreement; (c) deny any individual an opportunity to participate in any program provided by this Agreement through the provision of services or otherwise, or afford an opportunity to do so which is different from that afforded under this Agreement.

27. **Continuing Obligations:** Termination by either party shall not relieve either party from any obligation accrued through the date of termination. In addition, the terms and conditions set forth in this Agreement which by their nature would continue beyond termination of this Agreement, including by way of illustration only and not limitation, the provisions with respect to confidentiality and indemnification, shall survive the termination of this Agreement.

28. **Precedence:** Except as specifically provided otherwise in this Agreement, in the event of a conflict between the terms and conditions of this Agreement and the applicable Operating Rules, this Agreement shall take precedence.

30. **Captions and Bylines:** The Captions and Bylines used in this Agreement are for the convenience of reference only and in no way define, limit or describe the scope or intent of any provision of this Agreement.

31. **Enforceability of Rights:** Contractor may delay enforcing its rights under this Agreement or forego the exercise of those rights without losing any of them.

32. **Voidness:** If any provision of this Agreement is void or unenforceable in any jurisdiction, such voidness or unenforceability shall not affect the validity or enforceability of such provision in any other jurisdiction or the validity or enforceability of any other provision of this Agreement.

33. **Amendment:** No amendment shall be effective until and unless reduced to writing and signed by both parties.

34. **State Specific Provisions:** The State(s) for which this Agreement is applicable and State specific provisions, which have been approved by state and federal agencies, as amended from time to time in the course of operations, are in this Agreement and are contained in Schedule A.

35. **Entire Agreement:** This Agreement is the entire Agreement between the parties and supersedes all other communications, written or oral.

36. **Counterparts.** This Agreement may be executed in counterparts, each of which shall be considered an original, but such counterparts shall together constitute one and the same document.

37. **Exclusivity** Processor agrees that Contractor shall be Processor's sole and exclusive provider of the Services contemplated under this Agreement. If Processor or any Affiliate of Processor acquires any entity or accounts (collectively, "Acquired Accounts") that require services substantially similar to the Services provided under this Agreement ("Similar Service"), such Accounts shall become subject to the terms of this Agreement in accordance with the following:

(i) If Contractor is already providing the Similar Service for the Acquired Accounts, it shall continue to do so pursuant to the pre-existing service agreement through the expiration of its then-current term. Upon expiration of the pre-existing agreement, the Acquired Accounts shall be processed in accordance with the terms of the Addendum. FIS shall not include volumes from the Acquired Accounts in any volume-based pricing until the pre-existing agreement terminates.

(ii) If a third party is providing the Similar Service for the Acquired Accounts, the parties shall use reasonable efforts to convert the Acquired Accounts to the Service within six (6) months after the acquisition or, if the Acquired Accounts are subject to a pre-existing processing agreement between Client and such third party, upon the expiration of the then-remaining term of that pre-existing agreement.

38. **Intellectual Property.**

38.1 Processor is not acquiring a copyright, patent or other intellectual property right in any Service, Third Party Service, Software, Deliverable, Specifications or Materials, or in any data, modifications, customizations, enhancements, changes or work product related thereto.

"Deliverable" means any work product or other item (whether tangible or intangible) created by Contractor or provided by Contractor to Processor pursuant to the Services, Third Party Services, or Software, and which may be described more particularly in an Addendum, SOW, or other document signed by the parties.

38.2 Any intellectual property rights that existed prior to the Effective Date of the Agreement shall belong solely to the party owning them at that time. Neither party shall be entitled to any copyright, trademark, trade name, trade secret or patent of the other party.

38.3 Processor shall not alter, obscure or revise any proprietary, restrictive, trademark or copyright notice included with, affixed to, or displayed in, on or by a Service, Third Party Service, Software, Deliverable or Specifications.

