PART IA – TECHNICAL PROPOSAL

NEVADA EBT PROJECT
RFP 3292

Solutran, Inc.
13305 12th Avenue North
Minneapolis, Minnesota 55441

Opening Date: November 21, 2017
Opening Time: 2:00 PM

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SECTION III – VENDOR INFORMATION SHEET

1. Vendor Information Sheet

10.2.2.3	*The vendor information sheet shall be completed and signed by an individual authorized to bind the organization.*

Solutran, Inc. (Solutran) is pleased to submit our response to the Request for Proposal for Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project (RFP No. 3292 or RFP) to the Purchasing Division of the Nevada Department of Administration on behalf of the Nevada Department of Health and Human Services (Nevada or State). Our proposal is a comprehensive response and is in full compliance with the requirements of the RFP.

For 30 years, Solutran has excelled in the industry of payment processing by following a simple principle: We are a service company, not a payment processor or "tech" company. We exist to provide world-class service to our clients, so we strive to understand their needs and deliver responsive and effective solutions. When we accomplish this goal, our clients are better positioned to meet their business objectives as a result.

This approach may sound simple, but it is the reason we are best positioned to support Nevada in delivering EBT services for the Supplemental Nutrition Assistance Program (SNAP), the Temporary Assistance to Needy Families Program (TANF or CASH) and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) (individually or collectively, "Program" or "Programs").

Several factors enable Solutran to provide world-class EBT services to Nevada, and serve as the foundation to our overall commitment:

- ***We are independent and we are focused – Solutran understands that to be successful, we need to be focused. In early 2014, we instituted a company-wide commitment to evolve toward a singular focus—becoming the industry-leading provider of EBT products and services. We believe EBT is our future and our shareholders, board of directors, management team and employees are all committed to this focus, which we call "Solutran 2.0." In larger organizations, a commitment of this sort could prove difficult, but we are the right size at the right time for this undertaking. Our 30-year processing experience has prepared us, and we are dedicated to becoming a reliable and trusted partner within the EBT industry.***
- ***Our technology is best-in-class – For the past three decades, we have processed payment transactions for some of the nation's largest corporations and state governments. Our experience has taught us that superior technology is imperative to the success of these types of projects. As such, our S3™ EBT platform includes feature-rich technology and has been designed for zero down time. Further, we will enhance, refresh and grow our system as the industry evolves; our investment in the latest technology does not end with the initial design. Solutran understands and supports Nevada's need for best-in-class technology over the life of the contract, not just at implementation.***
- ***We are experts in EBT – Solutran employs knowledgeable staff that has experienced everything that the EBT industry has to offer. Our staff experience spans all areas of EBT offerings, including e-WIC, SNAP, TANF, and our Healthy Savings™ program. Several of our employees entered the EBT industry during its inception in the 1990s. Our seasoned WIC staff, coupled with employees in our other electronic areas of banking, understand the areas that require focus to avoid common implementation pitfalls. Our staff offers a combined 297 years of EBT industry experience. In addition, Solutran employees have supported 47 different EBT programs.***
- ***We care the most – Our clients are our greatest asset. We service many different industries and clients, but they each have one thing in common: They all appreciate our relationship and service***

approach. We are "pleasers" and strive to exceed client expectations every step of the way. Any one of our many clients can be contacted and we believe Nevada would hear the same from each: Solutran cares about its clients.

Our Vendor Information Sheet follows.

VENDOR INFORMATION SHEET FOR RFP 3292

Vendor Shall:

A) Provide all requested information in the space provided next to each numbered question. The information provided in Sections V1 through V6 shall be used for development of the contract;

B) Type or print responses; and

C) Include this Vendor Information Sheet in Section III of the Technical Proposal.

V1	Company Name	Solutran, Inc.

V2	Street Address	13305 12th Avenue North

V3	City, State, ZIP	Minneapolis, Minnesota 55441

V4	Telephone Number		
	Area Code: 763	Number: 559-2225	Extension:

V5	Facsimile Number		
	Area Code: 763	Number: 559-8872	Extension:

V6	Toll Free Number		
	Area Code: 888	Number: 765-8872	Extension:

V7	***Contact Person for Questions / Contract Negotiations, including address if different than above***
	Name: Barry Nordstrand
	Title: Chief Executive Officer
	Address:
	Email Address: bnordstrand@solutran.com

V8	Telephone Number for Contact Person		
	Area Code: 763	Number: 519-7213	Extension:

V9	Facsimile Number for Contact Person		
	Area Code: 763	Number: 559-8872	Extension:

V10	***Name of Individual Authorized to Bind the Organization***	
	Name: Barry Nordstrand	Title: Chief Executive Officer

V11	Signature ***(Individual shall be legally authorized to bind the vendor per NRS 333.337)***	
	Signature:	Date: 11/16/2017

SECTION IV – STATE DOCUMENTS

2. State Documents

10.2.2.4	*The State documents section shall include the following:* *A. The signature page from all amendments signed by an individual authorized to bind the organization.* *B. Attachment A – Confidentiality and Certification of Indemnification signed by an individual authorized to bind the organization.* *C. Attachment B – Vendor Certifications signed by an individual authorized to bind the organization.* *D. Attachment J – Certification Regarding Lobbying signed by an individual authorized to bind the organization.* *E. Copies of any vendor licensing agreements and/or hardware and software maintenance agreements.* *F. Copies of applicable certifications and/or licenses.*

2.1 Signature Pages From All Amendments

Vendor must sign and return this amendment with proposal submitted.

Vendor Name: Solutran, Inc.

Authorized Signature:

Title: Chief Executive Officer Date: November 16, 2017

This document must be submitted in the "State Documents" section/tab of vendors' technical proposal.

ALL ELSE REMAINS THE SAME FOR RFP 3292.

Vendor must sign and return this amendment with proposal submitted.

Vendor Name: Solutran, Inc.

Authorized Signature:

Title: Chief Executive Officer Date: November 16, 2017

This document must be submitted in the "State Documents" section/tab of vendors' technical proposal.

2.2 Attachment A – Confidentiality and Certification of Indemnification

ATTACHMENT A – CONFIDENTIALITY AND CERTIFICATION OF INDEMNIFICATION

Submitted proposals, which are marked "confidential" in their entirety, or those in which a significant portion of the submitted proposal is marked "confidential" **shall not** be accepted by the State of Nevada. Pursuant to NRS 333.333, only specific parts of the proposal may be labeled a "trade secret" as defined in NRS 600A.030(5). All proposals are confidential until the contract is awarded; at which time, both successful and unsuccessful vendors' technical and cost proposals become public information.

In accordance with the submittal instructions of this RFP, vendors are requested to submit confidential information in separate files marked "**Part IB Confidential Technical**" and "**Part III Confidential Financial**".

The State shall not be responsible for any information contained within the proposal. If vendors do not comply with the labeling and packing requirements, proposals shall be released as submitted. In the event a governing board acts as the final authority, there may be public discussion regarding the submitted proposals that shall be in an open meeting format, the proposals shall remain confidential.

By signing below, I understand it is my responsibility as the vendor to act in protection of the labeled information and agree to defend and indemnify the State of Nevada for honoring such designation. I duly realize failure to so act shall constitute a complete waiver and all submitted information shall become public information; additionally, failure to label any information that is released by the State shall constitute a complete waiver of any and all claims for damages caused by the release of the information.

This proposal contains Confidential Information, Trade Secrets and/or Proprietary information.

Please initial the appropriate response in the boxes below and provide the justification for confidential status.

Part IB – Confidential Technical Information			
YES		NO	BN
Justification for Confidential Status			

Part III – Confidential Financial Information			
YES	BN	NO	
Justification for Confidential Status			
Solutran, Inc. and its subcontractor, Issues Management, Inc. (d/b/a Five Star Call Centers) are privately-held entities and their financial statements constitute confidential trade secrets as defined in NRS 600A.030(5).			

Solutran, Inc.
Company Name

Signature

Barry Nordstrand
Print Name

November 16, 2017
Date

This document shall be submitted in Section IV of vendor's technical proposal

2.3 Attachment B – Vendor Certifications

ATTACHMENT B – VENDOR CERTIFICATIONS

Vendor agrees and shall comply with the following:

(1) Any and all prices that may be charged under the terms of the contract do not and shall not violate any existing federal, State or municipal laws or regulations concerning discrimination and/or price fixing. The vendor agrees to indemnify, exonerate and hold the State harmless from liability for any such violation now and throughout the term of the contract.

(2) All proposed capabilities can be demonstrated by the vendor.

(3) The price(s) and amount of this proposal have been arrived at independently and without consultation, communication, agreement or disclosure with or to any other contractor, vendor or potential vendor.

(4) All proposal terms, including prices, shall remain in effect for a minimum of 180 days after the proposal due date. In the case of the awarded vendor, all proposal terms, including prices, shall remain in effect throughout the contract negotiation process.

(5) No attempt has been made at any time to induce any firm or person to refrain from proposing or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal. All proposals shall be made in good faith and without collusion.

(6) All conditions and provisions of this RFP are deemed to be accepted by the vendor and incorporated by reference in the proposal, except such conditions and provisions that the vendor expressly excludes in the proposal. Any exclusion shall be in writing and included in the proposal at the time of submission.

(7) Each vendor shall disclose any existing or potential conflict of interest relative to the performance of the contractual services resulting from this RFP. Any such relationship that might be perceived or represented as a conflict shall be disclosed. By submitting a proposal in response to this RFP, vendors affirm that they have not given, nor intend to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant or any employee or representative of same, in connection with this procurement. Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest shall automatically result in the disqualification of a vendor's proposal. An award shall not be made where a conflict of interest exists. The State shall determine whether a conflict of interest exists and whether it may reflect negatively on the State's selection of a vendor. The State reserves the right to disqualify any vendor on the grounds of actual or apparent conflict of interest.

(8) All employees assigned to the project are authorized to work in this country.

(9) The company has a written equal opportunity policy that does not discriminate in employment practices with regard to race, color, national origin, physical condition, creed, religion, age, sex, marital status, sexual orientation, developmental disability or handicap.

(10) The company has a written policy regarding compliance for maintaining a drug-free workplace.

(11) Vendor understands and acknowledges that the representations within their proposal are material and important, and shall be relied on by the State in evaluation of the proposal. Any vendor misrepresentations shall be treated as fraudulent concealment from the State of the true facts relating to the proposal.

(12) Vendor shall certify that any and all subcontractors comply with Sections 7, 8, 9, and 10, above.

(13) The proposal shall be signed by the individual(s) legally authorized to bind the vendor per NRS 333.337.

Solutran, Inc.

Vendor Company Name

Vendor Signature

Barry Nordstrand

Print Name

November 16, 2017

Date

This document shall be submitted in Section IV of vendor's technical proposal

2.4 Attachment J – Certification Regarding Lobbying

ATTACHMENT J – CERTIFICATION REGARDING LOBBYING

Certification for Contracts, Grants, Loans, and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or shall be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federally appropriated funds have been paid or shall be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all sub awards at all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

By: _____ November 16, 2017
Signature of Official Authorized to Sign Application — Date

For: Solutran, Inc.
Vendor Name

Nevada Electronic Benefit Transfer (EBT) and Cash System Benefit Project—RFP No. 3292
Project Title

This document shall be submitted in Section IV of vendor's technical proposal

2.5 Copies of Vendor Licensing and/or Hardware and Software Maintenance Agreements

There are no vendor licensing and/or hardware and software maintenance agreements that are applicable to this proposal.

2.6 Copies of Applicable Certifications and/or Licenses

There are no certifications and/or licenses that are applicable to this proposal.

SECTION V – SYSTEM REQUIREMENTS

3. System Requirements

10.2.2.5	*Vendors must place their written response(s) in **bold/italics** immediately following the applicable RFP question, statement and/or section.*

The numbering in this section corresponds to the numbering under RFP Section 3, System Requirements.

3.1 Vendor Response to System Requirements

RFP Section	Requirements	Response
3.1	***Vendor Response to System Requirements*** *Vendors must explain in sufficient detail how the vendor will satisfy the WIC, SNAP/TANF Cash Benefit/EBT card system project requirements described below. If subcontractors will be used for any of the tasks, vendors must indicate what tasks and the percentage of time subcontractor(s) will spend on those tasks.* *For WIC, if any requirement of this section conflicts with the WIC requirements in **Section 4.14**, the WIC EBT system requirements in **Section 4.14** will have precedence. Requirements applicable only to SNAP or TANF may not apply to WIC in this section.* *EBT Contractors must comply will all relevant performance and technical requirements as stated in 7 CFR §274.8(b), 7 CFR §246, the Performance Standards outlined in the WIC EBT Operating Rules and as specified in **Appendix E: Performance Standards**.*	***Solutran Complies***

Solutran is pleased to present our EBT solution and services to the State of Nevada. In the following sections and subsections, we provide our response to the project requirements detailed in the RFP. Our EBT services includes the use of select subcontractors that will perform 100% of the tasks and requirements as detailed in this response. Our subcontractors are (1) Fiserv Solutions, LLC (Fiserv), providing gateway transaction processing and card services and (2) Issues Management, Inc., d/b/a Five Star Call Centers (Five Star), providing call centers for customer service support. Both subcontractors provide their specified services 100% of the time. Additional information about our subcontractors is provided in Proposal Section 5.2 Subcontractor Information.

We understand that for the WIC program, the requirements listed in RFP Section 4.14 take precedence over requirements in RFP Section 3. Our system fully complies with all performance and technical requirements as detailed in the applicable federal regulations, WIC EBT Operating Rules and in RFP Appendix E: Performance Standards.

The following narrative provides a high-level review of our EBT solution and services.

COMMITMENT, INNOVATION, AND PERFORMANCE

All great solutions begin by understanding client goals and needs. To understand these solutions defining foundational elements, we surveyed State agencies, retailers, industry contractors, and work groups to understand industry concerns. Our industry partners identified several deficiencies in current EBT offerings. We then applied this information to deliver a next generation EBT platform—our revolutionary S3™ solution—with a stable and flexible system configuration ensuring that the EBT project functions as expected without timely, unnecessary maintenance periods or unexpected outages.

With the release of its RFP, Nevada outlined its vision for EBT systems that enable cardholders to access their benefits in a timely manner, allows State agency users to effectively manage the program, and ensures that the program adapts to legislative changes as they occur. To meet the State program vision,

its service provider must offer next-generation, online EBT services that apply recent technological enhancements focused on reliability, scalability, and security. The provider must understand that "advanced technology" from 20 years ago does not meet Nevada's current needs, and certainly not its projected needs for the future.

Solutran's commitment to meeting the State's requirements is demonstrated throughout this proposal. Our proposal documents how we can achieve the conversions required within the State's mandated timeframe of five months. Solutran offers the State the opportunity to implement leading-edge EBT systems with a team committed to completing conversions on time and with minimal disruption. Ask any of the States that we converted or implemented how they feel about the services they received and continue to receive from Solutran. We believe that our customers are the proof that we deliver.

Our industry-leading fully interoperable S3™ core processing solution was designed with the needs of EBT programs today and conforms to federal regulations, national standards, and State-specific performance standards. Our solution was built on the lessons learned from other EBT vendors and crafted to provide for the future of EBT. It has been developed from the ground up with U.S. Department of Agriculture (USDA), Food & Nutrition Service (FNS) specifications, as its foundation. From cost to functionality, our team has worked to tailor our S3™ system to provide a next-generation solution for the Nevada SNAP, TANF, and WIC projects. We rely on the existing commercial networks to process transactions from retailers and provide EBT-only terminals to the remaining eligible SNAP retailers that qualify under the current Farm Bill and those WIC vendors that do not use commercial/integrated store systems.

We stand committed to the State to meet or exceed the performance standards set forth in this RFP and USDA/FNS regulations to provide the highest quality services to all project stakeholders. Throughout the contract, our personnel collect service level agreement (SLA) and performance statistics across the entire platform and consolidate them into a single dashboard, which is reviewed monthly. Ongoing training of Helpdesk staff, vigilance, and forward planning ensures that incidents are detected promptly. If the SLA metrics fall outside tolerance levels, we will treat this as an incident and create a Remediation Plan to detect and rectify the degradation or performance and bring the process or system back to within the acceptable range.

SOLUTRAN'S S3™ FEATURES

S3™ Feature	*Description*
Fault Tolerance and Scalability	***Our system has been developed with two guiding principles: extreme fault tolerance and complete scalability. The advanced architecture provides Nevada with processing capabilities simply not available in competitor systems. If transaction volumes require, system resources can be added with no service interruption. Some competitor systems must be taken offline to increase capacity. It ensures the needs of project stakeholders who interface with the S3™ system are met, including State program staff, the State's Management Information System (MIS), cardholders, clinics, and retailers, in a manner that, until now, has not available in the marketplace.***
Uptime	***Our S3™ system's active/active dual data center configuration between the primary and secondary data centers means that our platform operates with its disaster recovery (DR) site in full production always using best-in-class technology. If an entire data center is impacted by a disaster, load balancers***

S3™ Feature	Description
	route traffic to the other available data center with no disruption in service. Each data center is also designed with internal redundancy, so no single points of failure exist, which is what enables our platform to operate at 99.999% plus uptime. Unlike some of our competitors, who must manually intervene to accomplish a fail over and who may rarely test their ability to switch to a back-up data center, we already manage this process seamlessly on a 24/7 basis to ensure maximum up time. In addition, because our data is replicated instantly across data centers, data is always securely maintained in a minimum of two separate locations. Improved system availability creates a more consistent and streamlined checkout experience that increases cardholder, retailer, and State satisfaction.
Flexibility to Support Changes	***The top priority for an EBT platform is to ensure benefits are accessible when needed, transactions are processed efficiently and accurately, and State program staff can perform their jobs effectively without unnecessary distractions often associated with antiquated technology. As such, we offer the most effective and efficient technical configuration available in the industry today. Our solution offers the flexibility to support changes in program requirements and extend it to other programs, should they be added to the EBT platform over the life of the contract, as can adapt to legislative changes and technology advancements as they happen.***
Enhanced Data Security	***Personal information is encrypted at all times – in transit and at rest. Some competitors require secure entry to their systems, but they do not encrypt personal information data within the system. Our approach ensures a low risk of data loss to external hacking attempts.***

It is important to ensure that an EBT system continually meets program and participant needs over time and offers the flexibility to adapt to legislative changes and technology advancements as they happen, not months after the fact. We offer a stable system configuration to the State that delivers the flexibility to support changes in technology and program requirements and is not short-lived.

Our proposed S3™ solution meets the processing requirements and criteria established by USDA/FNS under 7 CFR Part 274 (Issuance and Use of Program Benefits) and State requirements. As described throughout this response, our S3™ technology provides state-of-the-art system stability; system security; fraud detection; and State, Federal, cardholder, and retailer support.

NETWORK DESIGN AND INFRASTRUCTURE

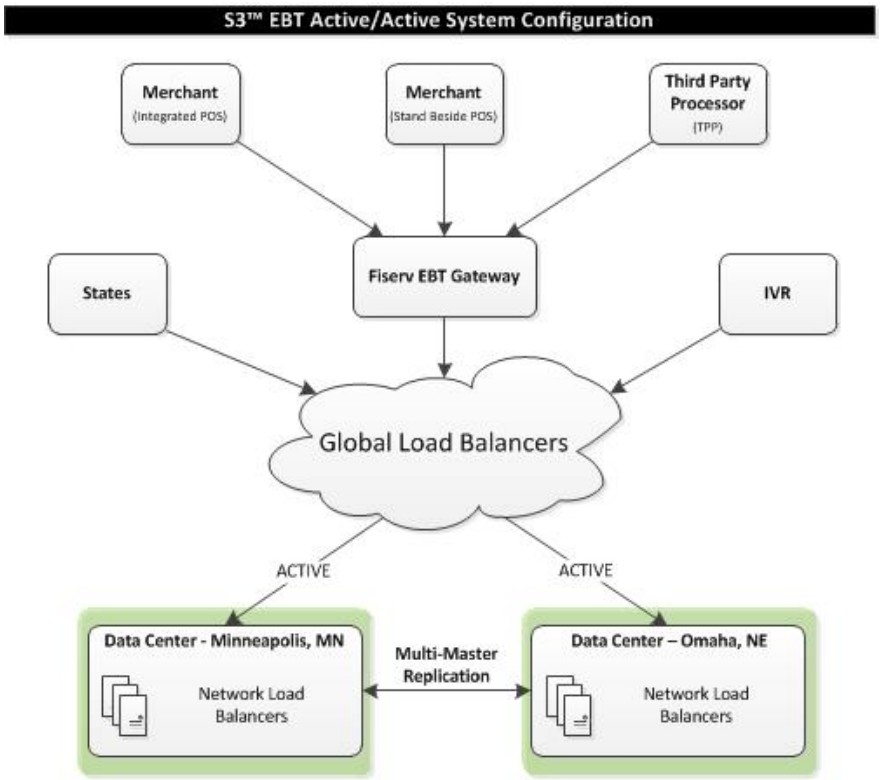
We are the only EBT processor who employs two separate data centers (at Minneapolis and Omaha) that are in full production. Both centers receive a random dual flow of EBT transaction volume and both data centers stay in full synchronization. We call this active/active design.

Our S3™ system's active/active dual data center approach means that our platform operates with its disaster recovery site in full production always. If an entire data center is impacted by a disaster, load balancers route traffic to the other available data center with no disruption in service. Each data center is also designed with internal redundancy, so no single points of failure exist, which is what enables our platform to operate at near 100% availability. Unlike some of our competitors, who must manually intervene to accomplish a fail over and who may rarely test their ability to switch to a back-up data

center, we already manage this process seamlessly on a 24/7 basis to ensure maximum up time. In addition, because our data is replicated instantly across data centers, data is always securely maintained in a minimum of two separate locations.

ACTIVE/ACTIVE CONFIGURATION

This graphic illustrates S3™ active/active system configuration to maximize uptime.



Our platform is also horizontally scalable, which allows it to quickly grow as needed. Our systems administration personnel can quickly add nodes to server farms and clusters as processing requirements increase. Increased capacity can be added with no interruption to processing, as load balancers simply add additional resources when made available. Our solution is unlike that offered by some competitors who are unable to scale their systems upward without impacting their existing client base.

Our architects have implemented a high-performing, fault-tolerant infrastructure with a proven record of accomplishment in handling high-volume financial transactions. This infrastructure processes over 200 million transactions per year for the nation's top retailers and state governments. Our technical infrastructure is an extension of our infrastructure, which is already engaged in online authorization processes within a high volume, real-time environment through our Healthy Savings™ program that currently offers a "private sector EBT" solution to the states of Minnesota and Wisconsin. Through this offering, we receive over one million UPC-based messages monthly. Our sub-second authorization response time and 99.999% host availability record for the Healthy Savings™ program demonstrate our capabilities in this area, which simply cannot be matched by some of our competition due to the outdated architecture of their proposed systems. 99.999% availability creates a more consistent and streamlined checkout experience that increases cardholder, retailer, and State satisfaction.

Our S3™ system is specifically designed and developed for account management and benefit issuance for state and federal programs. The system consists of a series of software modules that perform end-to-end processing of SNAP, TANF, and WIC program benefits—from setting up accounts and issuing

cards, to providing benefits to participants through the authorization and processing of transactions, and finally to crediting retailers for redeemed benefits.

S3™ System Functionality, Features, and Support

S3™ Functionality / Feature / Support	*Description*
Account Setup/Maintenance	***Our S3™ system supports both batch and online, real-time, cardholder account setup. Our cardholder account setup functions are designed in compliance with the FNS EBT rules and regulations. Maintenance of cardholder accounts can occur either using a batch file update, online messaging, or through the SOAR™ administrative terminal. If the update is made online, the update is applied real time. If through the batch process, then the update is made as soon as the record in the file is processed.*** ***We employ a file monitoring process that allows for the reprocessing of any unsuccessful batch file transmissions from the State are detected, rectified and processed.***
Card Issuance and Replacement	***We will provide Nevada cardholders with high-coercivity magnetic stripe EBT cards. All cards will comply with the specifications of:*** • ***The Quest® Operating Rules for format, encoding, function and appearance;*** • ***The International Organization for Standardization (ISO) for format and encoding of financial transaction cards; and*** • ***The American National Standards Institute (ANSI) standards for encoding and interoperability.*** ***Together with Fiserv, we will be responsible for the processes and functions to produce, issue, replace and distribute/deliver cards to participants and maintain a card management database for EBT cards.*** ***For card issuances, our S3™ system supports requests for card issuances via batch file transmissions (in account maintenance records), online messaging, or via our SOAR™ administrative terminal.*** ***For card replacements, our S3™ system supports requests for card replacements via the following means:*** • ***Batch file transmissions (in account maintenance records) sent by the State;*** • ***Cardholder requests through the Customer Service Helpdesk's ARU, CSRs, cardholder Bnft™ mobile app, and cardholder web portal (after security verification and confirmation of address on record); and*** • ***Requests by authorized State personnel through our SOAR™ administrative terminal's Card Replacement screen.*** ***The process used has been followed in numerous EBT projects and is a standard business process in EBT. Mailed EBT cards sent to Nevada participants will include program specific information based upon RFP requirements:*** • ***Nevada EBT Pamphlet – The pamphlet, which is written at a seventh-grade reading level and in compliance with SNAP regulations, will act as a training guide for Nevada cardholders. All aspects of the training pamphlet will be***

S3™ Functionality / Feature / Support	Description
	submitted to the State for review and approval prior to production. For further information, including the contents of the pamphlet, see Proposal Section 4.7 SNAP/TANF Training. • ***Card Mailer (Packet) – The card will be placed in a mailer. We will work with the State to discuss the layout of the card mailer.*** • ***New EBT cards are issued in an inactive status. The cardholder must call the toll-free Customer Service Helpdesk to select their PIN and activate the card. Replacement EBT cards are issued in an active status and retain the PIN from the previous card. However, the cardholder can change their PIN by calling the Customer Services Helpdesk.*** • ***New PIN selection or PIN change can be successfully performed in a single call to the Customer Service Helpdesk's ARU after security verification.*** • ***At the start of the call, the ARU detects if an initial PIN has been selected on the card; if no PIN has been chosen, the ARU dynamically notifies the caller that selection of a PIN is necessary to use their benefits, then immediately guides them into the PIN selection module.*** ***This approach reduces confusion, frustration, and callbacks for cardholders who simply forgot this important first step of gaining access to their benefits, and eliminating the need for the cardholder to listen to other menu options to find which option allows PIN selection.*** ***Fiserv also produces card stock and allow the State to issue cards over the counter. We will securely store and distribute blank card stock that is pre-embossed/printed with a Primary Account Number (PAN) to allow State offices to issue the cards to participants over the counter at a local State office or clinic.*** ***For detailed information regarding all aspects of Nevada EBT cards, refer to Proposal Section 4.10 Project-Wide EBT Cards and sub-sections.***
Transaction Processing	***A fully integrated network of POS terminals linked through a sophisticated communication network of acquirers, TPPs, networks, and gateways ensures that payments are distributed accurately and in accordance with all State and federal rules and regulations.*** • ***The system is designed to support near 100% availability. Two separate data centers are always active and authorize live transactions unlike some competitors that manually switch to a back-up data center in the event the primary center goes down.*** • ***If transaction volumes require, system resources can be added with no service interruption. Some competitor systems must be taken offline to increase capacity.*** • ***Personal information is always encrypted—in transit and at rest. Some competitors require secure entry to their systems, but they do not encrypt personal information data within the system.*** • ***EBT transactions route to the EBT Gateway from the point of origination by a commercial switch, third-party processor (TPP), EBT-only acquirer or, in some cases, through an integrated retailer maintaining its own processing***

S3™ Functionality / Feature / Support	Description
	interface. The EBT Gateway ensures cardholder access to SNAP accounts only at FNS-authorized merchants by verifying the merchant's status through the current FNS-provided REDE file, and then transmits the transactions to our host for authorization in accordance with FNS regulations and the Quest® Operating Rules. • *We provide online access to five years of transaction history.* *For further information on transaction processing, refer to Proposal Section 4.15 SNAP/TANF Transaction Processing and Proposal Section 4.14 Nevada WIC Programs Specific Scope of Work.*
Settlement and Reconciliation	*We recognize the critical importance of accurate settlement and reconciliation, and have made this financial aspect of an EBT program a company-wide priority. The S3™ system has been built with multi-layered analytics that calculate balances, amounts, and data independently to ensure that benefits and accounts remain synchronized and that settled values are inclusive of all financial transactions.* *We have also partnered with Fiserv, the industry leader in EFT and transaction routing, which incorporates our programs into the overall EFT network infrastructure. Settlement and reconciliation data is accessed through SOAR™, which is accessible at the State, and authorized staff workstations in an easy-to-understand format that requires "fewer clicks" to access comprehensive information, and is supported by procedures developed by subject matter experts (SMEs) who have collaborated with state counterparts to best meet the needs of those who use the system daily.* *For further information on settlement and reconciliation, refer to Proposal Section 4.16 SNAP/TANF Specific Requirements and Proposal Section 4.14 Nevada WIC Programs Specific Scope of Work.*
EBT Program Support	*Our SOAR™ administrative terminal and Customer Services Helpdesks provide State and Federal users, cardholders, and retailers with access to the appropriate level of program, cardholder, and retailer support.*
Customer Service	*Responsive and friendly customer service is of paramount importance to the success of any EBT program. Further, those that assist program participants demand the same level of courteous service in an expeditious manner. No matter if you are a cardholder, a retailer, or State agency/local office staff member, being able to pick up the phone or go to a web portal to get the answers you need in a friendly, prompt manner is of tremendous importance. Our dedicated, customized service solution leads to an enhanced experience for all program stakeholders and an easier transition.* *Our Customer Service Representatives (CSRs) are located within the United States and are available 24 hours a day, 7 days a week, and 365 days a year. These professionals provide unmatched service in support of the State's stakeholders—cardholders, retailers and State Agency personnel—in combination with state-of-the-art technology.*

S3™ Functionality / Feature / Support	Description
	It will be our goal from Day One of Nevada's EBT project to anticipate and alleviate any concerns or challenges that stakeholders may anticipate or encounter. Our Customer Service team is always easily accessible. ***State agency/office personnel are provided with the following Customer Service Helpdesk options:*** • ***<u>State Support Unit (SSU)</u> – Our toll-free SSU, based in our Minneapolis headquarters, provides live CSR access for State agency/local office staff who, at a minimum, can assist the State with Program-related inquiries such as batch file transmission issues and questions; SOAR™ administrative terminal-related queries; and settlement and reconciliation inquiries.*** ***To best serve our customers, the SSU is available 24 hours a day, 7 days a week. The State can contact the SSU using a toll-free number or a dedicated email address. If an issue cannot be resolved by the SSU representative and technical support is required, the representative has access to technicians 24 hours per day, so critical issues can be addressed immediately.*** • ***<u>Customer Service Center (CSC)</u> – This toll-free 24/7 (365 days a year) service provides the State agency/office staff access to live CSRs to assist with cardholder-related queries such as card or transaction activities. State personnel can reach a CSR by entering a bypass code to skip the ARU system.***

SOAR™ ADMINISTRATIVE TERMINAL

Our browser-based administrative terminal—SOAR™—was developed through a collaboration between our staff and leading user experience design specialists within the industry. As a result, we offer the most-effective and user friendly administrative terminal in the industry today.

SOAR™ is enhanced to align with our online EBT solution to provide a whole range of features with instant and secure access to the State's EBT account information to help authorized State program staff manage their programs in a manner that is easy to navigate and requires minimal training time. SOAR™'s financial screens and static reports provide the State users the tools to verify and ensure that cardholder benefits are correctly posted and reconciled by payment/availability date in the S3™ system. Specific financial reporting exists in SOAR™ that readily reflects liability totals in the S3™ system to ensure those totals balance to the outstanding liability in the FNS ASAP system. We will employ a file monitoring process that allows for the reprocessing of any unsuccessful batch file transmissions from the State are detected, rectified and processed in time for benefit posting within the State-agreed time.

To ensure ease of use, SOAR™ presents information in an intuitive manner using descriptive, easy-to-navigate controls, including drop-down lists and point-and-click controls, with sorting options.

SOAR™ also has extensive querying and online reporting capabilities allowing users to view data at a summary level down to transaction-level detail. In addition, users can use the search and report option filters such as date ranges, local agency and clinic filters, and transaction type filters, etc. to drive desired search results and reporting using specified criteria. Our online reporting provides output in multiple formats such as CSV and PDF to enable users to manage the resulting data as needed. For information

on the report options, refer to Proposal Section 4.12 SNAP/TANF Reporting and Data Requirements and Proposal Section 4.14 Nevada WIC Programs Specific Scope of Work and sub-sections.

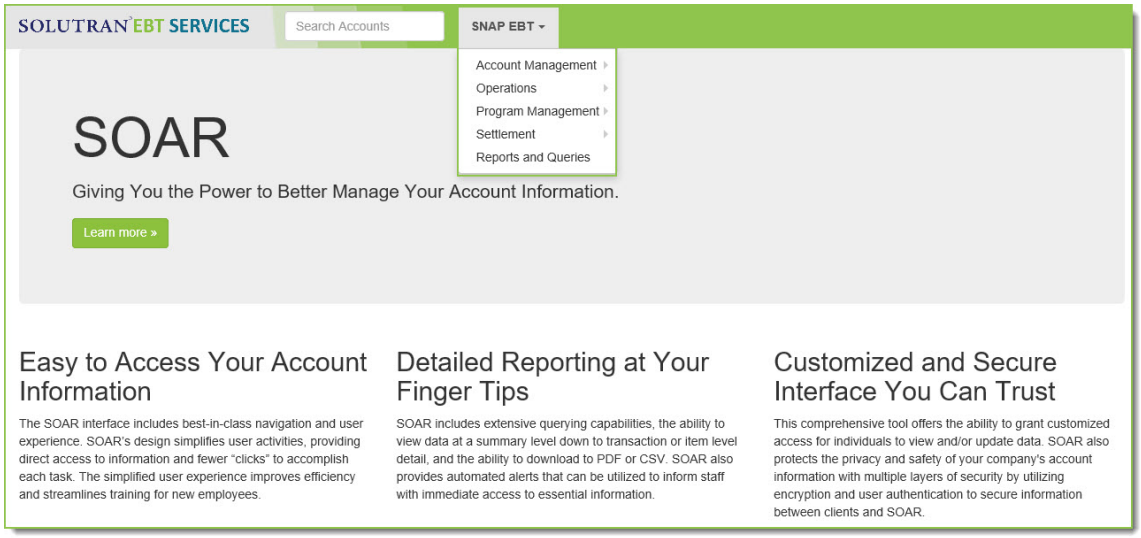
The following table provides an overview of our SOAR™ functionality:

SOAR™ Menu Option	Description
Account Management:	
Account Setup	***Allows authorized users to create EBT accounts for primary cardholders for new cases that do not already exist in the system. Once an account has been set up for a primary cardholder, users have the option of adding additional cardholders (authorized representatives).***
Cardholder Search	***Allows users to search for case numbers and cardholders/recipients using a variety of standard and advanced search filters. From the search results, users can access a cardholder's case profile, which displays the case profile/EBT account details including:*** • ***Demographics, account, and card status of the primary and any additional cardholders stored within our S3™ system. Authorized users can update the card and PIN status.*** • ***SNAP account information, including date account created, last deposit amount, date of last transaction activity, and aging status.*** ***This page also provides the following tabs, which display additional information:*** • ***Transaction History – Allows users to view SNAP transactions performed via POS terminals, via State batch files, or online via the administrative terminal at summary and detail level.*** • ***Benefit History – Allows users to view benefit history for the case. Authorized users can also repay benefits at the account or grant level.*** • ***Cardholder History – Allows users to view the latest, previous, and/or pending activity associated with a cardholder or cardholder's EBT card.*** • ***Pending Benefits – Allows users to view benefits that are pending. Authorized users can also void pending benefits.*** • ***Account History – Allows users to view account history for the case, including account setups and changes to the cardholder's account.*** • ***Adjustments – View any adjustments.***
Account and Card Maintenance	***Allows authorized users to update/perform some or all of the following account- and card-related information:*** • ***Update demographic information for the primary cardholder and authorized representatives (if applicable).*** • ***Add alternate cardholder/authorized representative.*** • ***Prohibit/allow account access.*** • ***Update account status – Available statuses include Open, Closed, Deactivated, Inactive, and Suspend.***

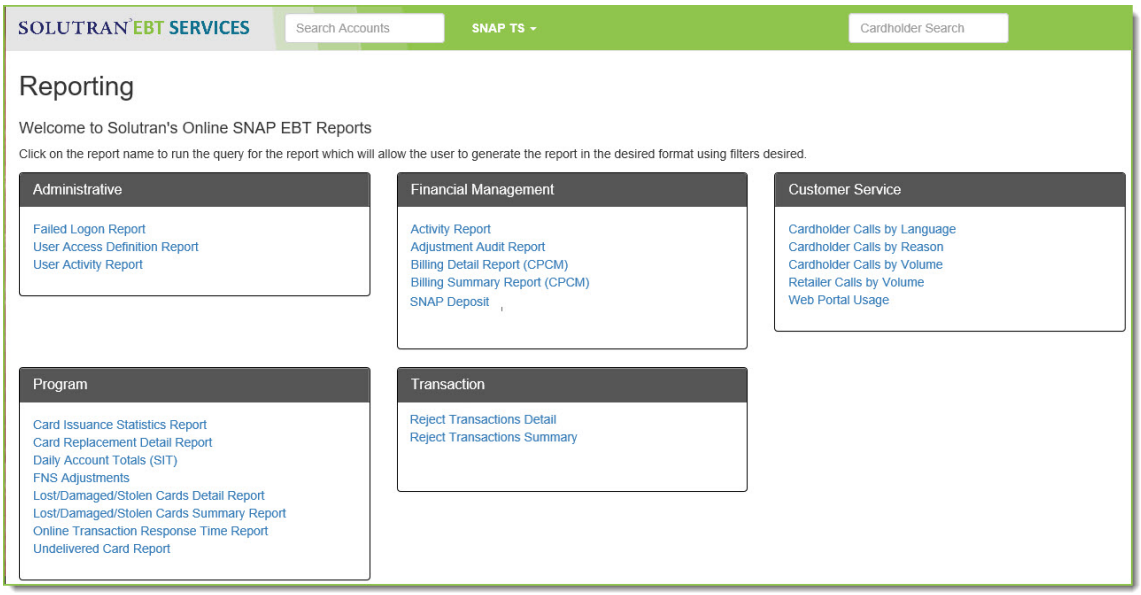
SOAR™ Menu Option	Description
	• Update card status – i.e., activate an inactive card; cancel/status a card reported as lost, stolen, damaged, or undelivered (with or without ordering a replacement mailed card); deactivate a card; or freeze a card. • Order an initial or mailed replacement card after confirmation.
Benefit Authorization	Allows authorized users to add SNAP benefit authorizations.
Benefit Cancellation	Allows authorized users to cancel/void pending benefits (i.e., benefits that are not yet available for redemption).
Benefit Repayment	Allows authorized users to repay SNAP balances at the account level (across multiple grants on a First-In, First-Out (FIFO) basis) or at individual grant level.
Pending Benefits	Allows users to view all pending benefits for multiple cases, or for a specific case.
Voucher Hold	Authorized users to create manual voucher holds and provide retailers with the voucher number and authorization number (once authorized). Once created, the manual voucher is placed on hold for subsequent settlement and release (see Voucher Management under the Operations Options sub-section).
Operations Options:	
Fair Hearing	Allows users to view SNAP adjustments, which can be subject to a Fair Hearing process to allow cardholders an opportunity to dispute a retailer-initiated debit adjustment request against their SNAP account, either prior to or after the settlement of the adjustment.
File Transmission Inquiry	Allows users to query batch files received from the State and view file details.
STAR List	Allows authorized users to review/research retailer transactions by location to help identify store locations that may be prone to fraudulent activity and for TANF blocking.
Voucher Management	Allows users to query and view manual voucher transactions. Authorized users can release (force expire/cancel) active vouchers.
Program Management Options:	
Retailer Management	Allows users to query FNS retailers and view retailer details.
Retailer Settlement	Allows users to view retailer settlement details.
Retailer Transactions	Allows users to view retailer transactions at the summary and detailed level.
Settlement Options:	
Benefit Issuer Totals	Allows users to view daily benefit issuer totals for a settlement date.

SOAR™ Menu Option	Description
Deposit Flow	***Allows users to view deposit flow reconciliation totals for pending SNAP deposits and daily SNAP deposits by settlement date.***
Letter of Credit	***Allows users to view the benefit issuer and state issuer totals for the SNAP program by settlement date.***
State Issuer Totals	***Allows users to view state issuer totals for the SNAP program by settlement date.***
Reports and Queries:	
SOAR has extensive querying and online reporting capabilities allowing authorized users to view data at a summary level down to transaction-level detail. In addition, users can use the search and report option filters such as date ranges, local agency and clinic filters, and transaction type filters, etc. to drive desired search results and reporting using specified criteria. SOAR's online reporting provides output in multiple formats such as CSV and PDF to enable users to manage the resulting data as needed.	

SOAR™ HOME PAGE



SOAR™ Reporting



Cardholder Website Portal and Mobile App

In addition to Customer Service Center support, we also offer a mobile app and cardholder website portal to provide additional support.

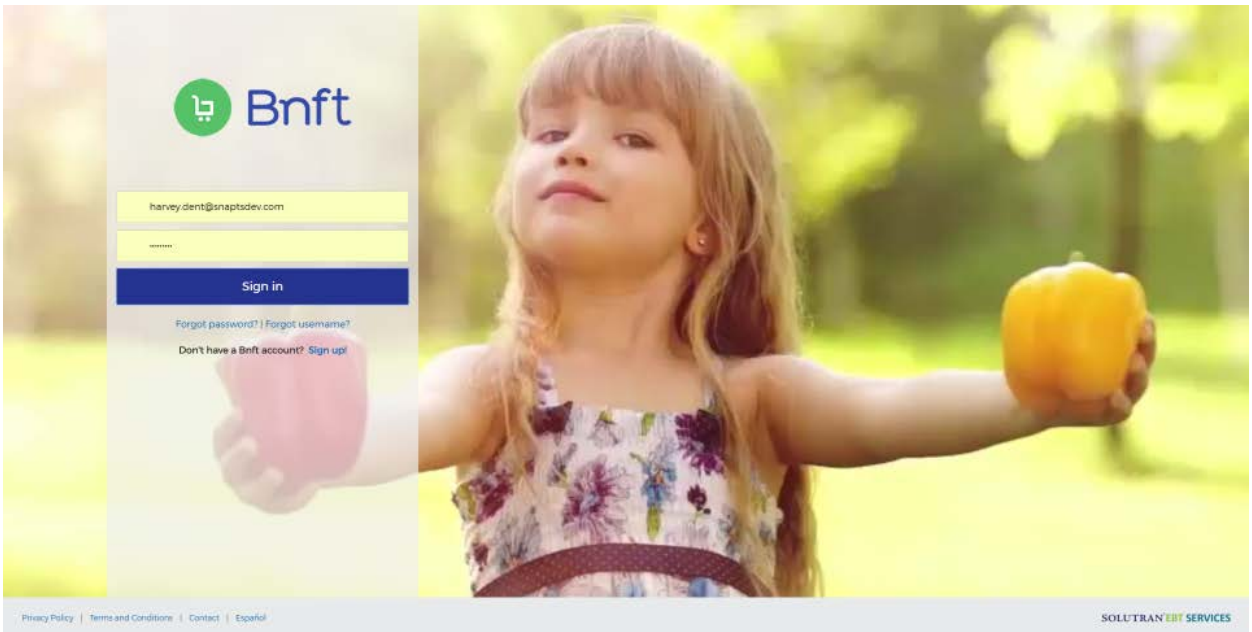
Both our cardholder website portal and Bnft™ mobile app fully support SNAP, TANF, and WIC accounts. We have used SNAP screens in the following exhibits as a sample of the features offered. Similar screens for the WIC program are provided in Proposal Section [4.14 Nevada WIC Programs Specific Scope of Work].

Website Portal

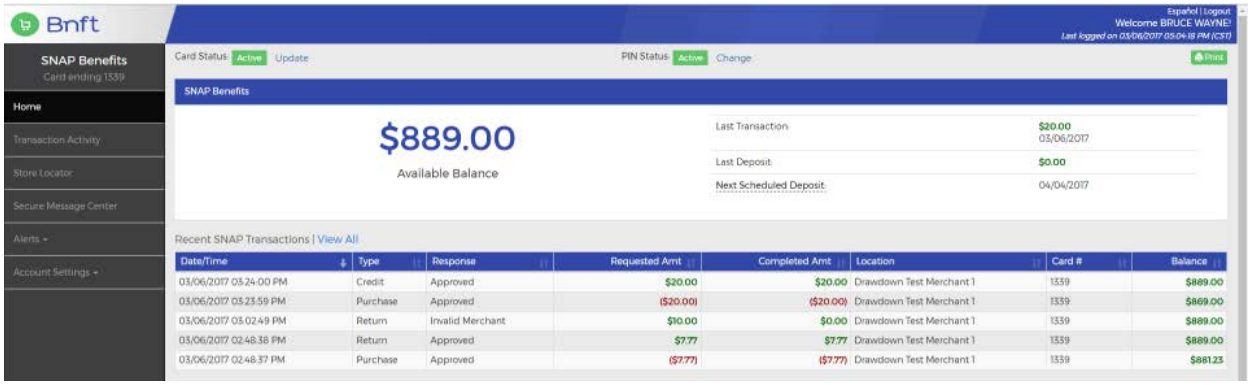
The Cardholder website portal is an innovative and easy-to-use website, which provides cardholders with quick, convenient access to their account information. At a minimum, cardholders can use the website to report a lost, stolen, or damaged card and order a replacement mailed card; select or change their PIN; check their account balances; set up text notification alerts for deposit postings; view and download/print transaction history; view benefit history; locate stores where they can spend their benefits; and gain access to online FAQs and download program materials.

The following images show some of the cardholder portal features.

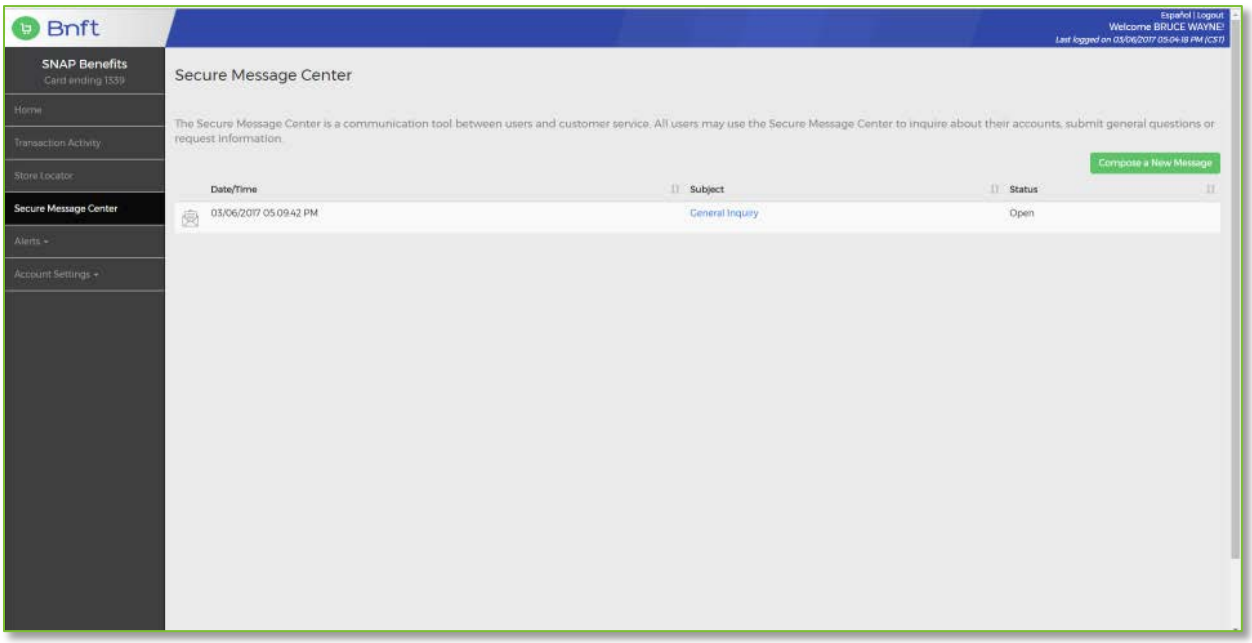
CARDHOLDER PORTAL LOGIN PAGE



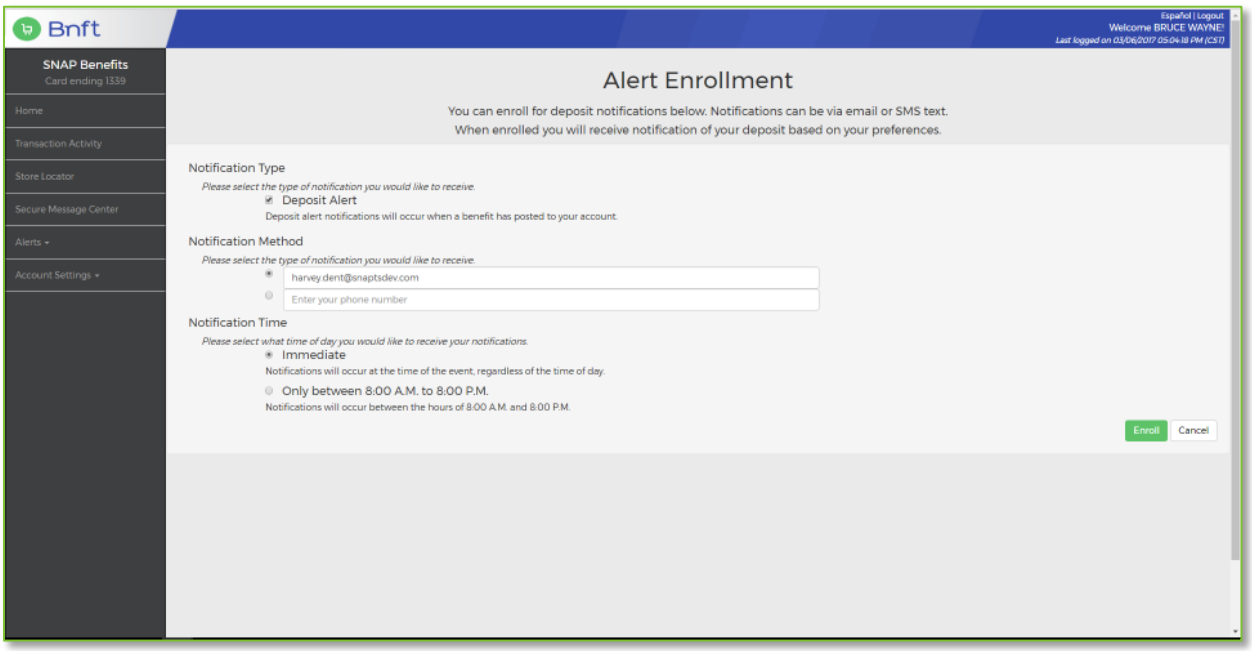
CARDHOLDER PORTAL HOME PAGE



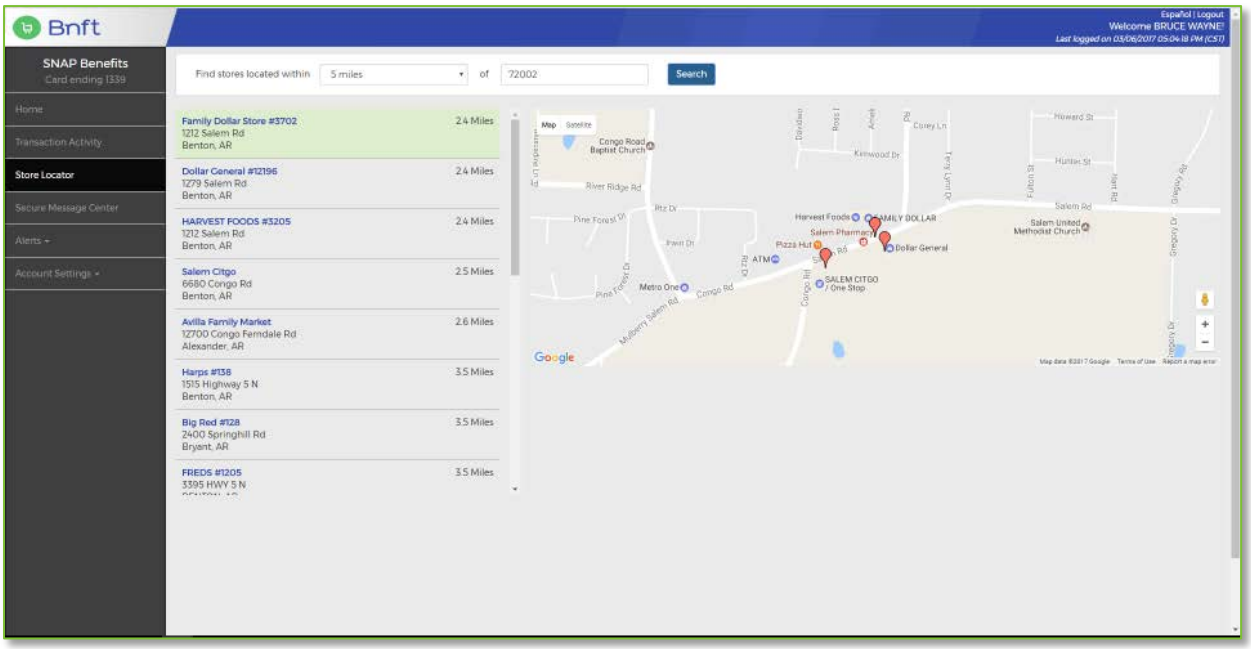
SECURE MESSAGE CENTER – VIEW MESSAGES



ALERT ENROLLMENT



STORE LOCATOR



MOBILE APP

We engaged a leading design firm to build our EBT smartphone app called Benefit (Bnft™) using the same active/active infrastructure as the S3™ platform and the same look and feel as our Cardholder web portal.