—END OF TERMS AND CONDITIONS—

APPLICABLE STATE(S) AND STATE-SPECIFIC PROVISIONS

SCHEDULE A
Effective December 2014

APPLICABLE STATE(S) AND STATE-SPECIFIC PROVISIONS

Contractor shall pay the following aggregate interchange and/or switch fee for each completed transaction originating at an ATM device at which Cash Benefits are disbursed in the following States:

STATE	BIN / PAN Length	AUTH	QUEST	ATM/ POS	ATM Cash Withdrawal without surcharge	ATM Cash Withdrawal with surcharge	ATM Balance Inquiry	ATM Reject / Denial	POS Cash Withdrawal	Surcharge Ability
Alabama	507680 16	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	0.30	YES
Alaska	507695 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Arizona	507706 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Arkansas	610093 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.30	YES
California	507719 16	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Colorado	507681 16	JP Morgan	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Connecticut	600890 18	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Delaware	507713 16	JP Morgan	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
District of Columbia	507707 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Florida	508139 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.25	YES
Georgia	508148 16	Xerox	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Guam	578036 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Hawaii	507698 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Idaho	507692 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Illinois	601453 16	Xerox	NO	BOTH	0.33	N/A	0.03	0.03	0.03	NO - State prohibitive
Indiana	507704 16	Xerox	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Iowa	562376 16	Xerox	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Kansas	601413 16	Contractor	NO	BOTH	0.20	0.00	0.03	0.03	0.30	YES
Kentucky	507709 16	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.30	YES

Louisiana	50447616	Xerox	NO	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Maine	50770316	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Maryland	60052816	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Massachusetts	60087518	Xerox	QUEST	BOTH	0.33	0.00	N/A	0.03	N/A	YES
Michigan	50771116	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Minnesota	61042316	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.30	YES
Mississippi	50771816	Xerox	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Missouri	50768316	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.30	YES
Montana	50771416	Montana	NO; follows QUEST Rules	BOTH	0.40	0.40	0.03	0.03	N/A	YES
Nebraska	50771616	Contractor	NO	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Nevada	50771516	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
New Hampshire	50770116	Contractor	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
New Jersey	61043416	Xerox	QUEST	BOTH	0.33	N/A	0.03	0.03	N/A	NO - State prohibitive
New Mexico	58661616	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	Yes
New York	60048619	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
North Carolina	50816116	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	N/A
North Dakota	50813216	Contractor	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Ohio	50770016	Xerox	NO	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Oklahoma	50814716	Xerox	NO	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Oregon	50769316	Contractor	NO	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Pennsylvania	60076019	Xerox	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Puerto Rico	50771219	Everetc	QUEST	BOTH	0.20	0.20	0.10	0.00	N/A	YES
Rhode Island	50768216	Contractor	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
South Carolina	61047019	Xerox	NO	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
South Dakota	50813216	Contractor	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Tennessee	50770216	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	0.30	YES
Texas	61009819	Contractor	NO	POS	N/A	N/A	N/A	N/A	N/A	N/A

US Virgin Islands	507,721.00	Contractor	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Utah	60103616,	JP Morgan	NO	BOTH	0.20	0.00	0.03	0.03	N/A	YES
Vermont	50770516	Contractor	QUEST	BOTH	0.33	0.00	0.03	0.03	N/A	YES
Virginia	62204416	Xerox	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Washington	50771016	Contractor	QUEST	BOTH	0.20	0.00	0.03	0.03	N/A	YES
West Virginia	50772016	JP Morgan	QUEST	BOTH	0.20	0.00	0.03	0.03	0.40	YES
Wisconsin	50770816	Contractor	QUEST	FOOD	N/A	N/A	N/A	N/A	N/A	N/A
Wyoming	60064916	Contractor	QUEST	BOTH	N/A	N/A	N/A	N/A	N/A	N/A

Contractor shall pay the following Merchant reimbursement for transactions originating at a POS device in the following States. A Merchant Rebate file will be transmitted as well as an ACH posted to the settlement account.

POS TPP MERCHANT REIMBURSEMENT		FEE AMO
Arkansas	Approved Cash Withdrawal	**$0.30**
Florida	Up to two cash only cash withdrawals per active EBT cash account at a POS will be paid to Third Party Processors on a monthly basis.	**$0.25**
Kansas	Full Cash Withdrawals only	
Minnesota	Only to State pre-approved Merchants for Cash Withdrawals	**$0.30**
Missouri	Approved Cash Withdrawal	**$0.30**
Texas	HHSC shall reimburse Retailers fifty cents ($0.50) for each of the first two TANF cash only (no purchase included) Client TANF Cash Program benefit withdrawals equal to or greater than fifty dollars ($50.00) in a calendar month. (See Section 10.2.2. of the Lone Star Operating Rules)	**$0.30**

ACQUIRER/MERCHANT IDENTIFICATION

Acquirer Locations

(Processor to complete, provide on a separate sheet or electronically)

ACQUIRER NAME	TERMINAL ID
ADDRESS/CITY/STATE/ZIP	
ADDRESS/CITY/STATE/ZIP	
ADDRESS/CITY/STATE/ZIP	

Merchant Locations

(Processor to complete, provide on a separate sheet or electronically)

FNS NUMBER AND/OR WIC VENDOR ID	STORE NAME	CASH OPTION
		❑ Full ❑ Cash Back ❑ Cash Purchase ❑ WIC
ADDRESS/CITY/STATE/ZIP		
		❑ Full ❑ Cash Back ❑ Cash Purchase ❑ WIC
ADDRESS/CITY/STATE/ZIP		
		❑ Full ❑ Cash Back ❑ Cash Purchase ❑ WIC
ADDRESS/CITY/STATE/ZIP		

Per Section 6.4 of Terms and Conditions, Processor is to provide Contractor with updates to acquirer and merchant locations on a quarterly basis.

—END OF SCHEDULE C—

ACH PAYMENT INFORMATION

As per Section 12.2 of the Terms and Conditions, Processor is to provide information necessary to set up ACH origination for payments.

Processor Name	
Processor Address/ City/State/Zip	

ROUTING AND TRANSIT NO.	ACCOUNT NUMBER		
CONTACT NAME	PHONE	FAX	EMAIL

ROUTING AND TRANSIT NO.	ACCOUNT NUMBER	❑ Account and contact information same as Daily Settlement	
CONTACT NAME	PHONE	FAX	EMAIL

ROUTING AND TRANSIT NO.	ACCOUNT NUMBER	❑ Account and contact information same as Daily Settlement	
CONTACT NAME	PHONE	FAX	EMAIL

ROUTING AND TRANSIT NO.	ACCOUNT NUMBER	❑ Account and contact information same as Daily Settlement	
CONTACT NAME	PHONE	FAX	EMAIL

—END OF SCHEDULE D—

—END OF AGREEMENT—

WIC SCHEDULE
TO EFUNDS CORPORATION
QUEST® OR NON-QUEST® STATE
PROCESSOR AGREEMENT

This Schedule together with any attachments and/or exhibits hereto, the Quest® or Non-Quest® State Processor Agreement to be signed concurrently herewith ("Processor Agreement"), and any written modifications thereto signed and agreed to by eFunds Corporation a wholly-owned subsidiary of Fidelity National Information Services, Inc. with offices located at 601 Riverside Avenue, Jacksonville, Florida 32204 ("Contractor"), and {Insert Processor Name Here} ("Processor"), shall be referred to as the "WIC Schedule ".

TERMS AND CONDITIONS

WHEREAS, the State(s) as identified in Schedule A of the Processor Agreement have entered into an agreement with Contractor or other EBT Processor who has entered an agreement with Contractor to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program; and

WHEREAS, Contractor provides transaction acquiring and switching services for WIC benefits on behalf of State government(s), and in conjunction with the United States Department of Agriculture ("USDA") Food and Nutrition Service, through an Electronic Benefit Transfer System, to WIC benefit recipients ("Recipient");and

WHEREAS, Processor desires to switch, and accept settlement for, transactions initiated in connection with the WIC program for itself or its customers and Contractor is willing to accept the switch from, and process settlement to, Processor for transactions initiated by Processor and such customers in connection with the WIC system, subject to the terms and conditions hereof;

WHEREAS, certain retail merchants will be entering into agreements ("Merchant Agreements") with Processor for switching and settlement services for various Point-of-Sale ("POS") transactions, which will include or have included those initiated in connection with the EBT system or certain retail merchants ("Merchant Processor") who have integrated into their checkout lanes for switching and settlement capabilities for POS transactions. Such Merchants have, or Processor has on behalf of such Merchants, entered into an agreement with an Acquirer to acquire transactions for authorization and settlement by Contractor; and

WHEREAS, Contractor, in order to facilitate the issuance of WIC benefits, desires Processor to solicit participation of such Merchants or desires Merchant Processors to permit the issuance of WIC benefits in the form of a purchase of WIC eligible food items by Recipients from such WIC Merchant in payment for which the EBT Processor will authorize a debit to the Recipient's benefits allotment and a corresponding credit via the Automated Clearing House ("ACH") to processor's Acquirer for credit to such Merchant's account.