Our Bnft™ app provides cardholders with easy-to-access functionality addressing most of their needs, including cardholder registration; card management; PIN management; search features on transaction activity; profile management (i.e., update password, secondary authentication questions, e-mail address, phone number (for text alerts), and enable/disable text alerts for benefit postings); and help functionality including FAQs, store locators, and program content. If a cardholder has multiple programs (i.e., SNAP and WIC), the same app is used to support both programs which leads to an enhanced customer experience.

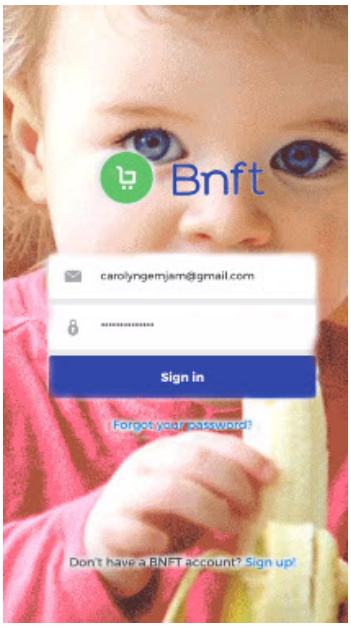
Several outcomes are expected from this exciting new product feature:

- ***Cardholders will experience a world class digital experience equivalent to the nation's top consumer apps. Shoppers will "feel special" and appreciate our appealing and simple design.***
- ***Cardholders will receive just-in-time information including balances, deposit schedule, and transaction activity. If needed, users will also have immediate access to PIN reset and card replacement features.***
- ***Cardholders will experience increased satisfaction through customized and proactive communication from the Bnft™ app, including push notifications.***

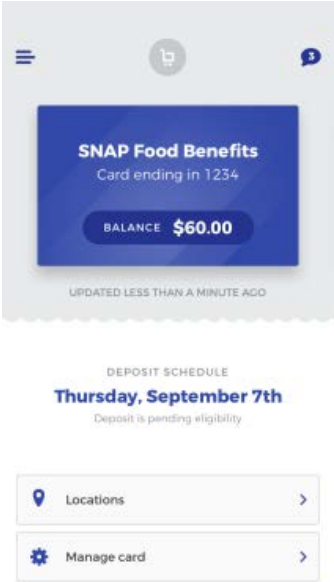
The following exhibits show some of the Bnft™ app's features:

BNFT™ MOBILE APP FEATURES

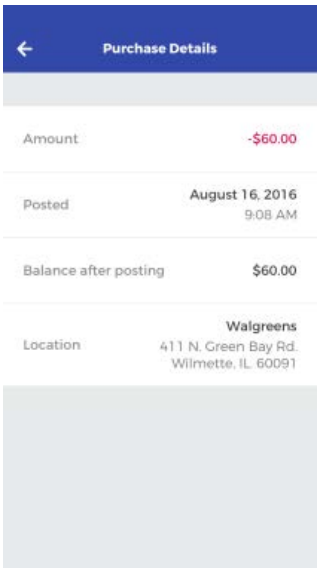
BNFT™ LOGIN PAGE



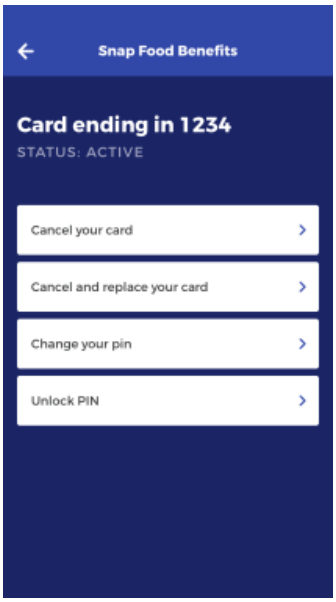
SNAP BENEFITS



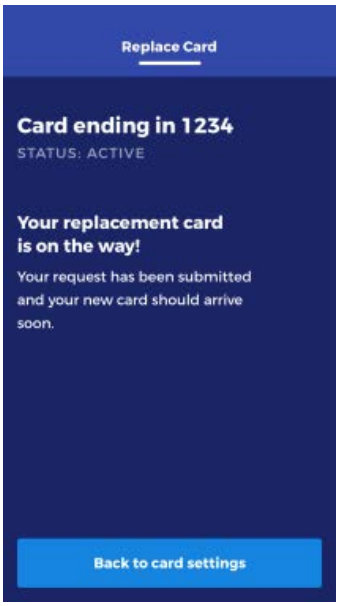
SNAP PURCHASE DETAILS



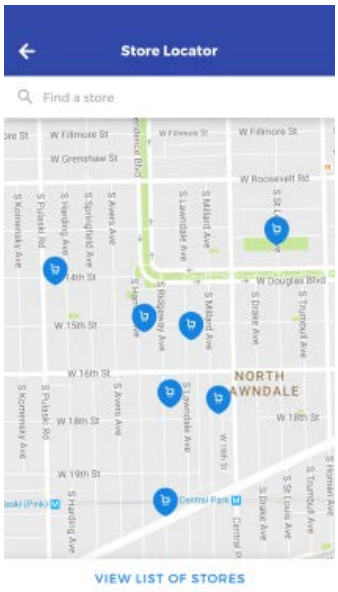
CARD OPTIONS



CARD REPLACEMENT CONFIRMATION



STORE LOCATOR



Our innovations and system architecture offer Nevada unsurpassed stability and a system designed to meet the future needs of EBT programs.

3.2 Technical Requirements

3.2.1 Systems Operations Manual

RFP Section	Requirements	Response
3.2.1	***Systems Operations Manual***	
3.2.1.1	*The EBT contractor shall provide System Operations Manuals, one for each EBT Program. These manuals shall include the following:* *A. Message-based transmissions;* *B. Batch files and the times of transmission;* *C. File receipt and error messages;* *D. Administrative terminal configuration;* *E. Problem resolution and escalation procedures; and* *F. Batch maintenance record formats*	***Solutran Complies***
3.2.1.2	*The problem resolution and escalation procedures shall define the process by which the Project Managers will report system and operational problems to the EBT contractor and the process by which problems will be resolved and the resolution reported back to the State. The procedures shall include a priority scheme for identifying the relevant severity of the problem and the expected timeframes for resolution based upon the designated severity:* *A. At a minimum, the EBT contractor shall begin work on resolving severe problems immediately upon notification and shall provide hourly updates to the Project Managers and staff until the problem is resolved. These problems impact the ability to conduct business and should be addressed accordingly. For example:* *1. Blocks development and/or testing – resolution required within 24 hours* *2. System 'crashes' or loss of data – resolution required within 48 hours* *3. Major loss of functionality – resolution required within 72 hours* *B. On moderate problems (problems that impact some functionality but do not impact the ability to conduct business), the EBT contractor shall resolve within two (2) weeks and provide daily updates until the problem is resolved.* *C. On minor problems (minor bugs that do not impact major functions or the ability to conduct business) the EBT contractor shall resolve the problem within four (4) weeks and shall provide weekly updates until the problem is resolved.*	***Solutran Complies***
3.2.1.3	*The Systems Operations Manual for SNAP/TANF shall provide a section to define the Settlement and Reconciliation requirements for the SNAP/TANF staff to perform a daily reconciliation of the EBT contractor's EBT system to align with the requirements of Federal regulations. The manual section shall identify the specific settlement and reconciliation reports including formats and data elements.*	***Solutran Complies***
3.2.1.4	*The System Operations Manual for the WIC Programs shall provide a section to define the Settlement and Reconciliation requirements for the Nevada WIC and ITCN WIC Programs' staff to perform a daily reconciliation of the EBT contractor's EBT system and the WIC MIS to align with the requirements of Federal regulations. The manual section shall identify the specific settlement and reconciliation reports including formats and data elements.*	***Solutran Complies***
3.2.1.5	*The System Operations Manuals shall describe all Administrative Functions Procedures, written in cooperation with WIC and SNAP/TANF staff, which defines the necessary guidance and procedures for WIC and SNAP/TANF staff to complete their role's administrative functions. The Systems Operations Manuals shall be in hardcopy and electronic format.*	***Solutran Complies***

One of the key post conversion documents is the System Operations Manual. With the beginning of the Operations Phase of the projects, it's essential that staff have a manual that covers key day to day activities. Solutran provides the State with separate System Operations Manuals for SNAP/TANF and WIC that provide detailed descriptions of system operations, including:

- ***Message-based transmissions;***
- ***Batch files and the times of transmission;***
- ***File receipt and error messages;***
- ***Administrative terminal configuration;***
- ***Problem resolution and escalation procedures; and***
- ***Batch maintenance record formats.***

Since the SNAP and TANF programs are managed through the same core system, the System Operations Manual for SNAP/TANF are combined in to one manual while the WIC System Operations manual is a separate document that focuses on WIC operations.

Both manuals will contain information regarding problem resolution and escalation procedures. The problem resolution and escalation procedures detail how the State reports system and operational items to Solutran and the process by which Solutran resolves problems and reports the resolution to the State. These procedures include points of contact and contact information and explain how to escalate items if they are not resolved in a timely or appropriate manner. We also include a priority scheme for identifying the severity level of the problem and the expected timeframes for the resolution of the problem based upon the designated severity of the problem.

Solutran begins work on resolving severe problems immediately upon notification or internal identification and provides hourly updates to the appropriate Project Manager and staff until the problem is resolved. Our severity levels are as follows:

Severity Level	*Severity Criteria*	*Example*
1	*System component is down*	*System availability; data breach*
2	*Unexpected error affecting end users; degradation in system performance*	*System or application performance; data integrity on reports*
3	*System component requires temporary work around solution*	*Minor system functionality issue; performance degradation*
Informational	*System component minor error easily resolved*	*File not received*

Prior to the implementation of the systems, we will work with the State to create a common set of severity levels and ensure that the timeframes for resolution are understood by all stakeholders.

For moderate problems (problems that impact some functions but do not impact the ability to conduct business) the EBT contractor shall resolve the problem within two (2) weeks and shall provide daily updates until the problem is resolved.

Minor problems (minor bugs that do not impact major functions or the ability to conduct business) the EBT contractor shall resolve the problem within four (4) weeks and shall provide weekly updates until the problem is resolved.

Other areas addressed by the System Operations Manuals include, but are not limited to:

- ***SNAP/TANF settlement and reconciliation supporting State and Federal guidelines;***
- ***Nevada WIC and ITCN WIC settlement and reconciliation supporting State and Federal guidelines;***
- ***Reporting supporting all State programs, including formats and data elements; and***
- ***Administrative functions procedures defining guidance and procedures for all Program staff.***

Solutran acknowledges and agrees to the System Operations Manuals be provided in hardcopy and electronic format.

3.2.2 Reports Manuals

RFP Section	Requirement	Response
3.2.2	***Reports Manuals***	
3.2.2.1	*The System Operations Manuals shall provide a section for Reports Descriptions that details each programs' reporting requirements, report descriptions, methods and reporting schedules.*	***Solutran Complies***
3.2.2.2	*The Reports Manuals shall include report objectives, a definition of the data elements, the algorithms used to calculate values, and report formats.* *A. To support ongoing operations, the EBT contractor shall provide and maintain a SNAP System Reports Manual. The manual shall define the reports that are standard reports run using the SNAP EBT data, the steps to run the reports, the report generation frequency and the means to complete ad hoc reports.* *B. To support ongoing operations, the EBT contractor shall provide and maintain a TANF Card System Reports Manual. The manual shall define the reports that are standard reports run using the TANF data, the steps to run the reports, the report generation frequency and the means to complete ad hoc reports.* *To support ongoing operations, the EBT contractor shall provide and maintain a WIC EBT System Reports Manual. The manual shall define the reports that are standard reports run using the State and ITCN WIC Programs data, the steps to run the reports, the report generation frequency and the means to complete ad hoc reports.*	***Solutran Complies***

The SOAR™ Reports Manual provides detailed information on all reporting requirements, delivery methods, and reporting schedules.

The manual includes the following content:

- ***Report descriptions and objectives;***
- ***Report access;***
- ***Definition of the data elements;***
- ***Algorithms used to calculate values;***
- ***Report formats; and***
- ***Report examples.***

Solutran provides and maintains a SNAP/TANF reports manual as well as a WIC reports manual for both the State and ITCN WIC programs.

3.2.3 Detailed Technical Specification Documentation

RFP Section	Requirements	Response
3.2.3	***Detailed Technical Specification Documentation*** *The Detailed Technical Specifications Document (DTSD) shall describe the architecture and technical design of the EBT contractor's EBT system. The Document shall provide an architectural overview, a detailed description of the system architecture, a description of the system design, system qualities, dependencies and standards. The Document shall include a data flow diagram, data dictionary and data models.*	***Solutran Complies***

Solutran's approach to creating a Detailed Technical Specifications Document (DTSD) is slightly different than other EBT providers. Rather than duplicating information provided in other critical system documents, Solutran embeds those documents in our DTSD to ensure that documentation is consistent. Our DTSD includes the Requirements Traceability Matrix (RTM) that details State program specific requirements from the RFP and the corresponding S3™ or SOAR™ functionality. Any decisions made during requirements meeting are tracked in this document so that all stakeholders have a comprehensive list of decisions made related to the requirements. It also includes a Functional Design Document (FDD) and an Interface Control Document (ICD). Our approach to this document met with approval in all our current state projects and feel that it will meet and exceed Nevada's requirement. Beyond system design information the DTSD includes information on our system design and configuration including the elements required in the RFP. Separate DTSDs are created for SNAP/TANF and WIC.

3.2.4 Software and Automated Data Processing

RFP Section	Requirements	Response
3.2.4	***Software and Automated Data Processing*** *The EBT contractor shall comply with the software and automated data processing equipment ownership rights prescribed in Federal regulations and as further clarified or negotiated with the State and the Federal government. The EBT contractor is responsible for ensuring that the EBT system meets the processing requirements and criteria established by FNS. In order of precedence, the EBT contractor shall process EBT transactions in compliance with the following:* • *Federal regulations (refer to **Attachment K – Federal Laws and Authorities**);* • *WIC EBT Operating Rules for WIC transactions;* • *QUEST® EBT Operating Rules; and* • *Prevailing industry performance standards.*	***Solutran Complies***

Solutran's EBT systems fully comply with software and automated data processing equipment ownership rights in accordance with Federal and State regulations. We have approved online WIC (eWIC), SNAP, and TANF programs that are operational in accordance with all applicable program and regulatory requirements including the following:

- ***Federal regulations (refer to Attachment K – Federal Laws and Authorities);***
- ***WIC EBT Operating Rules for WIC transactions;***
- ***QUEST® EBT Operating Rules; and***
- ***Prevailing industry performance standards.***

3.2.5 Regulation and Guideline Standards

RFP Section	Requirements	Response
3.2.5	***Regulation and Guideline Standards*** *If there is a conflict between the governing regulations and guidelines regarding a specific standard, Nevada SNAP will determine the standard to which the EBT contractor must adhere. In determining the appropriate standard, the State will allow consultation and input from the EBT contractor. However, the final decision will remain with Nevada SNAP. In processing EBT transactions, it is the responsibility of the EBT contractor to ensure that the EBT system meets performance and technical standards and regulations in the areas of:* • *System processing speeds;* • *Availability and reliability;* • *Security;* • *Ease-of-use;* • *Minimum card requirements;* • *Performance; and* • *Minimum transaction set.*	***Solutran Complies***

Solutran understands and acknowledges that the Nevada SNAP program is the final arbiter in the event of a conflict between governing regulations and guidelines regarding specific standards. Solutran appreciates the State providing the opportunity to us to have input into determining the appropriate standard. Our system is currently fully compliant with performance and technical standards in the following areas:

- ***System processing speeds;***
- ***Availability and reliability;***
- ***Security;***
- ***Ease-of-use;***
- ***Minimum card requirements;***
- ***Performance; and***
- ***Minimum transaction set.***

3.2.6 Processing Speed Requirements

RFP Section	Requirements	Response
3.2.6	***Processing Speed Requirements*** *The EBT contractor shall comply with all relevant performance and technical requirements as stated in 7 CFR §274.8(b), 7 CFR §246, the Performance Standards outlined in the WIC EBT Operating Rules and as specified in* ***Appendix E ~ Performance Standards****. The EBT contractor shall provide back-up purchase procedures for FNS authorized retailers when the EBT system is unavailable, both for unscheduled and planned outages.*	***Solutran Complies***

Solutran's EBT systems full comply with performance and technical requirements in accordance with 7 CFR §274.8(b), 7 CFR §246, and the performance standards outlined in the WIC EBT Operating Rules and as specified in RFP Appendix E ~ Performance Standards. Included in our system is ability to provide

backup purchase procedures for FNS authorized retailers in the event the EBT system is unavailable for both unscheduled and planned outages.

3.2.7 Scheduled Maintenance

RFP Section	Requirements	Response
3.2.7	***Scheduled Maintenance*** *All EBT Program areas shall be notified in advance of scheduled downtime for routine maintenance, which will occur during off-peak transaction periods. In addition, the EBT contractor must provide the Program staff with advance notification of any scheduled downtime outside of the time required for routine maintenance. Such downtime must be pre-arranged with and approved by the SNAP or WIC staff. The EBT contractor shall provide the Program staff with an annual schedule for maintenance downtime no later than December 1st of the preceding calendar year. SNAP or WIC shall be provided with a minimum of thirty (30) calendar days of advance notice for proposed downtime beyond the routine maintenance schedule. At the discretion of Nevada SNAP or WIC, shorter notice maybe considered, depending on the urgency of the situation.*	***Solutran Complies***

Solutran provides Program staff with advanced notification of any scheduled downtime for routine maintenance, which we perform during off-peak transaction periods, typically between 2:00 AM and 5:00 AM PST. If Solutran must schedule routine maintenance outside of the off-peak hours, we agree that the event will be pre-arranged and approved by the appropriate Program staff.

On a yearly basis, we provide Program staff with a list of annual scheduled maintenance no later than December 1st in the preceding year.

If there is a need for system downtime beyond the scheduled routine maintenance, we provide State Program staff at least thirty (30) days advanced notice. Our environment is configured such that in most cases, we can perform maintenance without impacting cardholders by maintaining multiple servers that we can individually take offline, as required, while other servers maintain uptime in the Production environment. We understand that Nevada SNAP/TANF or WIC may consider a lesser advanced notice depending on the urgency of the situation.

3.2.8 Encryption

RFP Section	Requirements	Response
3.2.8	***Encryption*** *The EBT contractor shall comply with Federal Regulations set forth in 7 CFR § 274.8(b)(3) Systems Security, WIC EBT Operating Rules and all communications network security and, at a minimum, shall utilize the Data Encryption Standard (DES) algorithm or better to encrypt the PIN during EBT transactions from the point of entry. Other security may include authentication codes and check-sum digits, in combination with data encoded on the magnetic strip such as the PIN offset, to ensure data security during transmission and processing of EBT transactions. Any of the network security measures may be utilized together or separately and may be applied at the terminal or central computer as indicated in the approved system design to ensure communications control.*	***Solutran Complies***

Security features are layered throughout our solution. Firewalls and hardware security modules ensure that cardholder data is protected with the most recent and best-in-class hardware and software available. In addition, we encrypt cardholder personal information both while in transit and at rest to ensure that only authorized personnel can access the data. Unlike some of our competitors who only protect against intrusion, we protect the critical data within our system as well. Our stand-beside POS terminals also use encrypted applications to ensure data cannot be extracted from them.

We also employ the following features to offer the most secure solution in the industry:

- ***Secure Socket Layer (SSL) – Our S3™ system uses a SSL connection for Internet access.***
- ***Redundant firewalls for Internet access – We utilize redundant Cisco ASAs to authenticate traffic as it travels between each tier of our application stack. Before entering our network from the internet, traffic is first filtered by a state of the art Cisco firewall and FirePower intrusion prevention system (IPS) with advanced anti-malware protection (AMP). Once authenticated, traffic can enter the web server layer, which passes requests through another firewall to access the data access service tier. The data access service layer then makes the request to the database, where before granting access, the traffic must pass through another firewall. This multi-tiered architecture, protected by a firewall at each level, prohibits any direct access to sensitive data without proper network and user authentication. Our Intrusion protection service (IPS) and Advanced Malware Protection (AMP) are automatically updated by a security subscription service to make sure they are equipped to handle the latest security threats.***
- ***PIN encryption – PINs are never provided in the clear and the only PIN information stored anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset on our host system. In addition, our key management techniques meet or exceed industry standards.***
- ***Password-protected access – Each authorized Internet user on the S3™ system uses a unique login and password combination.***

To ensure that these best practices are implemented, we enlist the help of a third-party application vulnerability assessor to perform an annual network application vulnerability assessment against its systems, networks, and applications. After the recommendations are delivered to us, our personnel develop a plan to mitigate the discovered risks (if any). The plan is prioritized based on risk level and changes are implemented as part of our Change Management process. Once all risks are mitigated, we will engage the third party to perform a re-test to ensure that the risks have been resolved. We perform this test at a minimum of once per year. Additional tests may be performed if there were new systems or applications implemented or major changes were applied that would warrant a new test.

The systems and controls used to manage risks are based on both State and Federal security requirements as well as electronic funds transfer (EFT) industry standards. We have been involved in the EFT industry for more than 30 years and we built our business by processing financial transactions and handling personally identifiable information for state governments, retailers, and health insurers in a secure, irreproachable manner.

3.2.9 POS Terminal Technical Standards

RFP Section	Requirements	Response
3.2.9	***POS Terminal Technical Standards***	
3.2.9.1	*The EBT contractor deployed POS terminals, including wireless terminals for farmers' markets, will meet the operational requirements of the EBT system and support the full EBT transaction set. All terminals deployed by the EBT contractor must comply with ISO 8583 message formats and the QUEST® Operating rules. POS Terminals deployed by the EBT contractor will be industry standard and meet specified performance standards and technical standards specified in 7 CFR § 274.8 in the areas of system processing speeds, system availability and reliability, system security, system ease-of-use, minimum card and terminal requirements, performance bonding, and the minimum transaction set. WIC transactions must comply with the standards required by WIC EBT Operating Rules and Technical Implementation Guide.*	***Solutran Complies***
3.2.9.2	*If the retailer requests, the POS terminal configuration shall include a separate PIN pad. EBT-only POS terminals shall meet or exceed the current levels of service and POS technology now deployed in the State for EBT-only retailers. The EBT contractor shall ensure that POS terminals deployed to EBT-only retailers can process SNAP transactions and are adaptable or upgradeable if card regulations change.*	***Solutran Complies***

Our Verifone VX 520 POS terminals come standard with the latest technology and capabilities that meet the specified performance and technical standards as specified in 7 CFR § 274.1 through 274.8, in the areas of system processing speeds, system availability and reliability, system security, system ease-of-use, minimum card and terminal requirements, performance boding, and SNAP transaction set supporting the ISO 8583 messaging formats and the EBT Operating Rules as defined by FNS. Also supporting the WIC transaction messaging formats as required by the WIC EBT Operating Rules and Technical Implementation Guide (TIG). A separate PIN pad is provided to retailers upon request. We currently use VX 520 POS terminals for SNAP, TANF, and WIC transaction processing.

VX 520 POS TERMINAL

The VX 520 POS terminal:

- ***Provides an audible tone when a transaction is declined;***
- ***Displays a transaction message before a positive action is taken by the cardholder to release the message for purchase and settlement; and***
- ***Displays the appropriate denial message including, but not limited to:***
  - ***Non-approved item(s);***
  - ***Insufficient benefit balance;***
  - ***Incorrect PIN; and***
  - ***Inactive card.***

Features supported by the VX 520 include, but are not limited to:

- ***Processing of all SNAP transactions on a single terminal;***
- ***Support of lane (terminal), clerk, and store totals reporting for SNAP transactions;***
- ***Plug and play deployment that includes secure key injection for PIN encryption and pre-installed application(s) configured for EBT transaction processing;***
- ***Increased speed for faster transaction processing time;***

- ***Sleek, compact design for intuitive operation and ease of use;***
- ***Terminal processing in accordance with PCI compliance standards and support for end-to-end PIN encryption;***
- ***Integrated printer for receipt printing with receipts (customer and store) that meet FNS receipt requirements; and***
- ***High-speed dial-up and direct connection connectivity.***

VERIFONE VX 520 POS TERMINAL PRODUCT SHEET

This is the product sheet for the VX 520 terminal, which is secure, reliable, and tamper resistant.