NOW THEREFORE, in consideration of the mutual promises and agreements hereinafter stated and other good and valuable consideration, the sufficiency and receipt of which are hereby acknowledged, the parties agree as follows:

1. DEFINITIONS.

In addition to any other defined terms contained in the Processor Agreement, the following terms will have the following meanings with regard to this Schedule:

1.1 **"EBT Processor"** shall mean an entity contracted by the responsible government agency for the implementation, maintenance and operation of the WIC State Agency card database that acts as the agent of the WIC State Agency.

1.2 **WIC Merchant Agreement:** A written agreement between an Acquirer and a WIC Merchant setting forth the respective rights and duties of the parties with respect to WIC Transactions and obligating the WIC Merchant to abide by the WIC Rules, as such may be amended from time to time.

1.3 **WIC Merchant:** A person or entity that has agreed to accept Cards for purchases of goods or service.

1.4 **WIC Rules:** The USDA Operating Rules: Women Infant and Children (WIC) Electronic Benefit Transfer (EBT) and State WIC rules.

1.5 **WIC Participant:** The individual or household to whom WIC benefits are issued.

1.6 **WIC Transaction:** A WIC Purchase or Balance Inquiry transaction authorized from a WIC account that is initiated with a card at a POS terminal.

1.7 **X9.93 standards** The standards published by the American National Standards Institute (ANSI) titled *ANSI X9.93-2013 Financial transaction messages – Electronic benefits transfer (EBT) – Part 1: Messages* and *ANSI X9.93-2013 Financial transactions messages – Electronic benefits transfer (EBT) – Part 2: Files*.

2. **PROCESSOR OBLIGATIONS.**

2.1. Processor agrees to comply with all State WIC rules and regulations, as may be amended from time to time, that pertain to the acquisition, processing, and settlement of WIC transactions;

2.2. Processor agrees to comply with all federal regulations, as may be amended from time to time, which govern the operation of the WIC program;

2.3 Processor agrees to comply with and code to the Contractor's WIC specification, as provided;

2.4 Processor and WIC Merchants agree to properly display service marks that identify the respective State WIC program(s);

2.5 Processor acknowledges that subject to pending State and Federal legislation, WIC transactions are not required to be interoperable across state borders, meaning that Recipients from states not within the Project area need not be serviced. Such interoperability, however, may be required upon the promulgation of such pending State and FNS regulation(s); and

2.6 Processor, as reasonably requested by Contractor, shall during the Term of the Processor Agreement provide Contractor with a list of the retail merchants who enter into WIC Merchant Agreements with Processor for switching and settlement services for various WIC Transactions, which will include or have included those initiated in connection with the EBT system or certain Merchant Processors who have integrated into their checkout lanes for switching and settlement capabilities for WIC transactions. The list shall include: (i) retailer name; (ii) WIC authorization number; (iii) full address, including street address, city, state, and zip code.

3. Any capitalized terms not defined herein shall have the meaning ascribed to them in the Processor Agreement.

4. This WIC Schedule constitutes the entire understanding between the parties with respect to the subject matter hereof. In the event of any conflict between the Processor Agreement and this WIC Schedule, the terms of this WIC Schedule will control.

APPLICABLE STATE(S) AND STATE-SPECIFIC PROVISIONS

State	State-Specific Provisions
Kentucky	The State of Kentucky (the "State") has entered into an agreement with Custom Data Processing, Inc. ("CDP"), and CDP has entered an agreement with Contractor to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Kentucky Implementation of x9.93 WIC Specifications.
Colorado	The State of Colorado (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Colorado Implementation of x9.93 WIC Specifications.
Iowa	The State of Iowa (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Iowa Implementation of x9.93 WIC Specifications.
Massachusetts	The State of Massachusetts (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Massachusetts Implementation of x9.93 WIC Specifications.
Maine	The State of Maine (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Maine Implementation of x9.93 WIC Specifications.
Oregon	The State of Oregon (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the Colorado Implementation of x9.93 WIC Specifications.
West Virginia	The State of West Virginia (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women, Infants, and Children ("WIC") program. Processor must use the West Virginia Implementation of x9.93 WIC Specifications.
Wisconsin	The State of Wisconsin (the "State") has entered into an agreement with FIS, and FIS has entered an agreement with Custom Data Processing, Inc. ("CDP"), to provide certain services in connection with the State's Women,

Infants, and Children ("WIC") program. Processor must use the Wisconsin Implementation of x9.93 WIC Specifications.

END OF STATE SPECIFIC PROVISIONS