VX 520 TRANSACTIONS OPTIMIZED

Get more of what you want in a countertop payment device with Verifone's VX 520. Delivering unprecedented performance, lighting-fast speeds and uncompromising security, this power-packed payment device works hard for your business. Engineered with features that move more transactions and open more revenue opportunities, Verifone's VX 520 takes transactions to a more profitable level.

UNPARALLELED FEATURES AND PERFORMANCE

- Delivers speed, reliability and ease of use with the powerful combination of the VX platform and the proven Verix operating system
- Secures with future-proof technology, including EMV, NFC enablement and PCI PTS 3.X certification
- Optimizes usability with a compact, ergonomic design featuring a full range of connectivity options and longer-life components
- Provides maximum security and compliance with end-to-end encryption and VeriShield Total Protect
- Internal PIN pad streamlines debit transactions

Maximum Security

Optional NFC/ Contactless

SPECIFICATIONS

Processor	400 MHz | ARM11 32-bit RISC processor
Memory	160MB (128MB Flash, 32MB SDRAM)
Display	128x64 pixel graphical | white backlit LCD
Connectivity	Dial | Ethernet
Printer	24 lps | Standard: 48mm paper roll | Contactless: 40mm paper roll
Card Readers	Triple track MSR
Contactless	ISO18092 | supports major NFC/contactless schemes
Peripheral Ports	One Ethernet | one telco | one RS-232 port | one USB 2.0 Host port | one USB Client port
Other Standard Features	3 SAM slots
Security	PCI PTS 3.X approved
Power	6V DC, 2.26A or optional 9V DC, 4A
Environmental	0° to 50° C (32° to 122° F) operating temperature -20° to 60° C (-4° to 140° F) storing temperature 5% to 90% relative humidity, non-condensing
Physical	203mm L x 78mm W x 87mm H; 500g weight

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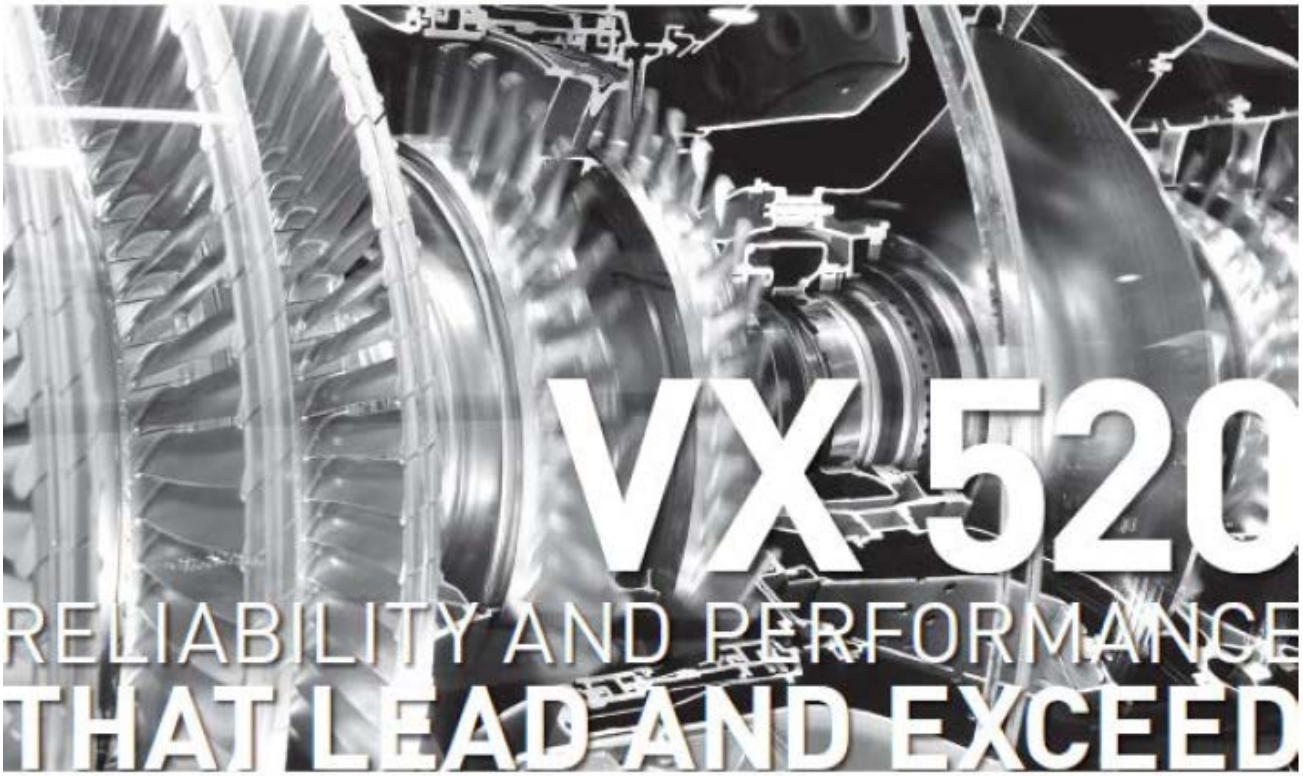
Verifone®

ROBUST PERFORMANCE



The most advanced countertop payment device, the VX 520 offers enhanced connectivity, unrivalled memory and unprecedented processing speed. Built with long-lasting components, flexible connectivity options and a brilliant backlit screen – all grounded by the time-tested stability of the VX platform. The VX 520 works harder, faster, longer. It's all here.

VeriFone.
THE WAY TO PAY™

PROVEN PERFORMANCE

- Runs on the advanced VX Evolution platform — powered by the time-tested Verix operating system with over 7 million devices delivered
- The industry's fastest processor moves more transactions for greater profits
- PCI PED 2.0 approval keeps up with the most current PIN security standards
- Provides end-to-end encryption with VeriShield Protect, to maximize protection against fraud and misuse

NEXT GENERATION FEATURES

- Huge boost in memory of 160 MB standard to over 500 MB to support value-added applications such as loyalty and gift cards
- High-contrast, white backlit display and blue backlit keypad for high visibility in dim lighting
- Quick-release, transparent paper door designed to load paper quickly and efficiently
- Combines a compact, ergonomic design with a small footprint to optimize handover usage

PERFECT FOR SMALL BUSINESS

- Instant broadband connectivity for speedy transactions that won't slow down your business
- GPRS connectivity option provides portable flexibility — only a power source is required when using wireless connectivity
- The latest, most reliable advances in security for maximum protection

Quick-release, transparent paper door

Ergonomic design and small footprint

High contrast, 128 x 64 white backlit display

Familiar ATM design

Blue backlit, metal dome keypad designed for one-million key presses

Communication port area neatly connects cables under the device

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VERIFONE VX 680 POS TERMINAL

The Verifone VX 580 is a wireless terminal geared towards supporting farmers' markets. The Verifone VX 680 terminal features include, but are not limited to:

- ***Wi-fi wireless communication;***
- ***Supports reporting and reconciliation;***
- ***Plug and play deployment including secure key injection for PIN encryption and pre-installed application configured for SNAP transaction processing;***
- ***Terminal processing in accordance with PCI compliance standards and support for end-to-end PIN encryption;***
- ***Increased speed for faster transaction processing time; and***
- ***Sleek, compact design for intuitive operation and ease of use.***

VERIFONE VX 680 POS TERMINAL

This is the product sheet for the VX 680 terminal which is a wireless terminal geared towards supporting farmers' markets.

PORTABLE HARDWARE VERIFONE VX 680 VERIFONE.COM

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

Multiple Connectivity Options

Maximum Security

SPECIFICATIONS

Processor	400 MHz | ARM11 32-bit RISC processor
Memory	192MB (128MB Flash, 64MB SDRAM)
Display	3.5" color QVGA | resistive touch screen
Printer	18 lps | 28mm paper roll
Card Readers	Triple track MSR | landed smart card
Contactless	ISO14443 A&B | MiFare | ISO18092 capable | EMVCo L1 certification | supports major NFC/contactless schemes
Peripheral Ports	Single multi-port connector supports RS-232, USB Host, USB slave and integrated charging
Other Standard Features	3 SAM slots | audio/video player
Power	Battery: Li-Ion 7.2V/1800mAH
Environmental	0° to 50° C (32° to 122° F) operating temperature | -20° to 60° C (-4° to 140° F) storing temperature | 5% to 90% relative humidity, non-condensing
Physical	179mm L x 85mm W x 63mm H

Features	VX 680 GPRS	VX 680 WF/BT	VX 680 3G
Terminal connectivity	GSM/GPRS 850/900/1800/1900 MHz	Wi-Fi 802.11b/g/n; Bluetooth local area	GSM/GPRS/EDGE: 850/900/1800/1900 MHz UMTS/HSPA+: 800/850/900/1900/2100 MHz
Base connectivity (charging base or full-feature base with/without battery)	Ethernet, Dial modem, UART (via USB dongle)	Ethernet, Dial modem	Ethernet, Dial modem, UART (via USB dongle)
Weight	Terminal: 479g, Full shipping: 1,169g	Terminal: 488g, Full shipping: 1,214g	Terminal: 502g, Full shipping: 1,114g
Security	PCI PED 2.0, PCI PTS 3.0	PCI PED 2.0, PCI PTS 3.0	PCI PTS 3.0
GPS	–	–	Yes
Dual SIM	–	–	Yes

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Verifone

VX DIRECT WIRELESS

EFFICIENCY EXPERT

There's never been a better or more efficient way to sell wireless transaction processing services to merchants. VeriFone's VX Direct Wireless solution provides a complete package of needed hardware, software and services. Promote advantageous bundled fees to attract new customers. Create "stickier" merchants by selling more products and services at higher profit margins. Greatly simplify support. All through a hosted, fully managed service.

DELIVERS A COMPETITIVE EDGE

- Enables resellers to quickly and easily provide merchants access to the latest 3G technology for wirelessly processing payments and value-added transactions – for a single, bundled fee
- Removes barrier to entry by reducing merchants' upfront costs for hardware and software, and eliminating additional fees for downloads or activation/reactivation
- Provides the highest security through VeriShield Protect – for end-to-end encryption and advanced tokenization – with regular compliance updates pushed to every device
- Eliminates virtually all sensitive data from the merchant's environment – reducing PCI scope for burdensome audits and minimizing data breach risks
- Protects reseller's estate by preventing unauthorized access to system software, applications and data using VeriShield Retain

BUILDS LOYALTY AND HELPS GROW BUSINESS

- Enhances merchant loyalty through reliance on a broad spectrum of products and services
- Expands wireless merchant base with offering that can be sold to brick-and-mortar merchants with no IP service available
- Preserves and increases profit margins through differentiated service package
- Offers discount pricing on VeriCentre cloud-based estate and terminal management – including remote key injection, remote feature implementation, and consolidated web-based transaction processing

PROVIDES DESIRED FLEXIBILITY AND SIMPLICITY

- Makes it easy to move solution from merchant to merchant as desired – at no added cost
- Is NFC and EMV ready to support mobile wallets and emerging, chip-based smart cards
- Delivers consolidated reporting and analytics, as well as merchant setup and management through VeriFone's PAYware Connect gateway
- Full help desk support available through VeriFone, the leader in electronic payment
- OTA (Over The Air) downloads for quick, efficient updates of applications

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3.2.10 EBT-Only Equipment Support Services

RFP Section	Requirements	Response
3.2.10	***EBT-Only Equipment Support Services***	
3.2.10.1	*The EBT contractor shall provide the following services for all Contractor-deployed in-store POS and wireless POS for EBT-only retailers and farmers' markets:* *A. Training on in-store and wireless POS terminals and utilization;* *B. Routine maintenance;* *C. Repair or replacement services on faulty POS terminal equipment within 48 hours of service request or ship a replacement terminal via overnight express within one business day of receiving a service request;* *D. Supplies or supply reimbursement; and* *E. Retailer training materials for all deployed terminals.*	***Solutran Complies***
3.2.10.2	*The EBT contractor shall make available a toll-free telephone number to report terminal malfunctions and to receive training on equipment and utilization. The EBT contractor shall use reasonable efforts to replace problem terminals by delivery or through express mail. If a replacement terminal is shipped to the retailer, the retailer must have the option to call the EBT contractor through Retailer Customer Service to obtain assistance with the terminal replacement process.*	***Solutran Complies***

We will provide Verifone VX 520 (or VX 580) POS terminals to all FNS-approved exempt retailers (i.e., eligible retailers that qualify under the current Farm Bill) who choose not to purchase their own equipment as well as those WIC vendors who are authorized by the WIC program. Our POS terminal deployment includes quality control checkpoints throughout the deployment process, rapid replacements for defective devices plus 24 x 7 Helpdesk services support (in English and Spanish) for enrollment, connectivity, EBT terminal load functionality, training, settlement and hardware issues.

We are the provider of the stand-beside POS terminal, so retailers only have one point of contact (i.e., ourselves) rather than multiple vendors to address all their needs and issues, including training, processing and equipment replacement.

Our POS terminal deployment strategy includes quality checkpoints throughout the process. This support includes rapid replacements (within 48 hours) for defective devices, plus 24/7 Customer Service with multiple language, first-line support for settlement, connectivity, terminal load functionality, and hardware issues.

We mail a training/installation package with the POS equipment, and then provide telephone training to the retailer for installation of the equipment. Our EBT equipment team has extensive experience in supporting the "ship and train" model of installation and training and ensure that sufficient time is provided for retailers to be ready to process transactions in the new EBT system at implementation.

All EBT-only retailers are provided with the following:

- ***POS Training/Installation Package – Information on installation of the Solutran-supplied POS equipment, and POS equipment layout and requirements.***
- ***Retailer EBT Manual – Includes the following:***
  - ***Prominent toll-free Retailer Customer Services Helpdesk number and information on the functions provided, including using the Helpdesk's Interactive Voice Response (IVR) unit;***
  - ***POS equipment information, including installation, POS equipment supplies, care and maintenance, troubleshooting, and equipment failure procedure;***

- ***SNAP or WIC regulations, including eligible and ineligible food purchases;***
- ***Information on processing manual voucher transactions when the EBT system is unavailable or during temporary communications failures, including completing the manual voucher, obtaining authorization, and clearing the voucher once the system becomes available;***
- ***Interpreting POS messages;***
- ***Dispute resolution process and support;***
- ***Store signage display and supplies;***
- ***Claim/adjustment procedures, corrections, and reversals;***
- ***How to perform all retailer SNAP and WIC transactions on the POS terminal, including but not limited to supervisor and clerk transactions, purchases, returns, voids, balance inquiries, key-entered transactions, store and forward, and printing receipts;***
- ***Performing administrative functions on the POS terminal***
- ***Store balancing; totals reporting; and reconciliation and settlement procedures, including information on unsettled funds;***
- ***Processing interoperable transactions, i.e., SNAP transactions using an EBT card issued by another state;***
- ***Notification procedures for reporting changes in ownership or bank account numbers;***
- ***Safeguarding confidential cardholder information, including cardholder's privacy in the use of their PIN;***
- ***Assurance to the retailer that the State and Solutran will safeguard all retailer data;***
- ***Fraud warning and information regarding the trafficking of EBT cards; and***
- ***Frequently asked questions;***

- ***EBT Retailer Quick Reference Guide (QRG) – Provides retailers with step-by-step instructions for SNAP and/or WIC transaction processing.***

We will provide the State with copies of the retailer training material for review and approval prior to production.

In addition to the training materials, we provide retailers with a supply of manual vouchers for offline SNAP transaction processing (i.e., to be used when the system unavailable, during a temporary communications failure, or in the event of a disaster), as well as signage to identify participating stores and lanes within stores.

We also provide ongoing training to the State's retailers on an as-needed basis; and provide support via our Retailer Customer Service Helpdesk, which is available to retailers 24 hours a day, 7 days a week, 365 days of the year.

3.2.11 Third Party Processors

RFP Section	Requirements	Response
3.2.11	***Third Party Processors***	
3.2.11.1	*The EBT contractor shall meet the requirements specified within 7 CFR §274.3 (a)(ii) and §274.8 for the support of retailers that deploy their own terminals. Within 30 calendar days of the start of the contract, the EBT contractor shall provide such retailers with interface specifications that would enable these retailers and third-party terminal drivers to interface directly with the EBT contractor to perform SNAP EBT transactions. The EBT contractor shall provide these specifications to retailers and third-party terminal drivers as well. Newly authorized retailers who choose to employ a third-party processor to drive their terminal or elect to drive their own terminals, shall have access to the EBT system within a 30-day period after the receipt of the FNS authorization notice or a mutually agreed upon time to enable the third party interface specifications and any State required functional certification.*	***Solutran Complies***
3.2.11.2	*The EBT contractor shall be responsible for certifying and decertifying third party processors (TPPs), including developing and implementing certification requirements and procedures. The State may review the EBT contractor's certification requirements and procedures at any time, and may require the EBT contractor to modify such requirements and procedures whenever the State deems it necessary. If a TPP engages in clear violation of Federal or State program rules, the EBT contractor shall be required to obtain concurrence with the State or States in which the TPP operates prior to decertifying or taking adverse action against the TPP. The EBT contractor must comply with certification timelines specified in 7 CFR § 274.8.*	***Solutran Complies***
3.2.11.3	*Retailers using third party processors shall report transactions on unique terminal IDs for each terminal installed in the store under one FNS number. The EBT contractor shall be responsible for ensuring that each terminal is listed under its unique ID number and SNAP and cash transactions completed on that terminal are reported under that ID number. Any POS device that is replaced shall have a new, unique terminal ID that is different from the ID of the terminal that was replaced. The EBT contractor shall be required to run validation edits on retailer addresses and ensure that addresses conform to U.S. Post Office address standards.*	***Solutran Complies***

Solutran has extensive experience working with TPPs and the retailers that process transactions through them. Our EBT systems are currently certified to process transactions with all the major TPPs in the United States. If there are TPPs that need to receive interface specifications, we will provide them within 30 days of contract signing. For any newly authorized retailers that work through TPPs, we will work with the retailer and the TPP to ensure that they are certified to process transactions within 30 days of FNS authorization or within a mutually agreed upon timeframe. For SNAP and TANF transaction processing, it is unusual to find a retailer or TPP that is not currently certified to process transactions although it can occur.

For eWIC, we have seen that more vendors are choosing to integrate transaction processing and for those that we are not currently certified with, we will work diligently to complete these certifications within the requested timeframes.

Through communication of connectivity options and interface specifications we instruct each TPP to assign each terminal within a store a unique identification number and include that with every transaction submitted for authorization. This information is included in the ALERT data submitted to the FNS.

3.2.12 Retailer Management

RFP Section	Requirements	Response
3.2.12	***Retailer Management***	
3.2.12.1	*The EBT contractor will be responsible for managing and supporting retailer participation in accordance with 7 CFR § 274.8 and 7 CFR § 274.3(e).*	***Solutran Complies***
3.2.12.2	*The EBT contractor's primary roles and responsibilities for this task include the following:* *A. Providing every FNS-authorized retailer with the opportunity to participate in the EBT system;* *B. Ensuring that the State's EBT systems are interoperable with other States' EBT systems as defined in 7 CFR § 274.12;* *C. Assuring that a sufficient number of retailers have agreed to participate in the system to allow clients adequate access to both cash and SNAP benefits, including those clients who normally shop across state borders in the so-called "border stores" and at non-traditional retailers such as farmers' markets;* *D. Signing either an EBT-only retailer agreement or a third-party processor agreement for commercial retailers for all participating retailers. The EBT contractor shall enter into an agreement with the retailer in accordance with 7 CFR § 274. 8(a)(3)(4). The State and FNS must approve the agreements prior to being sent to retailers and third-party processors;* *E. Certifying and de-certifying third party processors and ATM providers/networks;* *F. Assuring that the participating retailers understand their responsibilities with regard to policy, operating rules, and operations of the EBT system;* *G. Maximizing the use of existing commercial POS terminals;* *H. Installing, maintaining and otherwise supporting Contractor provided EBT-only POS equipment for retailer participation in accordance with FNS policy in accordance with Federal regulations and the 2014 Farm Bill;* *I. Providing help desk services to retailers for authorizing manual transactions, resolving issues/problems on Contractor supplied EBT-only; and* *J. POS equipment and helping to resolve settlement and dispute questions and issues.*	***Solutran Complies***

Quality, attentive retailer management procedures are essential to the success of the EBT project, as satisfied retailers provide a higher level of service and accessibility to cardholders. Imperative to supporting Nevada's retailers is a service provider that has extensive retailer relationships, retailer management experience and understands the project's complexity as well as its impact on all stakeholders.

Our comprehensive retailer management solution based on a solid foundation of over 30 years of applicable experience allows prospective retailers to remain focused on operating their businesses and serving their customers without concern.

We are committed to managing retailer participation efforts for the Nevada EBT project through a proven, end-to-end solution that includes:

- ***Offering every FNS authorized EBT retailer the opportunity to participate in the program.***
- ***Ensuring that the State's EBT systems are interoperable with other States' EBT systems, as defined in 7 CFR § 274.12.***
- ***Assuring that enough retailers have agreed to participate in the system to allow clients adequate access to both cash and SNAP benefits, including those clients who normally shop across state borders in the so-called "border stores" and at non-traditional retailers such as farmers' markets.***
- ***Developing and obtaining EBT-only, direct-connect and TPP retailer agreements, which are subject to State review and approval.***

- ***Ensuring the end-to-end EBT system components, systems, and parties perform as expected by certifying and de-certifying ECR/POS systems and TPPs/networks.***
- ***Training participating EBT retailers on the use of equipment, their responsibilities about the operating rules, and the fundamentals of EBT system operations.***
- ***Providing experienced Solutran staff to install, maintain, and support EBT-only equipment as necessary in accordance with EBT Operating Rules.***
- ***Establishing dial-up and direct-connect communications between EBT-only terminals or integrated systems to the EBT system; and providing training on using a retailer's existing communication capabilities to establish this connectivity.***
- ***Assuring that the participating retailers understand their responsibilities about policy, operating rules, and operations of the EBT system.***
- ***Maximizing the use of existing commercial POS terminals.***
- ***Providing 24/7 Helpdesk services (in English and Spanish) to retailers to:***
    - ***Assist with resolving settlement and dispute questions and issues;***
    - ***Provide information on transactions and Automated Clearing House (ACH) deposits;***
    - ***Provide access to documents and informational material such as a Retailer Quick Reference Guide (QRG) and State issuance schedule; and***
    - ***Help resolve issues/problems encountered with EBT-only Solutran-supplied POS equipment.***

We also provide a Retailer web portal that gives retailers the ability to query their transactions and settlement information 24 hours a day / 7 day a week.

3.2.13 Retailer Database Management

RFP Section	Requirements	Response
3.2.13	***Retailer Database Management***	
3.2.13.1	*The EBT contractor shall develop a State FNS Retailer database management system that meets, at a minimum, the functional requirements listed below and FNS regulations. The EBT contractor shall be responsible for maintaining the retailer database.*	***Solutran Complies***
3.2.13.2	*For the Supplemental Nutrition Assistance Program, FNS' Anti-fraud Locator of EBT Retailer Transactions (ALERT) Subsystem utilizes data provided by the State's contracted EBT processors. The ALERT file shall be submitted daily to FNS. The file should contain all of the retailer SNAP transactions for the day. The EBT contractor shall be able to accommodate standard FNS Anti-Fraud Locator of EBT Retailer Transactions (ALERT) subsystem file formats and supply ALERT files per the FNS schedule. The EBT contractor shall be able to accommodate standard FNS Retailer EBT Data Exchange (REDE) file formats and apply REDE files per the FNS schedule. REDE processing includes standard (regularly scheduled) nightly and monthly operations and ad hoc operations. Both types of REDE operations are performed at the Benefit Redemption Systems Branch (BRSB) in Minneapolis, MN. The standard nightly operations are performed nightly, Monday through Friday, and create the State and national retailer data update files. The standard monthly operations are performed monthly (on the first Saturday of the calendar month) and create the full State and national retailer data files. The State retailer data update files are used to update the Retailer EBT Data Exchange (REDE) database. Ad hoc operations are performed as requested when the SNAP and/or EBT processor requests a start-up copy of the State or national retailer update file.*	***Solutran Complies***
3.2.13.3	*The EBT contractor is responsible for ensuring that only authorized SNAP retailers redeem SNAP benefits. At least once per week, the EBT contractor shall transmit information on retailer SNAP redemptions to the FNS Benefit Redemption System Branch (BRSB).*	***Solutran Complies***
3.2.13.4	*The database shall ensure accurate EBT transaction detail data pertaining to each retailer is captured and shall contain up-to-date information about retailer bank accounts and store cutover times for ACH purposes.*	***Solutran Complies***
3.2.13.5	*The EBT contractor shall cooperate with the State or Federal personnel conducting investigations or audits and provide requested information within a mutually agreed upon time not to exceed 30 calendar days.*	***Solutran Complies***

We currently provide all the required USDA FNS files for SNAP processing to FNS on a daily and weekly basis for our project in Montana. As such, Solutran will provide Nevada specific files using the required format to FNS for the Nevada SNAP program, as described below.

FILES TO FNS

Our S3™ system generates the following Supplemental Nutrition Assistance Program (SNAP) benefit/transaction files, which it transmits to the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) in the required format:

- ***ALERT – Starting at implementation of the Operations phase, S3™ system will generate and send an Anti-Fraud Locator of EBT Retailer Transactions (ALERT) file to FNS in the standard ALERT subsystem format in accordance with the FNS daily schedule. The ALERT file contains retailer store transactions that were posted against SNAP benefits.***

  Compliance with ALERT submissions allows FNS to have accurate daily data to support their investigations into possible retailer fraud. We are the first EBT processor to code to FNS' latest ALERT

file specification, which FNS updated in 2014. By coding to the latest specification, we provide FNS with additional data to support their investigations into possible retailer fraud.

- ***STARS – Daily, we will provide a STARS file containing detailed net SNAP redemption data by retailer USDA FNS number to the Store Tracking and Redemptions Subsystem (STARS) database through the FNS Benefit Redemption System Branch (BRSB) in Minneapolis.***

  The STARS file includes the retailer USDA FNS authorization number, transaction day, total number of transactions for the transaction day, and consolidated total dollar amount of SNAP transactions that occurred for each day.

  STARS provide data to USDA FNS field offices, area offices, regional offices, and the national office to verify the ASAP draw down and monitor retailer redemption activity to ensure it complies with regulations by retailers, FRB member institutions, and EBT vendors that participate in the EBT SNAP program.

FILES FROM FNS

The FNS REDE file contains notification of newly authorized EBT retailers; EBT retailers who have been withdrawn or disqualified as participants in SNAP; and updates to retailer data.

Fiserv, our EBT transaction switch, and our S3™ authorization engine maintain a current copy of the USDA FNS Retailer Electronic Benefit Transfer (EBT) Data Exchange (REDE) file, which is downloaded daily, to validate SNAP EBT transactions, thus ensuring that only FNS-approved retailers participate and redeem SNAP benefits in the Nevada EBT program.

EBT transactions route to the EBT Gateway from the point of origination by a commercial switch, third-party processor (TPP), EBT-only acquirer or, in some cases, through an integrated retailer maintaining its own processing interface. The EBT Gateway ensures cardholder access to SNAP accounts only at FNS-authorized merchants by verifying the merchant's status through the current FNS-provided REDE file, and then transmits the transactions to our host for authorization in accordance with FNS regulations and the Quest® Operating Rules.

For further information WIC retailer management, refer to Proposal Section 4.14.2.14 Manage WIC Retailers and Retailer Transactions.

3.2.14 EBT-Only Retailer Support

RFP Section	Requirements	Response
3.2.14	***EBT-Only Retailer Support***	
3.2.14.1	*According to §274.8, POS terminals shall be deployed as follows:* *A. For group home and group living facilities, at the State option, a POS terminal may be deployed in the facility for the transfer of SNAP benefits from the client to the facility.*	***Solutran Complies***
3.2.14.2	*The EBT contractor shall provide annual reviews, at the request of the Nevada Project Management Team, and/or cooperate with State staff to provide redemption data to determine if POS terminals are allocated according to 7 CFR §274.8. The EBT contractor shall retrieve and deploy POS terminals following an annual review according to SNAP staff direction.*	***Solutran Complies***

RFP Section	Requirements	Response
3.2.14.3	*The EBT contractor shall be required to deploy POS equipment to authorized retailers that have commercial POS services. If the SNAP staff directs, the EBT contractor shall provide specified retailers with a POS terminal for balance inquiry. There are approximately ten SNAP authorized farmers' markets who utilize an EBT-only device.*	***Solutran Complies***
3.2.14.4	*The EBT contractor must ensure that the EBT-only equipment and supplies deployed by the EBT contractor are maintained in good working order. The minimum standard for responding to a retailer's report of a malfunctioning or inoperative POS device will be that the device is either repaired or replaced within 48 hours from the time of receipt of the report. This standard allows for overnight delivery of a replacement POS device and peripheral equipment. The EBT contractor is responsible for providing POS supplies to retailers with EBT-only POS terminals.*	***Solutran Complies***
3.2.14.5	*Section 4002 of the Agricultural Act of 2014 now requires non-exempt retailers to pay for EBT equipment, supplies, implementation, and related services to participate in SNAP. Retailers that become SNAP authorized after March 21, 2014, must pay for their own EBT equipment and services. Retailers authorized on or before March 21, 2014 and who have already been given free EBT equipment and services by the State may, at the State's option, continue to use the EBT equipment and services for free only until September 21, 2014. Unless exempted, SNAP-authorized retailers now arrange for lease or purchase of EBT equipment and services on their own for continued participation in SNAP.*	***Solutran Complies***
3.2.14.6	*Section 4002 of the Agricultural Act of 2014 does exempt several categories of retailers; Drug and/or Alcohol Treatment Programs, Non-profit Food Buying Co-ops, Shelters for Battered Women and Children, Communal Dining Facilities, Direct Marketing Farmers, Farmers' Markets, Group Living Arrangements, Homeless Meal Providers, Military Commissaries, Meal Delivery Services and Senior Citizen' Centers/Residential Buildings.*	***Solutran Complies***

As the SNAP and TANF EBT programs have matured, the FNS guidelines for the deployment of EBT-only terminals have changed to reflect the changing transaction processing environment. Nevada's retailers have a great deal of experience using EBT and the retailer base has already transitioned to using commercial EBT services except for those retailers exempted by Section 4002 of the Agricultural Act of 2014. Our support for EBT-only retailers therefore focuses on the exempt population of retailers.

As we have discussed throughout this section of the proposal, our approach to supporting EBT-only retailers is to provide them with focused support through the Retailer Help Desk. Prior to conversion, we work to transition any existing EBT-only retailers or group homes so that they can process transactions post conversion.

We deploy Verifone VX520 and VX680 (wireless) POS terminals to support exempt retailers and farmer's markets. If retailers experience issues with the deployed terminals, our experienced representatives work with the retailer to diagnose the issue and if unable to repair the terminal, a replacement terminal is provided to the retailer within 48 hours. Our support also includes the provision of supplies for the terminals and we supply additional paper to the retailer rather than having the retailer purchase paper with reimbursement later.

If requested by the State, Solutran will conduct an annual review of the redemption volumes associated with EBT-only retailers to ensure that the deployed number of terminals are consistent with the retailer's redemption volumes.

3.2.15 Retailer Lease/Purchase Equipment

RFP Section	Requirements	Response
3.2.15	***Retailer Lease/Purchase Equipment*** *The EBT contractor is encouraged to provide additional POS equipment to retailers that wish to obtain additional equipment from the EBT contractor and to provide POS equipment to those retailers which express an interest in accepting the QUEST® card for cash transactions. The EBT contractor is free to charge the retailer for providing and supporting this additional equipment. However, the EBT contractor must charge not-for-profit organizations the same fees paid by the State. Any agreement covering a terminal lease or purchase arrangement shall be between the EBT contractor and the retailer; the State will not be party to any such agreements. The EBT contractor will be responsible for downloading the software to the terminals that will enable the terminals to accept the card.*	***Solutran Complies***

Solutran offers a leased stand-beside POS terminal for those retailers that would like additional terminals for transaction processing. Our lease agreement is solely between Solutran and the retailer and the State is not a party to the agreement. If a retailer would like a leased terminal for POS cash transaction processing, it will be provided with a leased terminal. For any not-for-profit organizations interested in processing EBT transactions, a leased POS terminal can be made available for the same fees paid by the State.

3.2.16 Retailer Phone Lines

RFP Section	Requirements	Response
3.2.16	***Retailer Phone Lines*** *The State does not pay for retailer phone lines. The EBT contractor may utilize the retailer's existing telephone line and electrical power supply for each POS configuration. If the retailer's monthly SNAP benefit redemptions exceed $5,000, the EBT contractor shall, if requested, install a dedicated phone line exclusively for EBT use. The EBT contractor shall reimburse the retailer via ACH for the base line services. The EBT contractor shall be responsible for all base line service costs. The retailer shall be responsible for all costs in excess of base line service. Reconnect costs incurred, which result from the retailer's failure to pay the monthly bill, shall not be reimbursable by the State or the EBT contractor.*	***Solutran Complies***

For exempt EBT-only retailers:

- ***Solutran uses the retailer's existing phone line and electrical power supply for each installed POS terminal configuration.***
- ***If the retailer's SNAP benefit redemptions are more than $5,000 per month, Solutran will, if requested, reimburse the retailer for the installation of a dedicated phone line for EBT-only use. Solutran will reimburse the retailer via ACH for all base line service costs. However, neither the State nor Solutran will reimburse the retailer for any costs that are more than the base line services (e.g., reconnection costs incurred because of the retailer's failure to pay the monthly bill).***

3.2.17 Fraud Detection

RFP Section	Requirements	Response
3.2.17	***Fraud Detection*** *The EBT Contractor shall advise, assist and appropriately act to aid the State in detection and investigations of abuses by stores, recipients or workers, including but not limited to, reporting unusual activity. The EBT Contractor's fraud detection and reporting solutions shall support State initiatives for card replacement monitoring, follow-up, and reporting. This may entail cooperation with various authorities of the State and Federal agencies that are responsible for compliance with laws and regulations surrounding the programs. Stores authorized by the Food and Nutrition Service to accept SNAP benefits may become subject to monitoring and investigations by the State, FNS, USDA OIG, IRS, Secret Service, or local police departments. Recipients are subject to investigation by the State program authorities and occasionally others. Access to information concerning these matters will be restricted both at the State and the Contractor so that the investigations are not compromised. The Contractor must provide EBT and retailer system information, such as bank account numbers and ACH payment details, to the State, FNS and/or USDA OIG, as needed for evidentiary purposes, within 24 hours of request.* *To support Federal and State fraud investigators, the Contractor shall provide the capability to establish accounts, add SNAP and cash benefits to the investigative accounts, and issue cards for the purpose of investigating fraudulent use of SNAP and cash benefits. Such accounts and all transactions related to such accounts must be maintained in a secure and confidential manner. Only authorized personnel will have access to these accounts.* *EBT Administrative functionality shall be provided to the State to set up accounts, and to authorize and remove benefits. At a minimum, it will be necessary for the Contractor to provide access for the purpose of establishing accounts, posting SNAP and cash benefits, reconciling transactions, deleting remaining available benefits, closing accounts, and providing the required transaction reporting for accounts and benefits established via the Administrative functionality. Inquiry-only access to the case, benefit and transaction activity for investigator accounts must be provided to FNS and OIG. These needs must be addressed in the design phase, covered in acceptance testing, and available at conversion.* *Funds for SNAP investigative transactions will be drawn through ASAP. Funds for cash transactions will be drawn from the State. The Contractor must provide a daily report or inquiry screen of entries provided to the FRB of Richmond through the AMA batch process. The Contractor must provide a daily report or inquiry screen that provides the details of all updates to the AMA file to facilitate FNS-46 reporting.* • *Separate entries must be created for regular SNAP benefit activity and fraud investigative SNAP benefit activity.* • *This report or inquiry screen must be made available to FNS.* *The Respondent shall propose innovative methods or the application of technologies that would support the deterrence and detection of fraud, including, but not limited to, fraud committed by cardholders, retailers/merchants, and employees. The Respondent shall describe their history and experience in the use of the proposed technology in EBT to combat fraud and abuse.* • *Development of fraud profiling data to alert investigators of cardholders that are potentially misusing benefits.* • *Fraud detection and benefit recovery specific ad-hoc reporting capability.* • *Use of predictive modeling.* • *Web-based fraud dashboard with a suite of tools and functionality to assist the identification of potential fraudulent situations and high risk suspected activities with the flexibility for modification as needed based on data analysis and environmental circumstances.*	***Solutran Complies***

Solutran provides advice, assistance, and support to the State in detecting and investigating suspected fraudulent activity by retailers, benefit recipients, or workers, and reports any unusual activity identified by our staff.

We cooperate with State and Federal agency fraud investigation departments, including the USDA FNS Retailer Investigations Branch, USDA Office of Inspector General (OIG) investigation office; Secret Service, and local police departments by providing EBT and retailer information (e.g., bank account numbers and ACH payment details) from our S3™ EBT system within 24 hours for evidentiary purposes; and retain all database records under investigation or litigation for an indefinite period.

SOLUTRAN'S ANTI-FRAUD METHODOLOGY

As the new EBT processor in the market, we made a commitment to provide state-of-the-art tools to address EBT fraud. Because our tools are new, their ability to better deter fraud has yet to be tested, but our design is based on our subject matter experts twenty years of experience in multiple EBT projects.

As part of this commitment, we are the first EBT processor to code to FNS' latest ALERT (Anti-Fraud Locater of EBT Retailer Transactions) file specification, which FNS updated in 2014. By coding to the latest specification, we provide FNS with additional data to support their investigations into possible retailer fraud.

We understand that any fraud detection/prevention system must be implemented in a manner that detects fraud as early in the transaction lifecycle as possible. It must also incorporate an ability to adapt; learning with an evolving rule-set.

Our system's fraud mechanisms include multiple layers of fraud management that range from near real-time alerts to analytic tools and predictive modeling that enable fraud monitoring. This functionality can be used to develop business rules that can be set to decline certain types of transactions.

To provide timely fraud detection/prevention, we have implemented a rule-based system that evaluates transactions at two intervals:

- ***<u>Near real-time fraud detection</u> – Shortly after a transaction is processed, our S3™ program management system can validate a transaction against certain program and state agency-defined criteria. Questionable transactions are flagged for further review and State Agency personnel are alerted within minutes of a completed transaction. This provides the ability for State Agency personnel to take corrective action before widespread issues have the chance to develop.***
- ***<u>Historical fraud detection</u> – We have implemented a series of daily, weekly, and monthly analyses against historical transaction data to identify problem trends that need corrective action. Information gleaned from historical transaction data can be used to drive the development of new pre-authorization and near real-time detection rules.***

In this dual-stage fraud alert system, we parameterize rules to determine thresholds as well as action taken. For example, we can implement fraud detection to flag a transaction for possible review if it occurred more than 30 miles from a participant's home, or set up an alert if a participant makes a "long-distance" transaction for a determined number of times within a set period (e.g., 7 days).

Examples of alert thresholds for transaction patterns that exceed pre-defined tolerances could include high percentages of manually keyed transactions, or cardholders who have exceeded a certain number of card replacements within a certain period.

Using the SOAR™ Administrative Terminal for Fraud Investigations

Fraud investigations are an integral part of EBT programs. Our SOAR™ administrative terminal is a Web browser-based system that is compatible with Windows and needs no specific hardware or software. Our Client Service team can assist State-designated Federal agencies with any fraud investigations by providing them with secure password-protected online access to the SOAR™ administrative terminal with the appropriate level of access (e.g., inquiry-only access) and functionality required so that investigations are not compromised. SOAR™ includes multi-level role-based access controls to ensure that only authorized individuals can process administrative transactions or access account information. In addition, all activity is logged in relation to an individual's username, which we use as the basis for security system auditing and reports. All user access or changes to a user account are logged in a series of audit tables, which are aggregated to a single event monitoring system. We maintain and protect this information from modification, unauthorized access, and destruction.

SOAR™ also supports the creation and maintenance of EBT SNAP and Cash investigative accounts by authorized State personnel for conducting EBT fraud investigations. Functionality will include, at a minimum:

- ***Issuance and removal of SNAP and cash benefits to/from the investigative accounts;***
- ***Card issuance;***
- ***Reconciling transactions;***
- ***Closing accounts; and***
- ***Access to on-demand reporting of transactions, benefits, cards, etc.***

We will work with the State during the Joint Application Design (JAD) sessions to ensure our fraud prevention functionality meets the needs of the State. Fraud functionality will be available at time of conversion and tested as part of the State's User Acceptance Testing (UAT).

Investigative Account Funding and Reporting

Funds for SNAP investigative transactions will be drawn through ASAP; and funds for cash transactions will be drawn from the State.

The AMA file contains total SNAP dollars for deposits, purchases, repayments, and expungements to support increases and/or decreases to the State's ASAP account balance maintained at the Federal Reserve Bank (FRB) of Richmond. The FRB serves as the Account Management Agent (AMA) for SNAP benefits. The AMA system interfaces with the Treasury Department's ASAP to monitor the State's ASAP account funding limits for SNAP EBT activity; and to perform FNS-required reconciliation. Using automated batch processing, Solutran's S3™ system sends the AMA file daily to the AMA for the FNS EBT benefit account. The S3™ system transmits the file to the AMA to update letter of credit information.

Settlement with FNS for the daily SNAP purchase total and reconciliation transmission is made using manual ASAP entries, which draw the funds from the Letter of Credit to pay for the daily SNAP transactions. The State is typically required to approve these entries

To support the State during fraud investigations, Solutran will provide the State and FNS with a daily report/inquiry screen that provides details of all updates to the AMA file to facilitate FNS-46 reporting as well as separate entries to differentiate between regular and fraud investigative SNAP benefit activity.

ADDITIONAL FRAUD DETECTION METHODS

Preventing and detecting fraud is an area where we offer extensive expertise and we are interested in partnering with the State to explore ways in which EBT transaction monitoring can be best applied to ensure that we can quickly detect and address fraudulent activities appropriately. We will work with the State to identify fraud patterns and then build business rules that provide real-time alert notification by e-mail, online dashboard, or reporting of likely fraudulent activity; or put in place additional transaction processing controls to minimize fraudulent activities.

- ***Fraud and Security Reports – We have several fraud and security reports that help the State manage and detect fraud within the State programs and support the data requirements of both federal and state agencies responsible for ensuring the integrity and proper use of benefits to be distributed by the EBT system.***
- ***Fraud Monitoring: In addition to our set of fraud and security reports, the SOAR™ administrative terminal provides authorized users access to Solutran Transaction Activity Reporting (STAR), which enables the State to track and report retailer and cardholder transaction activity patterns to help identify store locations and cardholders that may be prone to fraudulent activity.***

The STAR Alert dashboard user interface allows users to seamlessly navigate between the Retailer and Cardholder tabs to set default Key Fraud Indicator (KFI) thresholds to trigger near real-time e-mail alerts based on cardholder and/or retailer transaction activity. The dashboard settings establish the default settings for retailers and cardholders and allow users to customize settings by retailer and cardholder, if desired.

The STAR Alert Key Fraud Indicators include:

Key Fraud Indicator	Description
Max Benefit Purchases	To receive alerts when benefit balances are exhausted within a single transaction.
High Dollar Variance per Location	To set a variance threshold to receive alerts when a benefit purchase amount exceeds that location's average benefit purchase dollar amount for the past 30 days of purchase data for that location.
High Dollar Variance per Area	This setting triggers alerts when a benefit purchase amount at a specific location exceeds the variance threshold based on the 30-day average purchase for all stores within the same county.
Out of Range Purchases	Allows users to enter an "out-of-range" distance in miles, e.g., 10 miles, to trigger alerts when cardholders are out of range of that store based on the cardholder address (per their household (case) profile) and the geolocation of that store.
Late Night Purchases	Allows users to enter a timeframe to trigger purchase alerts when transactions are conducted within a specified timeframe, e.g., 1 AM to 5 AM local time.
High/Same Dollar Purchases	Allows users to specify a high dollar amount threshold and same dollar frequency to receive alerts based on transaction trends at a given store location. For example, to receive alerts when there are 10

Key Fraud Indicator	Description
	or more transactions for the same amount occurring within a week (or month) greater than $100.00.
Manually Keyed Purchases/Week	*Allows users to set a manually keyed transaction percentage to receive alerts when a store location exceeds that threshold within a week timeframe (seven (7) rolling calendar days).*

Once STAR Alert settings are enabled, users can add one or many e-mail addresses to send near real-time alerts to those that want to be informed with up-to-the-minute potentially fraudulent transaction activity.

Based on the vendor and cardholder KFI settings the STAR Alerts dashboard provides a list of corresponding results that prioritize the high-risk retailers/cardholders. Risk is classified as High, Medium, or Low based on the number of KFI infractions per the current settings within the user-specified date range. From there authorized users may enable or disable alerts for specific retailers/cardholders, or link to the associated retailer/cardholder profile screen to dig further into transaction activity for any retailer or cardholder.

There are several factors to consider when monitoring for possible fraudulent activity which is why the Retailer Profile page allows users to customize KFI settings for specific retailers, thus overriding the default settings per the STAR Alert dashboard.

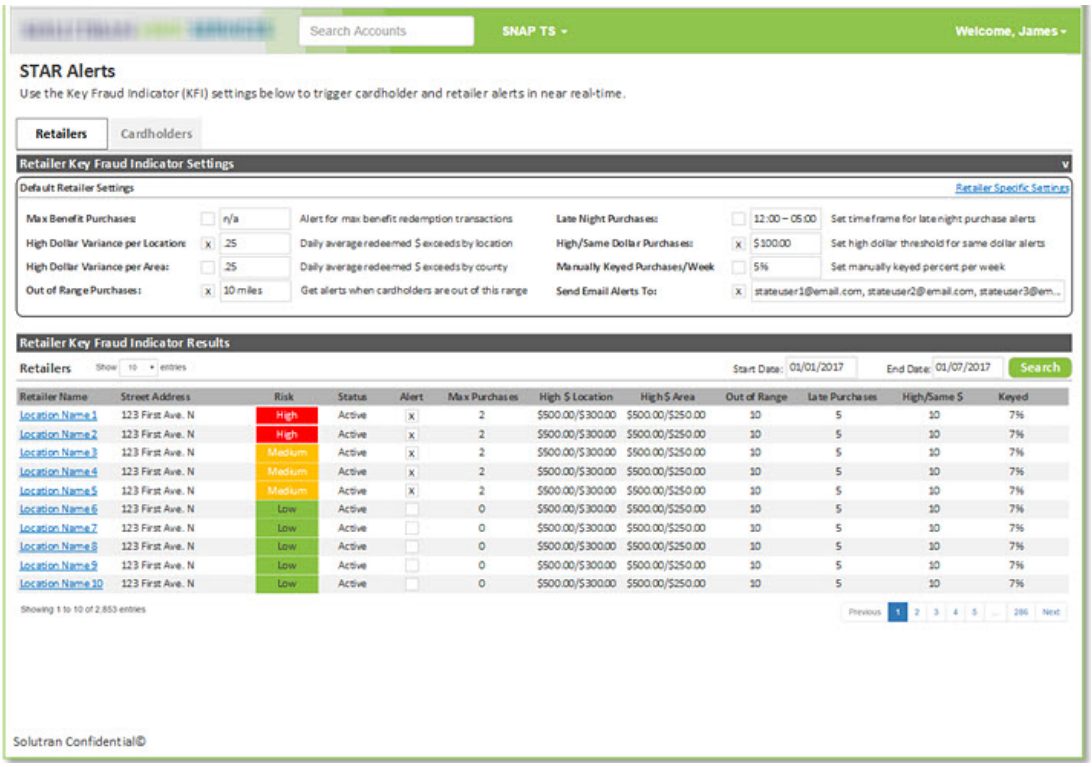
The Retailer Profile page:

- ***Allows users to set specific thresholds to trigger alerts based on your current preferences and knowledge of the local retailer landscape. Users can update the KFI settings to refresh the "Risk Factor" data to see how often that retail location would be flagged in the past 10, 30, and 90 days based on your current settings. Users can click on any sub-total to download a log of all transactions that roll up into that total.***
- ***Provides vendor history that includes status updates and user-entered comments to help track location-specific activities. Users can view more detailed information and/or download a log of all retailer history activities.***
- ***Provides a summary of frequent cardholders. Users can view a cardholder's home location relative to the store's address to get a sense for cardholder-to-store proximity as well as access a cardholder's profile.***

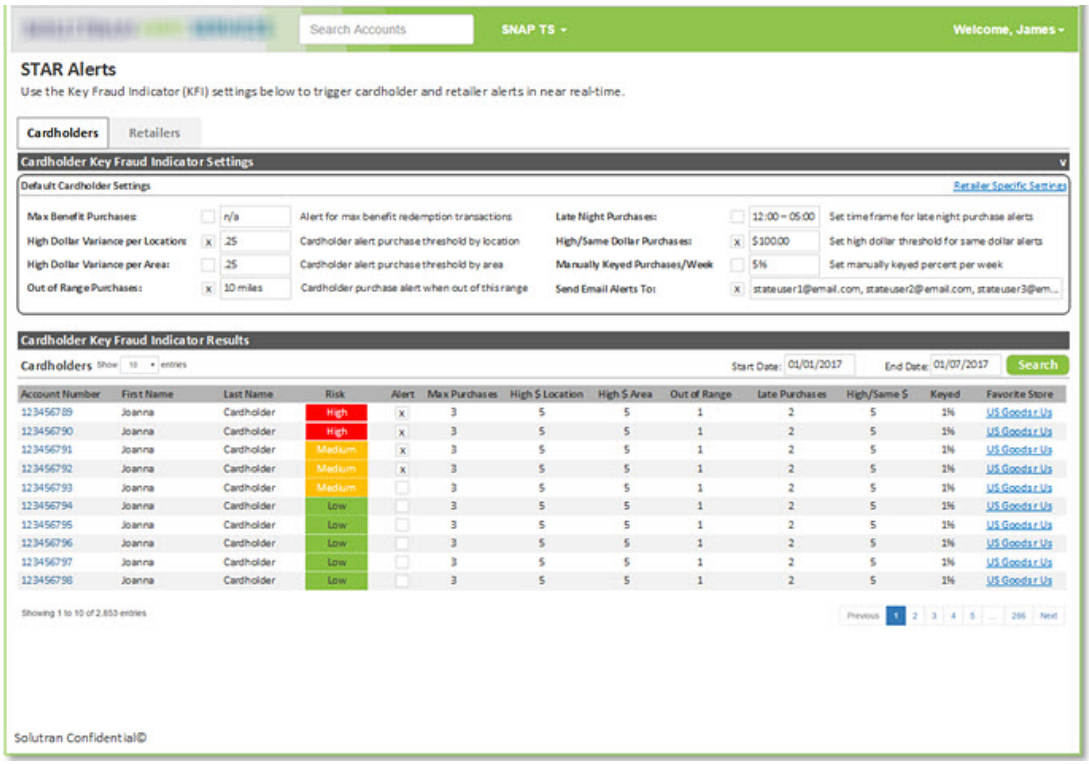
The Cardholder Profile page:

- ***Shares the same basic screen layout and functionality as the Retailer Profile page. This is where users can customize alert settings by cardholder.***
- ***Includes Key Fraud Indicator statistics based on the current alert settings for that specific cardholder. Users can access the cardholder-centric supporting data by clicking any of the sub-totals within that section to support further analysis.***
- ***Provides a log of all transactions for that cardholder. Users can view transaction-specific details and/or download a log of all transactions for that cardholder to identify trends. Users can click any row within the Transaction History grid to update the map view to get a sense for cardholder-to-store proximity, or click on any Location link to view that vendor's profile page.***
- ***Provides a log of all cardholder activities including when they were added to the program, updates to their status, PIN/card related activities, and STAR user comments to log research-related activities.***

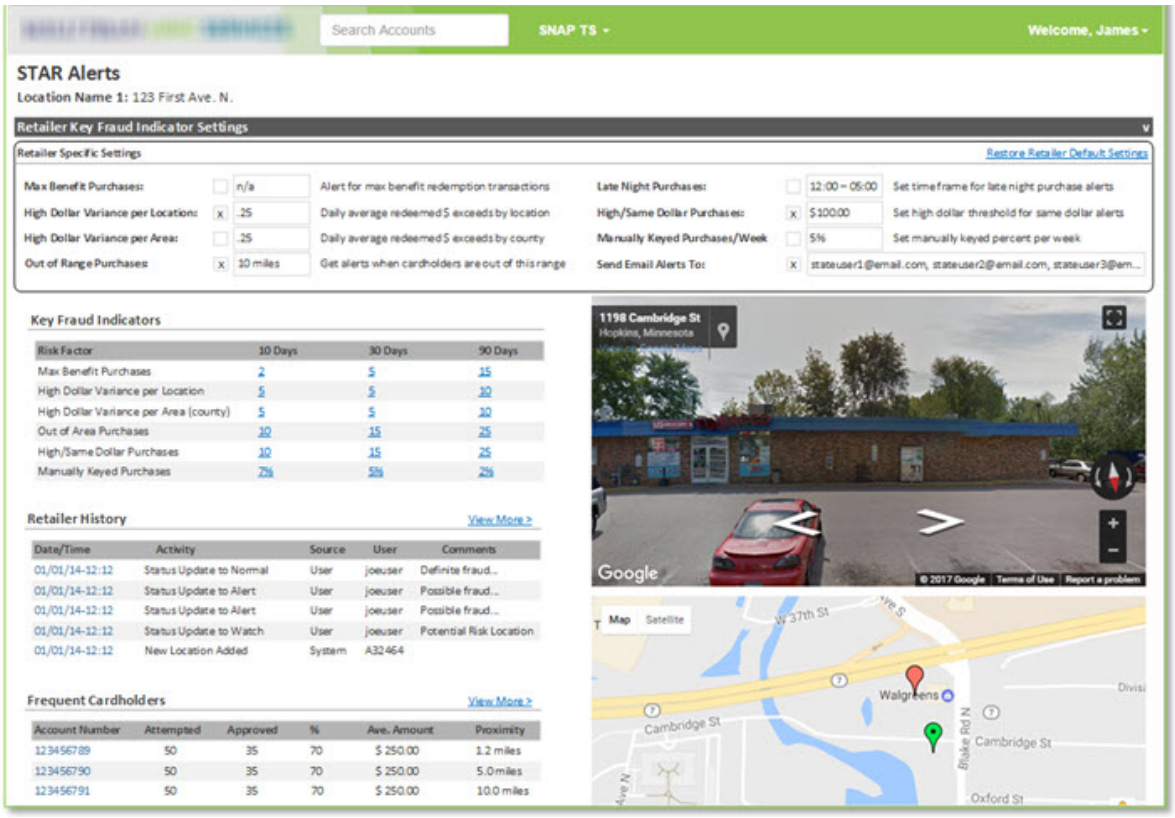
STAR ALERTS – RETAILERS TAB



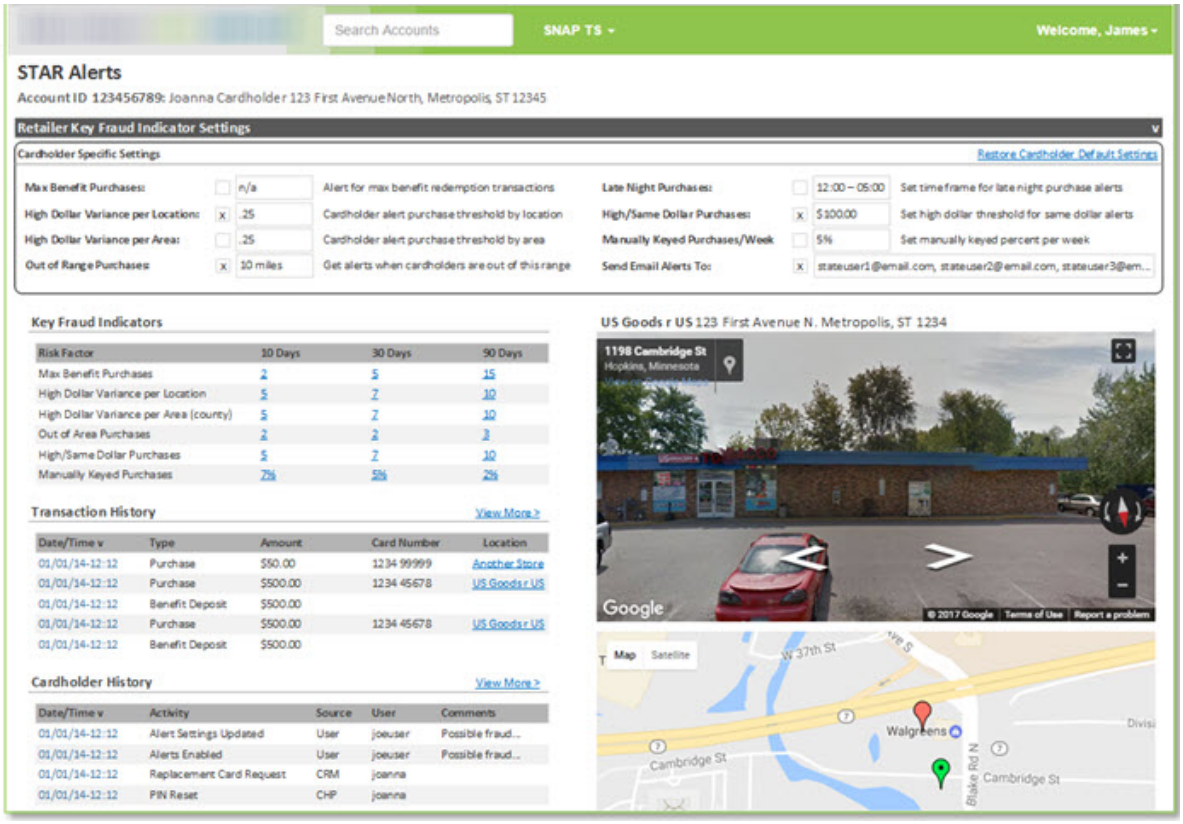
STAR ALERTS – CARDHOLDERS TAB



STAR ALERTS – RETAILER-SPECIFIC SETTINGS



STAR ALERTS – CARDHOLDER-SPECIFIC SETTINGS



3.3 Functional Requirements

The sub-sections that follow provide information on the functional requirements of Solutran's S3™ EBT system.

3.3.1 Eligibility System Interface JAD Design Sessions

RFP Section	Requirements	Response
3.3.1	***Eligibility System Interface JAD Design Sessions*** *The EBT contractor shall support the interface between the Nevada SNAP/TANF Eligibility System and the EBT system and the interface between the Nevada WIC Programs MIS and the EBT system. The EBT contractor shall assist in defining any required modifications for the EBT systems' interfaces. To facilitate this task, the EBT contractor shall coordinate interface design sessions in preparation of development, testing, data conversion, and rollout activities for the WIC and the SNAP/TANF EBT interfaces.*	***Solutran Complies***

Solutran will support the interfaces between Solutran's S3™ EBT system and Nevada SNAP/TANF Programs' eligibility system; and Nevada and ITCN WIC Programs' eligibility system (the Mountain Plain State Consortium (MPSC) State Agency Model (SAM) MIS) by coordinating Joint Application Design (JAD) sessions to:

- ***Assist the State and Custom Data Process (CDP) (the State's vendor procured to transfer and implement the new WIC MIS eligibility system) in defining any required modifications for the EBT systems' interfaces, which may include enhancements to provide operational savings and/or improved services; and***
- ***Prepare for the following activities for the SNAP/TANF and WIC EBT interfaces:***
  - ***Development;***
  - ***Connectivity and interface testing (to ensure all messages and files sent between the SNAP/TANF and WIC MIS interfaces and Solutran's S3™ system are properly received, accepted, and accurately processed);***
  - ***Data conversion; and***
  - ***Statewide rollout activities.***

  When converting from one EBT system to another, it is not possible to conduct a pilot implementation.

SOLUTRAN'S EXPERIENCE AND CAPABILITIES WITH MPSC SAM MIS INTERFACE (FOR EWIC)

The State of Wyoming offered Solutran its first opportunity to integrate the S3™ EBT system with the MPSC SAM MIS system.

Solutran worked closely with Wyoming staff to understand the MPSC system's capabilities as it relates to eWIC. Throughout this process, several areas were identified that required Solutran to develop our eWIC system to be FNS compliant and WIC usage relevant.

The transition began by running Solutran's eWIC system in parallel with Wyoming's legacy system. After the successful conclusion of that process, Solutran initiated an instantaneous rollout statewide in March 2016. This project is now complete and has transitioned to normal operations.

Solutran was also awarded a contract in the first quarter of 2016 to implement an eWIC system for Pennsylvania using the MPSC MIS interface.

Using Solutran, Nevada can benefit from the work already done in Wyoming and Pennsylvania.

3.3.2 EBT System Requirement Verification Sessions

RFP Section	Requirements	Response
3.3.2	***EBT System Requirement Verification Sessions*** *The EBT contractor shall facilitate requirements verification sessions to validate SNAP and TANF's system requirements against the Contractor's EBT system and validate WIC Programs requirements and the WIC MIS interface functionality against the EBT Contractor's EBT System. The system requirements validation and system design sessions will take place at a location designated by the Nevada EBT Project Management Team (the Project Management Team will consist of WIC, SNAP and TANF Program management staff). Prior to each session, the EBT contractor shall provide session agendas and electronic copies of all materials to be distributed at the sessions. Subsequent to the sessions, the EBT contractor shall deliver a technical memorandum documenting all agreements, understandings and contingencies arising from the sessions.*	***Solutran Complies***

During the Design Phase of the EBT project, Solutran works collaboratively with Nevada's EBT Project Management Team, consisting of WIC, SNAP, and TANF Program management staff, by facilitating requirements verification sessions (or Joint Application Design (JAD)s) to plan for development by defining and validating the following against Solutran's S3™ EBT system:

- ***SNAP/TANF Program system requirements; and***
- ***WIC Program requirements and the WIC MPSC MIS interface functionality.***

The primary activities of Solutran during the Design Phase focus on system requirements and configurations because of their importance and impact on virtually every other aspect of the project. The most sensitive and closely reviewed component of the transition is the software conversion from the current processor; and we therefore take the time to ensure that all of Nevada's requirements are fully documented and discussed to ensure that the system meets the State's WIC, SNAP, and TANF Program needs. Due to the State's expedited timeframes for implementation, the State will need to quickly review and approve the requirements to ensure that the programs are able to convert on time.

REQUIREMENTS TRACEABILITY MATRIX (RTM)

Our process for developing the system documentation begins upon notification of contract award. At that point, we develop a Requirements Traceability Matrix (RTM) which documents all the requirements in the RFP. The RTM includes the specific RFP and/or proposal text and reference numbers to ensure that all system-related requirements are captured in one document. We use the RTM as the foundation of our system documentation and it serves as the basis for discussions during our Joint Application Design (JAD) and requirements verification sessions.

Solutran's product and business analysts document each of these items and review the items internally and with the session participants to ensure that all parties are in full agreement on the functionality, timing, and responsibilities prior to any customization of our existing EBT system. Our philosophy is to do it correctly in the beginning. It is much more efficient and cost effective to identify any defects or problems early in the project phases (design and development) as opposed to the later phases.

JOINT APPLICATION DESIGN (JAD)/REQUIREMENTS VERIFICATION SESSIONS

Any activities related to system design begin with the JAD/requirements verification sessions. We hold these working meetings with Nevada shortly after the contract start date at a location designated by the Nevada EBT Project Management Team (PMT) to review and/or establish appropriate system business rules.

Prior to each session, Solutran provides the State's PMT with a session agenda and electronic copies of all materials to be distributed at the sessions.

During each session, we note the questions from all stakeholders and outline the outstanding issues that require resolution by Solutran or the State for follow-up and tracking. Where applicable, Solutran recommends possible solutions.

We organize each session into EBT system functional areas to create efficiencies by focusing Subject Matter Expert (SME) participation in their area of expertise. This allows project managers from the State's PMT and Solutran to create targeted teams to address specific functional requirements.

Examples of JAD/requirements verification functional areas include, but are not limited to:

- ***Account management;***
- ***Adjustments;***
- ***Benefit management;***
- ***Card and PIN management;***
- ***Local agency and clinic management;***
- ***MIS/EBT interfaces;***
- ***NTE management (for WIC purposes);***
- ***Performance requirements;***
- ***Reconciliation and settlement;***
- ***Security;***
- ***SOAR™ administrative terminal functionality;***
- ***Support;***
- ***Testing;***
- ***Transaction processing;***
- ***Retailer/vendor management; and***
- ***Retailer/vendor support.***

The following table provides the roles and descriptions of duties performed by the session attendees:

Role	*Description*
Moderator – Solutran Project Manager	• ***Manages the clock/sessions;*** • ***Keeps the group on task;*** • ***Summarizes discussions; and*** • ***Is sensitive to group dynamics.***
Facilitator of State Resources – Nevada EBT Project Manager (for WIC, SNAP and/or TANF)	• ***Interacts with Solutran's project manager on parking lot and action items;*** • ***Provides direction to the State's PMT members on issue resolution; and***

Role	Description
	• *Guides session activities from the State perspective to assure proper SMEs staffing.*
Facilitators of Requirements Review and Verification – Solutran Business Analyst	• *Responsible for gathering all data required for completing the requirements verification;* • *Leads conversations at sessions;* • *Summarizes discussions;* • *Is aware of group dynamics; and* • *Has a good understanding of development and data processing concepts within this EBT system development project.*
Scribe and Technical Writers – Solutran Operational Analyst	• *Ensures comments, issues, facts, decisions, and questions are recorded (verbatim when possible);* • *Possesses good analytical skills; and a good working knowledge of the business areas;* • *Is an active participant, seeking clarity on wording and meaning; and* • *Records and publishes the session proceedings.*
Subject Matter Expert (SME) Representative – State PMT Staff (for WIC, SNAP and/or TANF)	• *Has technical expertise; and* • *Contributes technical information.*
Observers and Support – Solutran Leadership and State's EBT Project Director	• *Provide support, if needed; and* • *Observe the session proceedings.*

Following on from each session, Solutran provides a technical memorandum documenting all agreements, understandings, and contingencies arising from the sessions.

Upon completion of the JAD/requirements verification sessions, Solutran creates the formal RTM document that contains clarifications and modifications to the requirements that were identified during the sessions so that the results of the discussions are formalized and submitted to the Nevada EBT Project Management Team for review and approval.

The State-approved RTM creates a requirements baseline that is used for development and testing efforts.

3.3.3 Detailed Functional Design Document

RFP Section	Requirements	Response
3.3.3	***Detailed Functional Design Document*** *The Detailed Functional Design Document (DFDD) shall provide a functional overview, functional requirements, controls, procedures, workflow and security of the contractor's EBT systems for WIC, SNAP and TANF. The functions within the Functional Design Document shall be logically numbered so that they can be traced to the Request for Proposal and to test scripts.*	***Solutran Complies***

It is Solutran's experience that a Detailed Functional Design Document (DFDD) is necessary to ensure that a project is completed in a way that meets all stakeholders' expectations. Our product design team is experienced in creating DFDDs for complex products that meet State-specific needs for Nevada's WIC, SNAP, and TANF Programs.

Solutran delivers a DFDD which provides a functional overview and description of the operating environment; controls; procedures; workflow; and security of the EBT system. The document includes a listing and description of system functions, and is organized by high-level functional areas for ease of reference in other documents, such as test scripts.

The DFDD serves as a high-level overview of the systems and functions, and forms the foundation for finalizing the design process. We present and review this document with the State to ensure all information accurately represents the project/application. We incorporate all required updates, as directed.

The DFDD includes the following elements, organized at a high level:

- ***System design overview;***
- ***System technical overview;***
- ***System security and user access;***
- ***System audits and controls;***
- ***Transaction processing, including switched, online, and manual;***
- ***Settlement and reconciliation;***
- ***S3™ EBT system functions and operations;***
- ***Cardholder and retailer customer services;***
- ***State services;***
- ***Card issuance and card replacement;***
- ***Card activation process;***
- ***Personal Identification Number (PIN) selection process;***
- ***Reporting lost, stolen and damaged cards; and***
- ***Account aging, claims, repayments, representations, and adjustments:***
    - ***Retailer settlement;***
    - ***End-to-end system reconciliation/balancing and funds settlement;***
    - ***End-of-day processing;***
    - ***Interface management;***
    - ***Daily, monthly, and ad hoc reporting;***
    - ***Transaction adjustments; and***
    - ***Dispute tracking and resolution.***

The DFDD also describes the proposed S3™ EBT system, with emphasis on basic system characteristics, user interaction, and modifications and enhancements required. The DFDD defines functionality, input processing, and output processing in detail, particularly in terms of databases, reports, and screens. The document also defines data control processing and procedures to ensure system integrity and audit capability. Understandable to non-technical readers, the DFDD is a narrative document that includes system flow charts, graphic screens, and data dictionary tables. The data dictionary is included in an easy-to-understand format.

The DFDD further describes all external specifications, including all inputs, processing strategies, and outputs, sufficient for accomplishing the system requirements and includes a data dictionary, preliminary screens, database management system tables, report definitions, and system interfaces' description. The DFDD also describes preliminary plans and schedules for documentation, forms development, and training programs. Once approved, this document forms the basis for all system planning, testing, and project documentation. Specifically, we logically number and organize the functions detailed in the DFDD under high-level functional areas, so they can be easily referenced in other documents, such as test scripts and the State's RFP.

Solutran utilizes Agile methodology for software development. We complete development in 30-day iterative cycles, known as "Sprints". At the end of each cycle, the developers deploy tested and functional code. As a part of this methodology, the Solutran development team is highly involved in the requirements definition process and use their technical experience to provide the level of detail required in the design output. Their involvement helps ensure consistent results and avoids confusion in development. The focus is on what needs to be the outcome versus how to arrive at the outcome.

The process consists of the following components:

- ***<u>User Stories</u> – In sprint development, we document requirements in user stories that answer the statement; "as a <who is the user> I need to be able to <what specifically>, so that <outcome>".***
- ***<u>Screen Layouts</u> – Design specifications may be as simple as a screen design.***
- ***<u>File Formats and Processing Logic</u> – As an input, we define what data resides in the file and what needs to be done with the data so that table structures and databases can be developed to store and use the information. As an output, we define what data needs to be sent in the file so that processing logic can be established to extract the data.***
- ***<u>Database Schema</u> – Developers may need the assistance of a database architect to develop a schema reflecting the tables and the relationships between the tables, which guides the code used for developing the processing logic.***

The DFDD is primarily user driven and considered a final "sign-off" document that locks the scope of all the EBT system's functional design requirements. State approval signifies that the design specifications will result in an EBT system that satisfies the requirements and meets Nevada's EBT project needs.

3.3.4 Functional Demonstration

RFP Section	Requirements	Response
3.3.4	***Functional Demonstration*** *The EBT contractor shall present a Functional Demonstration presenting the full functionality of the WIC Programs' EBT system, the SNAP EBT system and the TANF Cash Benefit system. The Functional Demonstration shall include presentation of all applicable certification system interfaces. The Functional Demonstration should be held in Carson City. It should demonstrate the all systems are ready for Program specific UAT and ensure the design is according to the expectations of the Project Management Team. After the completion of the Functional Demonstration the Project Management Team, together with FNS representatives, will make the Go/No Go determination decision if the complete system is ready for UAT.*	***Solutran Complies***

For most EBT providers, the Functional Demonstration serves as the first time the State can review their new EBT system. Solutran offers the State access to the test system well in advance due to our use of an Agile software development methodology. Our test strategy incorporates the ability to release functionality at intervals throughout the development cycle instead of waiting until the Functional Demonstration or Program-specific User Acceptance Testing (UAT) is performed. This approach allows the State to view our S3™ EBT system functionality as well as perform internal interface testing as the system is being built. Thus, engaging each stakeholder earlier in the project life cycle to help ensure our EBT system functionality meets requirements.

We do not consider the testing of each release functionality to be considered formal in nature, but more of a way for the State users to begin getting familiar with Solutran's EBT product as well as testing interface messaging, including allowing for internal training efforts to be identified.

Building upon the release testing, Solutran provides a Functional Demonstration, to be held in Carson City, to allow State and Federal representatives to review and observe planned EBT system operations. We work collaboratively with the State to provide for overall planning, scheduling, and test scripting and ensure that all internal teams are properly represented during the Functional Demonstration.

The Functional Demonstration:

- ***Presents the full functionality of the Nevada WIC, SNAP, and TANF EBT systems and all applicable certification system interfaces;***
- ***Validates and provides assurance that our S3™ EBT system meets the expectations of the State's Project Management Team and performs as designed; and***
- ***Provides State WIC, SNAP, and TANF Program staff and Solutran users with the information, skills, and understanding needed to perform their responsibilities independently, with the assurance they have been fully prepared to perform the Program-specific User Acceptance Testing (UAT).***

Solutran prepares a report of the Functional Demonstration results, including any recommended and required system modifications. The report typically consists of the following, at a minimum, or as defined by the State:

- ***Agenda;***
- ***Schedule;***
- ***List of attendees;***
- ***Test scripts/matrices of all tests performed;***
- ***WIC-Authorized Product List (APL) (applicable to WIC only);***

- ***WIC-Approved Vendor List (applicable to WIC only);***
- ***POS receipts;***
- ***Test findings/results of system modifications; and***
- ***Next steps/additional preparation for UAT.***

The Functional Demonstration ensures end-to-end functionality. As a rule, our goal throughout the testing cycle is to help our clients better understand the reasons behind how the system works in Production. We make sure that the necessary questions have been asked and thoroughly answered. As a result, Nevada WIC, SNAP and TANF Program staff are better prepared to perform their daily responsibilities.

On completion of the Functional Demonstration, the State's Project Management Team and FNS representatives will make a Go/No Go decision on whether the proceed to UAT.

3.3.5 1099 Statements

RFP Section	Requirements	Response
3.3.5	***1099 Statements*** *With the State's request, the EBT contractor shall provide the capability to track and process 1099 Statements for providers paid through the EBT services contract as an option, such as for Farmers Market program farmers.*	***Solutran Complies***

At the State's request, Solutran will provide tracking and creating of 1099 Statements for providers paid through the EBT services contract as an option (i.e., EBT-only retailers, such as Farmers' Market farmers).

3.4 Security Standards

RFP Section	Requirements	Response
3.4	***Security Standards*** *The vendor must explain in their proposal what measure will be taken to ensure the overall system security and the security of card, hardware, software and data necessary to provide the EBT/Cash Benefit systems for WIC, SNAP/TANF.* *Security is an important aspect of the EBT/Cash Benefit System for WIC, SNAP/TANF. The EBT contractor shall be responsible for the implementation and maintenance of a comprehensive security program for the EBT system and operations. This program shall include the administrative, physical, technical and systems controls that will be implemented to meet the security requirements of the EBT system. It is the expectation of Nevada staff that the system of internal controls used to manage risks to the EBT system and operations shall be based on EFT industry standards.* *The EBT contractor and all subcontractors shall ensure that an appropriate level of security is established and maintained in connection with the EBT services provided pursuant to the RFP. The EBT contractor shall process information that has been designated sensitive but unclassified. Sensitive but unclassified information is any information, the loss, misuse or unauthorized access to or modification of which could adversely affect the national interest of the conduct of Federal programs, or the privacy to which individuals are entitled under Section 552a of Title 5, United States Code (the Privacy Act), but which has not been specifically authorized under criteria established by an Executive Order or an act of Congress to be kept secret in the interest of national defense or foreign policy.*	***Solutran Complies***

Inadequate protection of online data has become all too commonplace in today's world. From security breaches and cyber-attacks against large vendors, banking institutions, healthcare companies, and even human service providers, personal information of everyday people is being exposed due to inadequate or archaic security measures.

Our S3™ EBT system security takes proactive measures to mitigate this risk. Our investment in advanced technology to ensure the privacy of data, particularly confidential data of State cardholders, against hackers and computer viruses is, therefore, of paramount importance. A comprehensive security program that includes innovative technology, company-wide best practices, extensive employee training, and constant monitoring is essential to maintain trust between the Nevada WIC, SNAP, and TANF Programs, Solutran, and participants.

We maintain a comprehensive security program for both our S3™ EBT system and our daily operations for processing information designated sensitive, but unclassified. This program includes administrative, physical, technical, and systems controls to meet or exceed State and Federal requirements, including, but not limited to EFT industry standards, FNS Handbook 901, WIC Operating Rules, and the Technical Implementation Guide.

Solutran processes information that has been designated sensitive but unclassified. As such, we acknowledge that the loss, misuse, or unauthorized access to or modification of any of this information could adversely affect the national interest of the conduct of federal programs, or the privacy to which individuals are entitled under Section 552a of Title 5, United States Code (the Privacy Act), but which has not been specifically authorized under criteria established by an Executive Order or an act of Congress to be kept secret in the interest of national defense or foreign policy.

Security features are layered throughout our solution. Firewalls and hardware security modules ensure that cardholder data is protected with the most recent and best-in-class hardware and software available. In addition, we encrypt cardholder personal information both while in transit and at rest to ensure that only authorized personnel can access the data. Unlike some of our competitors who only protect against intrusion, we protect the critical data within our system as well. Our stand-beside POS terminals use encrypted applications to ensure data cannot be extracted from them. We also employ the following features to offer the most secure solution in the industry:

- ***Secure Socket Layer (SSL) – S3™ uses a SSL connection for Internet access.***
- ***Redundant firewalls for Internet access – We utilize redundant Cisco ASAs to authenticate traffic as it travels between each tier of our application stack. Before entering our network from the Internet, traffic is first filtered by a state of the art Cisco firewall and FirePower intrusion prevention system (IPS) with advanced anti-malware protection (AMP). Once authenticated, traffic can enter the Web server layer, which passes requests through another firewall to access the data access service tier. The data access service layer then makes the request to the database, where before granting access, the traffic must pass through another firewall. This multi-tiered architecture, protected by a firewall at each level, prohibits any direct access to sensitive data without proper network and user authentication. A security subscription service automatically updates our Intrusion Protection Service (IPS) and Advanced Malware Protection (AMP) to ensure they are equipped to handle the latest security threats.***
- ***PIN encryption – PINs are never provided in the clear and the only PIN information stored anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset on our host system. In addition, our key management techniques meet or exceed industry standards.***
- ***Password-protected access – Each authorized Internet user on the S3™ eWIC system uses a unique login and password combination.***

We develop a System Security Plan (SSP) for the implementation and maintenance of our comprehensive security program for NV EBT systems and operations in conformance with the State's security policies and USDA-FNS Handbook 901, Chapter 8 and the security requirements in this RFP.

Our SSP specifically addresses:

- ***Security of data exchanges and interfaces between the State's systems and our S3™ EBT platform;***
- ***Security of all data and applications;***
- ***System access roles;***
- ***Solutran security of program data;***
- ***Federal data privacy regulations; and***
- ***All phases and aspects of transaction processing and settlement as it relates to EBT.***

It also describes the administrative, physical, technical, and systems controls to be implemented for the EBT systems, and how we will address deficiencies or security breaches if they are identified during the contract. For further information on our System Security Plan, refer to Proposal Section 4.4.2.13 Project Wide System Security Plan.

To ensure that these best practices are implemented, we enlist the help of a third-party application vulnerability assessor to perform an annual network application vulnerability assessment. We have maintained a clean SSAE-16 report with no exceptions for the last five years.

The systems and controls we use to manage risks are based on both State and Federal security requirements as well as electronic funds transfer (EFT) industry standards. We have been involved in the EFT industry for more than 30 years and built our business by processing financial transactions and

handling personally identifiable information for state governments, vendors, and health insurers in a secure, irreproachable manner.

We develop and maintain a set of security policies that cover all areas of the technology stack and address not only our technology infrastructure and application design, but physical building design and employee training as well. Our policy serves a comprehensive guide to all aspects of our procedures and is reviewed annually by management and updated accordingly. All our employees receive orientation on the policy and sign and acknowledge their understanding. This policy covers the following topics:

Security Policy Topics		
Physical Security Procedures and Controls	***User Access and Authentication Methods***	***Remote Access***
Acceptable Use	***Email Use***	***Risk Assessment***
Information Sensitivity	***Email Retention***	***Notification***
Antivirus	***Virtual Private Network (VPN)***	***Abusive Incoming Connection Rate***
Encryption	***Removable Storage***	***Solutran Third Party Connection Agreement***
Password	***Mobile Telephone***	***Extranet***
User Account	***Wireless Communication***	***Server Security***
Employee On-boarding	***Portable Computer Security***	***Internet DMZ Equipment***
Employee Separation		

Solutran also ensures that all developed applications consider industry best practices by closely following the Open Web Application Security Project (OWASP) developer guides for design best practices in the following areas:

OWASP Developer Guides – Best Practice Areas for Design		
Authentication	***Input Validation***	***SQL Injection Prevention***
Choosing and Using Security Questions	***Logging***	***Transport Layer Protection***
Clickjacking Defense	***.NET Security***	***Non-validated Redirects and Forwards***
Cross-Site Request Forgery (CSRF) Prevention	***Password Storage***	***User Privacy Protection***

OWASP Developer Guides – Best Practice Areas for Design		
Cryptographic Storage	***Pinning***	***Web Service Security***
Forgot Password	***Query Parameterization***	
HTML5 Security	***Session Management***	

Our security policies and compliance measures are reviewed by BDO USA, LLP as part of our annual SSAE-16 Service Organization Control (SOC) 1 Type 2 audit process. During this audit, our security controls and procedures are rigorously tested for 100% compliance and exceptions are included in the annual report deliverable. We have maintained a clean SSAE-16 report with no exceptions for the last five years. We are presently transitioning to an even more comprehensive SOC 2 Type 2 audit. As part of this annual audit process, our stakeholders and management review all security policies and procedures and update them as necessary. (For further information, refer to Proposal Section 3.5 Certification and Examination.)

In addition to the system, data, and communications security measures described in this proposal section, Solutran provides a secure operating environment for all project-related facilities and equipment. Protecting State data is of the utmost importance to Solutran. As such, our physical security measures are designed to deny unauthorized access to, manipulation of, and/or sabotage to the data processing systems and telecommunications facilities.

Our data centers and card supplier (Fiserv) card storage facilities employ physical security and access control systems to limit access to any facilities used to process cards, process data, or house any sensitive data to only those personnel and visitors who have been authorized for access. We detect and report attempted unauthorized entries into the facility through video surveillance, proximity badge access readers, fingerprint readers, and reinforced doors with access cages.

3.4.1 EBT System Controls

RFP Section	Requirements	Response
3.4.1	*The EBT contractor shall ensure the security of the EBT system and all of the system components. At a minimum, the following controls shall be implemented:*	***Solutran Complies***
3.4.1.1	***Control of Card Stock*** *– The EBT contractor shall be responsible and bear liability for all unissued card stock until such card stock is provided to the Nevada WIC Programs' offices or the SNAP/TANF State offices.*	***Solutran Complies***
3.4.1.2	***Control of PINs*** *– The EBT contractor is responsible for ensuring the confidentiality of the PIN during generation, issuance, storage and verification. The Data Encryption Standard (DES) algorithm shall be used to control all PINs. The EBT contractor shall ensure that clear text representation of the PIN will never be displayed on PIN entry devices. The EBT contractor shall provide for authentication of data encoded on the card's magnetic strip and PIN offset, and the PIN controls.*	***Solutran Complies***
3.4.1.3	***Communication Access Controls*** *– The EBT contractor shall provide for communication software to control access to the EBT system. Such communication software controls shall ensure that access to the EBT system is strictly controlled. The EBT contractor shall include*	***Solutran Complies***

RFP Section	Requirements	Response
	software controls for the PIN selection devices located at local offices/clinics. Communication access control software shall provide for the following capabilities: A. ***User Identification and Authentication** – The EBT system shall require unique identification from each user to access the system. Access to the databases, transactions and programs shall be restricted to those personnel needing access to such data to meet professional responsibilities. The security system shall provide the capability to identify authorizations of individual users and unauthorized users. The security system shall support the immediate deletion of users no longer authorized by the Programs' management staff.* B. ***Discretionary Access Controls** – The security system shall use identification and authorization data to determine user access to information and level of information accessed. The security system shall provide the Programs' management staff with the capability to specify who (by user or type of user) may have access to system data.* C. ***System Access** – The security system shall provide an audit trail of access to the system and maintain and protect such records from modification, unauthorized access and destruction. The EBT systems will allow changing passwords in an on-line environment.* D. ***Transaction Communications** – The EBT contractor shall provide controls to ensure that EBT transaction communications are safeguarded and only processed from authorized terminals/applications. The EBT contractor shall have the ability to perform error checking of transmitted data. The EBT contractor shall provide a configuration layout showing complete end-to-end details of the telecommunications and automated information system(s) as part of the EBT system. This should include all hardware components required to support communication access controls.*	

Solutran has developed a system framework to ensure the security of the overall S3™ EBT system, as well its components. Our proposed system exceeds industry standards while providing a convenient and easy-to-use Solutran Online Account Reporting (SOAR™) administrative terminal. When designing, developing, and testing applications and systems, we use industry security standards such as the National Institute of Standards and Technology (NIST) SP 800-52 and the Open Web Application Security Project (OWASP) to provide guidance and best practices for coding standards, testing practices, and security management.

Solutran ensures that all systems and applications meet these industry standards by enlisting reputable third-party security companies to perform application and network vulnerability assessments either annually or after a major application release.

CONTROL OF CARD STOCK

As part of our overall security measures, Solutran safeguards unissued card stock against loss, theft, and abuse. Providing secure, industry-standard controls over card production, storage, and distribution is critical to the stability of the Nevada EBT project. Solutran understands the importance of providing a secure environment, and has implemented controls and systems with our business partners. Fiserv's Houston, Texas-based card production and fulfillment facility provides proven processes and procedures resulting in the highest levels of security to ensure card inventory is safeguarded. A barcode-based inventory system is used to facilitate tracking card levels, to maintain minimum/maximum levels, and to produce the forecast data required to guarantee card stock availability. Only authorized staff can access cards, which are always stored in either locked vaults or cages. All card traffic in or out of the vault/cage is scanned, logged, and kept on file. The host computer itself is maintained in real-time through radio frequency transmissions, which result in up-to-date, to-the-minute accuracy. The State

can be assured its cards are carefully monitored using physical controls during production, storage, and shipping.

Card production, inventory control, and physical security measures include, but are not limited to:

- ***Storage of card materials in controlled-access vaults or cages;***
- ***Bulk shipping in boxes sealed with tamper-proof tape;***
- ***Shipping manifests indicating the exact contents of each box;***
- ***Efficient staffing approach requiring minimal staff for all production and shipping tasks; and***
- ***Large individual card mailings commingled with non-card mail to prevent identification.***

Fiserv facility security is classified according to the activities performed at each site. The highest standards for physical and environment exist at all times. Depending on the nature of the facility, physical security controls may include:

- ***24/7 closed circuit camera monitoring;***
- ***Alarms and enhanced physical protection barriers such as fences, guards, and turnstiles;***
- ***Multi-factor authentication access controls;***
- ***Secured transmissions; and***
- ***Walls, bollards, and reinforced glass.***

Ongoing reviews and monitoring of access granted is a requirement for each facility. Access to data centers/high security areas is managed through proximity cards, used either alone or in combination with PIN authentication. Within the Fiserv facility, photo identification badges are always required to be visible; access is limited by employee role/responsibility. Visitor badges must also be worn and are provided upon registration at arrival. Fiserv standards also include compliance with equipment/media destruction processes/controls to ensure compliance with relevant information security and environmental regulations.

Fiserv's security, internal controls, and regulatory/compliance activities are an integral part of daily activities in the industry and business and are pervasive in all aspects of the business. Fiserv's products, business units and corporate functions are continuously audited for compliance with security standards, regulations and internal controls by federal regulators, internal and external independent auditors, and various other independent third parties.

Solutran maintains responsibility and bears liability for all unissued card stock until such stock is either received by the applicable Program or State office.

CONTROL OF PINS

Solutran maintains responsibility for ensuring the confidentiality of PINs during generation, issuance, storage, and verification. We manage PIN encryption for PIN assignment and selection through DUKPT key management encryption and Triple DES key encryption, which provide the strongest level of encryption available in the industry through unique key management per transaction functionality.

Our S3™ EBT system meets FNS's WIC EBT Operating Rules and EBT Quest® Operating Rules for communication network security, including the use of additional security such as authentication codes and check-sum digits along with data encoded on the magnetic stripe to ensure data security during transaction transmission and processing. Each of our security measures are used collectively or separately and are applied at the POS terminal or central computer to ensure communications control. Our proposed encryption standards ensure that clear text representation of the PIN is never displayed on PIN entry devices, POS terminals, or administrative terminals. The only PIN information stored

anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset on our host system, never on the card's magnetic stripe. By not storing the PIN offset on the magnetic stripe, we eliminate the possibility of someone reading the stripe to obtain the PIN information. In addition, our key management techniques meet or exceed industry standards. We manage this through our PCI certified Hardware Security module, the LUNA EFT PL1600.

Our card number algorithm generation process successfully prevents duplication and creates a unique card number for every card. In addition, our S3™ eWIC system uses several authentication and check-sum processes at various levels of processing. As an example, the last digit of the card number is an industry-standard check digit using the Luhn Mod 10 algorithm. This digit is calculated based on all the previous numbers and is the first step in the card validation process wherever a card number is used. In addition, when communicating with our switch, we use frequent key changes to prevent unauthorized transactions from making it into our network.

COMMUNICATION ACCESS CONTROLS

Our S3™ EBT system architecture contains multiple levels of communications security, which range from network traffic analyzing tools to individual message security protocols. These security protocols ensure that only authorized systems can exchange data with our system.

Our S3™ EBT system implements a host messaging and communications infrastructure that ensures that all data exchanges are safeguarded and completed between trusted partners and vendors. Each transaction is verified to only be accepted by authorized terminals by authenticating the transaction's vendor signature against a list of current and valid vendors. PIN selection devices are authenticated by validating credentials passed in the host message. Additional controls may be implemented to require PIN selection and other administrative messages to be received through a dedicated VPN tunnel to ensure they are transmitted by valid endpoints.

Communications access to the system is restricted by Cisco ASA firewalls, and controlled by a Plixer Scrutinizer, a state-of-the-art network traffic analyzer tool that monitors for network performance, as well as archives data for decades to support forensic analysis.

USER IDENTIFICATION AND AUTHENTICATION; AND DISCRETIONARY ROLE-BASED ACCESS CONTROLS

Our proposed system requires all users to maintain a unique username and password and each user must be authenticated prior to gaining access to the system. Each administrative user is assigned specific role functionality. The State Programs define the roles for their respective systems with our assistance, as desired. We do not assign any individual to a role without the expressed approval of Program, and State-designated security administrators control which users are assigned to which roles.

We employ multiple layers of security to protect the privacy and safety of program sensitive information. We use encryption and user authentication functionality to secure information between users and SOAR™. At logon, each user must enter a unique User ID and password. As part of login, users are presented with a site image that they confirm in comparison to a previously selected image established during initial setup. Site image functionality ensures users access our application and not some other fraudulent website that might steal log on credentials and password data. In addition, other authentication protocols are employed, including security question prompts for certain actions or specific login patterns.

In addition to only providing access to appropriate roles, data level security can be provided based on what types of data an individual is authorized to view. This can be assigned based on what local agency

clinic data a user can view or by allowing vendors to view transaction data associated with their vendor number.

SOAR™ requires all users to maintain a unique username and password and each user must be authenticated prior to gaining access to the system. To manage access, we use role-based access control (RBAC) technology to determine user access to information, as well as level of information, while denying those users that have not received proper authorization to access information beyond their assigned roles. In addition, RBAC provides administrators with a convenient, consistent method to grant access to users based on specific job roles and responsibilities. Access is controlled at the screen level, or even for specific functions within a screen. Our system also protects authentication data to make it unavailable to any unauthorized user and locks out a user after three unsuccessful logon attempts, or as defined.

The system applies site restrictions to users, such as restricting access from a specific IP address or range of IP addresses. We also employ site restriction functionality and prevent user access until all site restrictions are in place and approved by a secondary user. As an example, a user assigned a "Vendor" role will not be allowed access to the system until a valid vendor ID site restriction has been assigned, which allows that user to only access data for a specific vendor across all screens.

Our advanced SOAR™ administrative terminal enables designated State personnel to grant and revoke user access and privileges in real time. SOAR™ requires a second administrator's approval on user setups and privilege additions prior to activating the access. If State personnel are not able to make necessary changes in the time required, we make the appropriate security changes, if requested by an approved State administrator.

SOAR™ allows State administrators, as well as Solutran administrators, to delete and/or disable accounts that are no longer authorized. In addition, administrators can selectively audit the actions of one or more users based on individual identity. All activity is logged in relation to an individual username, which we then use as the basis for security system auditing and reports. All user access or changes to a user account are logged in a series of audit tables, which are aggregated to a single event monitoring system. We maintain and protect this information from modification, unauthorized access, and destruction.

System Access

Solutran implements a wide range of audit trail processes to comprehensively track all levels of system access or data manipulation. These processes cover the following areas:

- ***<u>Network Activity</u> – Solutran utilizes Plixer Scrutinizer, which provides a comprehensive audit trail of user network activity. Scrutinizer can archive audit data for decades and can be used to support forensic investigations.***
- ***<u>Remote Network Access</u> – Solutran VPN devices ship system log information to a centralized database in order to track, alert, and report on any authorized or unauthorized VPN access activity.***
- ***<u>Desktop / System Access</u> – Any time a Solutran user successfully or unsuccessfully attempts to log into either a desktop, laptop, or server, that activity is logged in the system logs and shipped to a central analysis server for tracking, alerting or reporting purposes. Unsuccessful login attempts to all servers are monitored in real-time and system personnel are alerted in the event of suspicious activity.***
- ***<u>Direct Database Access</u> – Solutran utilizes Oracle auditing to audit session activity as well as access production tables. All database session data is transferred to a centralized repository for analysis, reporting, and monitoring.***

- ***<u>Application Access</u> – Solutran's Online Account Reporting (SOAR™) application audits each attempted user authentication event and stores the username, status, IP, address, and date/time of any successful or unsuccessful event.***
- ***<u>Application Data Manipulation</u> – The SOAR™ application creates an activity log for all add/change/delete events of relevant EBT data. The audit process logs information on type of record change, changed data elements, date/time, and the unique username of the change author.***
- ***<u>User Queries</u> – The SOAR™ application maintains an audit history of user query activity which includes the username, date/time; query executed, and selected parameters.***

Solutran utilizes the auditing infrastructure to quickly detect suspicious activity, research data irregularities, and analyze user activity and usage trends.

TRANSACTION COMMUNICATIONS

Our S3™ EBT system is designed to perform a high number of data integrity checks and validations on all transmitted data, no matter the source. We employ control edits to monitor message completeness, file and field formats, and control and authentication measures. These edits also confirm that all messages have been transmitted across secure communications lines and links.

We validate each received batch/host-to-host transmission message to ensure that all request parameters are complete and contain valid data and that the message came from a valid host. Data sent through exchanged files validates that header and trailer records are complete. Additionally, we validate each data element and field to ensure they contain the proper data in the requisite data type and format. Solutran does not allow batch/host-to-host messages or files to be exchanged using non-secure protocols; non-secure protocols (e.g., http and ftp) are disabled on Web servers and FTP servers.

Solutran performs error checks on all transmitted data. We validate all data files against a series of checks, including:

- ***Header validation;***
- ***Record length validation;***
- ***Trailer record validation; and***
- ***Data field validation.***

Solutran's S3™ EBT system rejects files at a record level or for a full file depending on criteria.

As part of our Detailed Functional Design Document, we include a configuration layout that illustrates complete end-to-end details of the telecommunications and automated information system, including hardware components such as modems and encryption devices.

3.4.2 Data Security Controls

RFP Section	Requirements	Response
3.4.2	*EBT System data shall be protected to ensure that system and confidential information shall not be disclosed for unauthorized purposes. Such data security controls shall include, at a minimum, the following:* • *3.4.2.1* ***Programs' Administrative Staff Access*** *– The EBT contractor shall ensure that designated users shall grant access is only to those areas authorized by the user's security profile.* • *3.4.2.2* ***Local Office/Clinic Access*** *- The EBT contractor shall ensure that designated users shall be granted access only to those areas authorized by the user's security profile.* • *3.4.2.3* ***Disclosure of Information and Data*** *– Any sensitive information made available in any format shall be used only for the purpose of carrying out the provisions of this RFP.* • *3.4.2.4* ***Data Destruction*** *– The EBT contractor shall provide for the destruction of magnetic media or deletion of information from magnetic media when no longer required. The methodology for data or media destruction shall be approved by the State.* • *3.4.2.5* ***Separation of Duties*** *– The EBT contractor shall provide adequate internal controls through separation of duties and/or dual control for the functions of card and PIN issuance, system administration and security administration. This includes the separation of operations from control functions (such as reconciliation controls, account set up, benefit authorization and settlement authorization).* • *3.4.2.6* ***Back-up and Contingency Operations*** *– The EBT contractor shall provide for backup procedures to ensure the continuation of operations in the event of a temporary disruption or disaster.* • *3.4.2.7* ***System and Procedural Documentation*** *– An integral component of the EBT contractor's internal control structure is the provision and maintenance of adequate documentation of system and software applications and operating procedures and requirements.* • *3.4.2.8* ***System Modification and Tampering Controls*** *– The mechanisms within the application which enforce access controls shall be continuously protected against tampering and/or unauthorized changes.* • *3.4.2.9 It is the expectation of the State that the EBT contractor will rely on Electronic Funds Transfer (EFT) industry standards and convention in ensuring a secure EBT environment. See* ***Appendix A: System Administrative Functionality.***	***Solutran Complies***

Solutran's S3™ EBT system's security infrastructure and our corporate security policy ensures that system and confidential data is always protected and never disclosed to unauthorized personnel or for unauthorized reasons. All Solutran employees receive security training on procedures related to financial data and personally identifiable health information as part of the Health Insurance Portability and Accountability (HIPAA) Act compliance. We also maintain a Security Incident Response Plan that identifies the following steps required to properly handle any data security incident:

- ***Discovery;***
- ***Internal Reporting;***
- ***Investigation;***
- ***Risk Assessment and Recommendation;***
- ***Final Review by Solutran Senior Leadership; and***
- ***Notification of Covered Entity.***

Programs' Administrative Staff and Local Office/Clinic Access

As part of our data security measures, sensitive personal information data is encrypted at rest within the database and only partially displayed to authorized personnel. We do not provide any Program administrative staff, local office/clinic staff, or federal agency with access to system data without approval. We allow the State to define the user roles and privileges for access and upon conversion, the State manages the user process. We ensure that designated Program users may only access their specific Program's EBT system and data; users from other states, local offices/clinics, and federal agencies may not access the State system without proper authorization or advance approval from the Nevada Program and the Chief Information Security Officer, and only as allowed by the user's security profile. State data is segregated from other entities and our security controls are reviewed annually by a third-party auditor to ensure compliance.

Disclosure of Information and Data

Any sensitive information made available in any format is only used for carrying out the provisions of the contract. Information contained in any such materials is not divulged or made known in any manner to any person, except as necessary in the performance of the contract. No information is disclosed to anyone other than an authorized officer or employee of the State without prior written approval. We account for sensitive information upon receipt and properly and securely store it before, during, and after processing, and all related output is given the same level of protection as required for the source material. We deliver all confidential information via secure FTP or secured Web applications.

Data Destruction

Solutran employs standard data destruction methods when information is no longer needed, and we employ a secure grinding process to destroy magnetic media. Our process exceeds the Guidelines for Media Sanitation as written by the National Institute of Standards and Technology (NIST). We acknowledge that our methodology for data or media destruction must be approved by the State.

Separation of Duties

Solutran provides data security measures through internal controls that separate duties and/or apply dual control for appropriate card and PIN issuance; system administration; and security administration functions. These measures include the separation of operations from control functions (such as reconciliation controls), account setup, benefit authorization, and settlement authorization. We track and review all activities related to change control and account setup through a workflow system that requires proper approvals.

Back-Up and Contingency Operations

We ensure the continuation of operations in the event of a temporary disruption or disaster through our S3™ EBT system's active/active dual data center approach, which means it operates with our disaster recovery site always in full production, as described throughout this proposal.

For more information on how we work with the State to determine recovery point and recovery time objectives, refer to Proposal Section 4.9 Project Wide Disaster Recovery and Support.

SYSTEM AND PROCEDURAL DOCUMENTATION

Solutran provides the State with detailed documentation of all physical and logical system and software applications; and operating procedures and requirements, which we maintain throughout the life of the contract.

SYSTEM MODIFICATION AND TAMPERING CONTROLS

Solutran uses Tripwire to continuously monitor and protect applications and processes against tampering and/or unauthorized changes. We also adhere to a change management process to ensure proper procedures are followed when making changes to applications.

ELECTRONIC FUNDS TRANSFER (EFT) INDUSTRY STANDARDS AND CONVENTION

To ensure a secure EBT environment, we maintain a comprehensive security program that includes administrative, physical, technical, and systems controls to meet or exceed State and Federal requirements, including, but not limited to EFT industry standards and convention, FNS Handbook 901, WIC Operating Rules, Technical Implementation Guide.

We have been involved in the EFT industry for more than 30 years and built our business by processing financial transactions and handling personally identifiable information for state governments, vendors, and health insurers in a secure, irreproachable manner.

3.4.3 State Security Standards

RFP Section	Requirements	Response
3.4.3	*System must meet State security standards for transmission of personal information as outlined in Nevada Revised Statues (NRS) 205.4742 and NRS 603A.*	***Solutran Complies***

Solutran will comply with the State's security standards for transmission of personal information, as outlined in Nevada Revised Statutes (NRS) 205.4742 and NRS 603A, by ensuring that all customers' personal information is encrypted when sent electronically, other than by fax.

3.4.4 Protection of Sensitive Information

RFP Section	Requirements	Response
3.4.4	*Protection of sensitive information will include the following:*	***Solutran Complies***
3.4.4.1	*Sensitive information in existing legacy applications will encrypt data as is practical.*	***Solutran Complies***
3.4.4.2	*Confidential Personal Data will be encrypted whenever possible.*	***Solutran Complies***
3.4.4.3	*Sensitive Data will be encrypted in all newly developed applications.*	***Solutran Complies***

In compliance with the State's requirements, Solutran will protect sensitive information by encrypting:

- ***Sensitive information in existing legacy applications, as is practical;***
- ***Confidential personal data (whenever possible); and***
- ***Sensitive data in all newly-developed applications.***

3.4.5 Documented Security Specifications

RFP Section	Requirements	Response
3.4.5	*All information technology services and systems developed or acquired by agencies shall have documented security specifications that include an analysis of security risks and recommended controls (including access control systems and contingency plans).*	***Solutran Complies***

3.4.6 Security Requirements – Developing and Updating

RFP Section	Requirement	Response
3.4.6	*Security requirements shall be developed at the same time system planners define the requirements of the system. Requirements must permit updating security requirements as new threats/vulnerabilities are identified and/or new technologies implemented.*	***Solutran Complies***

3.4.7 Security Requirements and Evaluation/Test Procedures

RFP Section	Requirement	Response
3.4.7	*Security requirements and evaluation/test procedures shall be included in all solicitation documents and/or acquisition specifications.*	***Solutran Complies***

3.4.8 Unauthorized Access or Manipulation of Code or Data

RFP Section	Requirement	Response
3.4.8	*Systems developed by either internal State or contracted system developers shall not include back doors, or other code that would cause or allow unauthorized access or manipulation of code or data.*	***Solutran Complies***

3.4.9 Security Specifications

RFP Section	Requirements	Response
3.4.9	*Security specifications shall be developed by the system developer for approval by the agency owning the system at appropriate points of the system development or acquisition cycle.*	***Solutran Complies***

3.4.10 Documented Change Control and Approval Process

RFP Section	Requirements	Response
3.4.10	*All system development projects must include a documented change control and approval process and must address the security implications of all changes recommended and approved to a particular service or system. The responsible agency must authorize all changes.*	***Solutran Complies***

Following contract award, Solutran develops a Change Management Plan in conjunction with the State, which focuses on SNAP/TANF and WIC system functional and technical baselines and change requests, and our approach to addressing design issues, remedial changes, State-initiated change requests, conformance to federal regulations and USDA-FNS WIC Operating Rules, and self-initiated changes. The plan also defines roles and responsibilities and procedures for changes and upgrades to the system and documentation.

When an organization introduces a change within a project, that change needs to be effectively managed. Our change management process ensures that the change is assessed, approved, designed, developed, tested (including regression) and delivered effectively.

Solutran closely monitors for change and ensures that any proposed changes are evaluated for adoption/rejection prior to being considered for implementation, including the security implications of the change to a service or system. Changes may arise at any point in the process and by any project stakeholder. While changes may initially be received verbally, it is important that the change is recorded in a written format and tracked through the process. No changes to the system are made without the applicable project team's knowledge and approval.

The process includes an integrated change control process conducted from project inception through completion and is managed closely by our project manager. The integrated process analyzes change requests against the impact on project costs, schedule, scope, and deliverables. The process contains the appropriate structure for approving and implementing agreed-upon changes.

3.4.11 Disposal of Obsolete Application Systems and Information

RFP Section	Requirement	Response
3.4.11	*Application systems and information that become obsolete and no longer used must be disposed of by appropriate procedures. The application and associated information must be preserved, discarded, or destroyed in accordance with Electronic Record and Record Management requirements defined in NRS and NAC 239, Records Management.*	**Solutran Complies**

3.4.12 Software Development Project Compliance

RFP Section	Requirement	Response
3.4.12	*Software development projects must comply with State Information Security Consolidated Policy 100, Section 4.7, Software Development and Maintenance and State Standard 131, "Security for System Development."*	**Solutran Complies**
3.4.12.1	*Separate development, test and production environments must be established on program systems.*	
3.4.12.2	*Processes must be documented and implemented to control the transfer of software from a development environment to a production environment.*	
3.4.12.3	*Development of software and tools must be maintained on computer systems isolated from a production environment.*	
3.4.12.4	*Access to compilers, editors and other system utilities must be removed from production systems.*	
3.4.12.5	*Controls must be established to issue short-term access to development staff to correct problems with production systems allowing only necessary access.*	
3.4.12.6	*Security requirements and controls must be identified, incorporated in and verified throughout the planning, development, and testing phases of all software development projects. Security staff must be included in all phases of the System Development Lifecycle (SDLC) from the requirement definitions phase through implementation phase.*	

3.5 Certification and Examination

RFP Section	Requirements	Response
3.5	***Certification and Examination*** *As an integral component of the EBT contractor's EBT System Security, the EBT contractor shall provide the State of Nevada with an annual certification of compliance with banking, EFT (electronic funds transfer), EBT and other regulations and requirements relating to the EBT application. The annual requirement should be considered a normal cost of doing business for the EBT contractor. The annual self-certification and examination requirements shall be applicable to the EBT contractor and any organization(s) with which the EBT contractor has contracted for the performance of EBT related services (subcontractors). It shall be the responsibility of the EBT contractor to provide annual certification or compliance with EBT program specific and related banking requirements of any contracted entities. Such certification of contracted entities shall also be subject to independent examination and validation. The certification by the EBT contractor for the State shall include certification for the EBT contractor entity and any contracted entities' compliance with EBT program specific requirements and banking regulatory requirements related to the EBT application.*	***Solutran Complies***

3.5.1	*The EBT contractor shall provide an annual written certification stating that it is in compliance with applicable banking regulatory requirements and EBT program specific requirements.*
	
	The following lists the EBT program specific requirements that shall be addressed in the EBT contractor self-certification of compliance:
	
	• *3.5.1.1 Banking and Financial Service Rules*
	• *3.5.1.2 Nevada EBT Program Rules*
	• *3.5.1.3 Self-certification requirements include:*
	  o *A. Evaluation of Compliance*
	  o *B. Certification of Compliance*
	  o *C. Internal Control*
		Solutran Complies

3.5.1.1	***Banking and Financial Service Rules** – The EBT contractor must comply with banking, EFT and other financial services industry rules that relate to the EBT application. The EBT contractor certification of compliance shall include banking, EFT and financial service industry rules to the extent that such rules govern aspects of EBT system operations.*	***Solutran Complies***
3.5.1.2	***Nevada EBT Program Rules** – The EBT contractor shall comply with the specific benefit program level requirements. For EBT programs that do not have specific written requirements for participation in the EBT program, the EBT contractor shall comply, as applicable, with the existing program level requirements and with benefit level requirements as promulgated by the administering agency. EBT programs have written requirements specifically for participation in the EBT program:* *A. WIC Federal Regulations 7 CFR §, Part 246 and the WIC Universal Interface Functional Requirements;* *B. USDA Food and Nutrition Service Final Rule 7 CFR § Parts 272, 274, 276, 277, and 278;* *C. Internal Control and Physical/Personnel Security Requirements – The EBT contractor is subject to the control and security requirements of this RFP and the components of its individual EBT Security Plan.*	***Solutran Complies***
3.5.1.3	*Self-certification requirements include:* *A. **Evaluation of Compliance** – The EBT contractor shall accept responsibility for and provide an evaluation of its compliance with the EBT program and specific requirements, compliance with applicable regulatory requirements and an*	***Solutran Complies***

RFP Section	Requirements	Response
	assessment of the effectiveness of the internal control structure in ensuring proper safeguards for the administration of public funds. *B.* ***Certification of Compliance*** *– The EBT contractor shall provide to the State a written certification of compliance with the EBT program specific requirements and applicable bank, EFT and financial services industry requirements related to the EBT application. The EBT contractor shall explain how such determination of compliance was made, including bank examination, audit and internal review. It is the expectation of the State that the EBT contractor will utilize the results of current bank examinations, audits and reviews to ensure certification of compliance.* *C.* ***Internal Control*** *– The EBT contractor shall certify that it has properly administered all components of the EBT Security Plan and that such controls provide reasonable assurance that public funds administered through the EBT system are properly safeguarded and protected. The EBT contractor shall describe how such certification was made.*	
3.5.2	*Annual Attestation Engagement requirements include:*	
3.5.2.1	*The EBT contractor and any subcontractor(s) shall arrange for the performance of an annual attestation engagement of the State's EBT systems by an independent auditor acceptable to the State. The purpose of this engagement is to ensure that the certifications of compliance and internal controls provide reasonable assurance and any disclosures of exceptions or qualifications made by the EBT contractor are proper and complete. A written report of this engagement is required and must be sent to the Project Management Team together with the self-certification statements. The engagement shall be performed in accordance with the guidance in Government Auditing Standards issued by the Comptroller General of the United States for a financial audit, specifically, Statements on Standards for Attestation Engagements No. 16 (SSAE 16), Service Organization Control (SOC1). SSAE 16 is applicable to the EBT annual engagement in that it addresses the attestation requirements to examine management's assertions of compliance and internal controls.*	***Solutran Complies***
3.5.2.2	*Additionally, an engagement in conformance with AICPA SSAE 16, Processing of Transactions by Service Organizations, is required. Conformance with updates to the SSAE 16 or possible future comparable SAS requirements is also required. The engagement should culminate in a report on the policies and procedures placed in operation and tests of the operating effectiveness of the State's EBT systems. Each report shall be submitted within 30 calendar days of the State's fiscal year end.* ***A. SNAP Benefit Restrictions*** *As a food assistance program, the use of SNAP benefits is restricted to the purchase of eligible food items from FNS authorized food retail locations. The USDA's Office of the Inspector General (OIG), Retailer Investigations Branch, Secret Service, and State or local law enforcement officials are responsible for retailer fraud investigations.*	***Solutran Complies***
3.5.2.3	*The EBT contractor shall authorize the Project Management Team or their representatives to perform audits and /or inspections of its records at any reasonable time during the term of the contract and for a period of three (3) years following the date of final payment under the contract to assure compliance with its terms and/or to evaluate the EBT contractor's performance.*	***Solutran Complies***
3.5.2.4	*Any amounts that have been paid by the Nevada EBT/Cash Benefit Programs, which are found to be improper in accordance with the terms of the contract, shall be returned to the appropriate Program or may, at the discretion of the State, be returned in accordance with other remedies.* *A. The EBT contractor shall permit the State and any other governmental agency authorized by law, or their authorized designee, to monitor all activities conducted by the EBT contractor pursuant to the terms of the contract. Such monitoring may consist*	***Solutran Complies***

RFP Section	Requirements	Response
	of internal evaluation procedures, special analysis, on-site verification, and any other reasonable procedure that does not unduly interfere with contract work.	

ANNUAL WRITTEN CERTIFICATION

The annual certification of Solutran and our subcontractors is subject to independent examination and validation and addresses:

- ***Banking and Financial Service Rules – Solutran's compliance with banking, EFT, and other financial services industry rules that relate to our S3™ EBT system. Our certification of compliance includes banking, EFT, and financial service industry rules to the extent that such rules govern aspects of EBT system operations.***
- ***Nevada EBT Program Rules – Solutran's compliance with Nevada EBT specific benefit Program-level requirements in accordance with the following:***
  - ***WIC Federal Regulations 7 CFR § Part 246 and the WIC Universal MIS-EBT Interface (WUMEI) Requirements;***
  - ***USDA-FNS Final Rule 7 CFR § Parts 272, 274, 276, 277, and 278;***
  - ***Internal Control and Physical/Personnel Security Requirements (i.e., Solutran's adherence to the control and security requirements of the RFP and the components of our System Security Plan (SSP)).***
- ***Self-Certification Requirements:***
  - ***Evaluation of Compliance – Solutran's acceptance of responsibility for the EBT program and specific requirements; compliance with the applicable regulatory requirements; and the effectiveness of the internal control structure in ensuring proper safeguards for the administration of public funds. This includes an evaluation of our compliance as well.***
  - ***Certification of Compliance – A written certification of compliance with EBT-specific requirements and applicable bank, EFT, and financial services industry requirements related to the EBT system. We explain how such determination of compliance was made, including bank examination, audits, and internal review. We apply the results of current bank examinations, audits, and reviews in making certification of compliance.***
  - ***Internal Control – Solutran's certification of compliance with the proper administration of all components of the EBT System Security Plan (SSP), and that such controls provide reasonable assurance that public funds administered through our S3™ EBT system are properly safeguarded and protected. We also describe how such certification was made.***

ANNUAL ATTESTATION ENGAGEMENT

BDO USA, LLP review Solutran's security policies and compliance measures as part of our annual SSAE-16 Service Organization Control (SOC) 1 Type 2 audit process. During this audit, our security controls and procedures are rigorously tested for 100% compliance and exceptions are included in the annual report deliverable. We have maintained a clean SSAE-16 report with no exceptions for the last five years. We are presently transitioning to an even more comprehensive SOC 2 Type 2 audit.

As part of this annual audit process, our stakeholders and management review all security policies and procedures and update them as necessary. To ensure compliance with the State and FNS, Solutran agrees to:

- ***Arrange for the performance of an annual review of the EBT systems by an independent auditor acceptable to the State. Solutran currently enlists BDO USA, LLC for the SSAE-16 SOC 1 audit and CASE Financial to perform application vulnerability assessments on our system in accordance with the Guidance in Government Auditing Standards issued by the Comptroller General of the United States specifically for a financial audit, Statement of Standards for Attestation Engagements No. 16 (SSAE No. 16) and the Statement on Auditing Standards No. 70 (SAS 70) relating to compliance and internal controls; and***
- ***Send a report with the results of the review (including any disclosures of exceptions or disqualifications) within 30 calendar days of the State's fiscal year end to the State's Project Management Team together with the self-certification statements.***

In addition, Solutran agrees to:

- ***Arrange for the performance of an annual engagement in conformance with the American Institute of Certified Public Accountants' (AICPA) SSAE-16, Processing of Transactions by Service Organizations, which includes transaction processing relative to the issuance, redemption, and settlement of SNAP benefits; and***
- ***Send a report on the policies and procedures placed in operation and tests of the operating effectiveness of the State's EBT systems to the State's Project Management Team within 30 calendar days of the State's fiscal year end.***
- ***Acknowledge that SNAP benefits are a restricted food program and as a food assistance program, the use of SNAP benefits is restricted to the purchase of eligible food items from FNS authorized food retail locations. The USDA's Office of the Inspector General (OIG), Retailer Investigations Branch, Secret Service, and State or local law enforcement officials are responsible for retailer fraud investigations.***

Solutran will perform updates throughout the life of the contract; and conform with SSAE-16 updates or possible future comparable (SAS) requirements.

Solutran will also:

- ***Allow the State's Project Management Team or its representatives to perform audits and/or inspections of our records at any reasonable time during the term of the contract and for a period of three years following the date of final payment under the contract to ensure compliance with terms and/or evaluate our performance. Any improper amounts paid to Solutran by the Nevada EBT/Cash Benefit Programs are returned to the appropriate Program or returned in accordance with other remedies, at the State's discretion.***
- ***Allow the State and any other governmental agency authorized by law, or their authorized designee, to monitor all activities conducted by Solutran pursuant to the terms of the contract. Monitoring may consist of internal evaluation procedures, special analysis, onsite verification, and any other reasonable procedure that does not unduly interfere with contract work.***

SECTION VI – PROJECT WIDE SCOPE OF WORK

4. Project Wide Scope of Work

The numbering in this section corresponds to the numbering under RFP Section 4, Project Wide Scope of Work and includes only Subsections 4.3 to 4.16, as required by the RFP.

4.3 Project Kick Off Meeting

RFP Section	Requirement	Response
4.3	***Project Kick Off Meeting:***	
4.3.1 (and sub-sections)	*The first activity or task after contract approval will be project kick off meetings that will be held with representatives from the three EBT Programs, other State and federal staff, and the EBT contractor.* *Within 14 calendar days following contract execution, and prior to project work to be performed, the contractor shall organize and lead a kick-off meeting in person at the specific Division in Carson City, Nevada. The purpose of the meeting is to discuss the EBT contractor's work, schedule of activities, tasks and deliverables. Discussion will also take place regarding details of the Preliminary Project Management Plan in preparation of Section 4.4, where the Plan will be finalized to become the Nevada EBT Project Plan (refer to **Section 5.7 Project Management**). Items to be covered in the kick off meeting will also include, but not be limited to:* • *4.3.1.1 Deliverable review process;* • *4.3.1.2 Determining format and protocol for project status meetings;* • *4.3.1.3 Determining format for project status reports;* • *4.3.1.4 Setting the schedule for the project, including meetings between representatives from the State and the contractor to develop the Project Plan and the Project Schedule:* *A. **Project Initiation Meeting*** *After the completion of the Project Kick-Off Meeting and prior to the start of system planning and design of the EBT system, a Project Initiation meeting must take place. The EBT contractor must schedule two separate Project Initiation Meetings, one with WIC staff and one with the SNAP/TANF staff.* *These meetings will provide an opportunity for the EBT contractor staff, Program staff and other EBT Project stakeholders to discuss any issues and concerns regarding the new EBT system to be implemented. Specifically, final decisions will be made regarding EBT contractor deliverables, system interfaces, project management and the Project Plan and schedule.* *Two (2) days after the meeting the EBT contractor will deliver a meeting memorandum recording the decisions from each of the Program's EBT Project Initiation meeting.* • *4.3.1.5 Defining lines of communication and reporting relationships;* • *4.3.1.6 Reviewing the project mission;* • *4.3.1.7 Pinpointing high-risk or problem areas; and* • *4.3.1.8 Issue resolution process.*	***Solutran Complies***

The project kickoff meeting establishes baseline understanding between the three State EBT program staff, other state and federal staff and Solutran. Solutran will work with the State to schedule, organize and lead this meeting in Carson City, Nevada within fourteen (14) calendar days of contract execution. During the kickoff meeting, Solutran will address our approach to project management and system development, the proposed schedule of activities, tasks, and deliverables. Included in the agenda for the meeting will be:

- ***The deliverable review process;***
- ***The format and protocol for project status meetings including attendees;***
- ***The format of status reports; and***
- ***The schedule for status meetings and other meetings as required to develop the project plan and project schedule.***

Upon conclusion of the project kickoff meeting, Solutran will organize and lead separate project initiation meetings, one for WIC and one for SNAP TANF. These meetings allow team members to clarify and discuss any issues or concerns regarding the projects, the EBT systems and project management. During these meetings, each team can make and codify decisions regarding deliverables, system interfaces, project management, and the project schedule and plan.

After the project initiation meetings, Solutran will deliver meeting memorandums that detail and record the decisions made by each team during the separate project initiation meetings. Such decisions can include defining lines of communication and reporting relationships, reviewing the project mission, the identification of possible high risk or problem areas and the issue resolution process.

Solutran supports the State's efforts to have a comprehensive, well understood project management process in place prior to beginning any work on the project. Based on our experience in our SNAP/TANF and WIC projects, we believe that it is in the best interest of the State and Solutran to schedule the project kickoff and implementation meetings during the same week so that time is efficiently managed and that the project can get off to a strong start to meet the State's timeframe for conversion by December 1, 2018. Additionally, we suggest that the EBT Requirements Verification Sessions or as they are sometimes called Joint Application Design (JAD) sessions be scheduled during the same week as well. This will allow both the State and Solutran to focus on the critical elements needed for project success. We have held kickoff and requirements meetings during the same week in other projects successfully.

4.4 Planning and Administration

4.4.1 Objective: The objective of this task is to ensure that adequate planning and project management are dedicated to this project.

4.4.2 Activities: This section refers to different activities such as meetings and reports. Each project (WIC, SNAP, and TANF) will have their own separate project meetings and status reports.

RFP Section	Requirements	Response
4.4.2	***Activities** – This section refers to different activities such as meetings and reports. Each project (WIC, SNAP, and TANF) will have their own separate project meetings and status reports.* • *4.4.2.1 Detailed Project Plan and Schedule* • *4.4.2.2 Project Status Meetings* • *4.4.2.3 Project Status Report* • *4.4.2.4 Communication Plan* • *4.4.2.5 Retailer Transition and Certification Plan* • *4.4.2.6 Risk Management Plan* • *4.4.2.7 Quality Assurance Plan* • *4.4.2.8 Change Management Plan and Control Procedures* • *4.4.2.9 Knowledge Transfer Plan* • *4.4.2.10 Post Implementation Evaluation Review*	***Solutran Complies***

RFP Section	Requirements	Response
	• *4.4.2.11 Conversion and Implementation Plan* • *4.4.2.12 System Test Plan* • *4.4.2.13 System Security Plan* • *4.4.2.14 Project-Wide Training Plan* • *4.4.2.15 Contract Transition Plan* • *4.4.2.16 Project-Wide Business Continuity/Disaster Recovery Plan*	

We provide information on each of the activities (4.4.2.1–4.4.2.16) for each of the activities in the sub-sections that follow.

4.4.2.1 Project Wide Detailed Project Plan and Schedule

RFP Section	Requirement	Response
4.4.2.1	*The awarded vendor must complete the following activities:* *A.* ***Project-Wide Project Plan and Schedule*** *B. The EBT contractor will work with the staff from WIC, SNAP and TANF to provide a detailed Project Plan and Project Schedule based on the Preliminary Project Plan submitted with the proposal as defined in Section 5.6, Preliminary Project Plan. The Project Plan and Schedule must address the tasks, activities and deliverables and Project Schedule for the Project as a whole, plus each of the three Nevada EBT Programs.* *C. The detailed Project Plan and Schedule shall have fixed deadlines that take into consideration the State holiday schedule, State Observed Holidays and include, but not be limited to:* *1. Project schedule including tasks, activities, activity duration, sequencing and dependencies;* *2. Project work plan for each deliverable, including a work breakdown structure;* *3. Completion date of each task;* *4. Project milestones; and* *5. Entrance and exit criteria for specific project milestones.* *D. The EBT contractor shall submit a preliminary overall Project Schedule in MS Project and a PDF version no later than two weeks following contract execution. The Project Schedule defines all timeframes, start dates and end dates, Contract staff resources are assigned and an estimate of the Programs staff required resources for all project-wide tasks and deliverables are identified. All deliverables identified within the project schedule are subject to Project Management Team review and approval. The final Project Schedule, which will serve as the baseline document, must be provided ten (10) business days following the receipt of the written comments from the State. The Project Plan and Schedule shall be updated as needed throughout the project. Changes in the schedule, either timeframe or activity changes, must be approved by the Project Management Team prior to the Contractor making the schedule changes. Once changes are approved the EBT contractor shall present a full description of the updates in the Project Plan and Schedule and define the rational or impact on the project; and* *E. The EBT contractor will be expected to complete Project Plan and Schedule details for the three (3) specific EBT Programs.*	***Solutran Complies***

We understand the importance of establishing a preliminary Project Work Plan and schedule and we are delivering our draft plans with this proposal in accordance with Proposal Section 5.6 Preliminary Project Plan, and with consideration of state and federal holidays. As clarified in the State's response to

submitted questions, Solutran has developed separate project work plans for SNAP/TANF and WIC. Working with both the SNAP/TANF and WIC teams, our Project Manager and other key staff will review the draft plan and schedule during the project initiation meetings. In addition, we review the relevant tasks and the timetable for their completion, discuss required deliverables and their submission and acceptance dates, discuss the content and structure of weekly status calls and reports, and develop a schedule for system requirements validation meetings.

Our Project Work Plan has been shaped by more than 30 years' applicable project experience. It illustrates step-by-step activities needed to address the Nevada EBT projects defined within the RFP, and we work collaboratively to ensure it reflects expectations, clearly delineates responsibilities, and accurately defines the project schedule, including tasks, activities, and deliverables. We use a Work Breakdown Structure (WBS) approach, following contract execution. The timeframes for all tasks are followed to avoid project delays.

Specifically, the final plan identifies:

- ***Steps and associated timelines necessary for us to complete each subsequent task and related deliverables in accordance with the RFP;***
- ***Milestones to be achieved;***
- ***Critical path tasks that must be followed to avoid project delays; and***
- ***Entrance and exit criteria for specific project milestones.***

Within two weeks of contract execution, Solutran will submit the SNAP/TANF and WIC project schedules in both MS Project and PDF. Our preference is to discuss the project schedule at the project initiation meetings so that we have an opportunity to incorporate the State's input as soon as possible. Our project schedule contains defined timeframes, start dates and end dates for each task and subtask with an indication of the needed resources for both Solutran and the State. Solutran understands that all deliverables identified within the project schedule are subject to Project Management Team review and approval.

Ten business days after receipt of written feedback from the State, Solutran will submit the final project schedule which then becomes the baseline for the overall project. Understanding that there may be a need to update the project schedule throughout the project, Solutran provides updates as needed and uses the work plans to document the completion of tasks in both plans.

Prior to making any changes to the schedule, the changes will be discussed with the project management team and the changes will not be made without approval. The discussion of the change will include a full description of the proposed update and define the rational and/or impact on the project.

4.4.2.2 Project Status Meetings

RFP Section	Requirement	Response
4.4.2.2	***Project Status Meetings*** *– Each project (WIC, SNAP and TANF) will have their own separate project meetings.* *A. The EBT contractor will attend and participate in all project status meetings with the WIC, SNAP and TANF project team at a location to be determined by the State. The Contract Project Manager and Technical Lead must attend in person whereas other key contractor staff may attend in person or via teleconferencing, as mutually agreed to by the project team.*	***Solutran Complies***

RFP Section	Requirement	Response
	B. These status meetings will provide an opportunity for Nevada Program staff and other applicable Stakeholder and the EBT contractor staff to discuss outstanding issues and other issues defined in the Status reports. *C. These meetings shall follow an agenda mutually developed by the awarded vendor and the State. The awarded vendor shall prepare materials or briefings for these meetings as requested by the State.* *D. The EBT contractor shall provide an agenda for the status meeting no later than two (2) business days prior to the status meeting.* *E. The agenda may include, but not be limited to:* • *Review and approval of previous meeting minutes;* • *Contractor project status;* • *State project status;* • *Contract status and issues, including resolutions;* • *Risk Review;* • *Quality Assurance status;* • *New action items;* • *Outstanding action items, including resolutions;* • *Setting of next meeting date; and* • *Other business.* *F. Minutes will be taken and distributed by State staff within five (5) working days after the meeting. Minutes may be distributed via facsimile or email. See the additional description of the Specific Program Status Meetings in the WIC Specific Scope of Work, Section 4.14.*	

Status calls are led by our project manager, and include Solutran and subcontractor personnel, as required and as appropriate based on specific agenda topics. Topics of discussion include: updates on project activities including interface specification and development; vendor enablement and certification; clinic enablement, testing, training, security assessment; transition to operations; a review of the Project Work Plan and the status of the project schedule; a review of issues and risks; and planning for upcoming activities.

4.4.2.3 Project Status Reports

RFP Section	Requirement	Response
4.4.2.3	***Status Reports** – Each project (WIC, SNAP and TANF) will have their own separate status reports.* *A. Provide written semi-monthly project status reports delivered to State project management by the third (3rd) working day following the end of each reporting period. The format must be approved by the State prior to issuance of the first semi-monthly project status report. The first semi-monthly report covers the reporting period from the 1st through the 15th of each month; and the second semi-monthly report covers the reporting period from the 16th through the end of the month. Exception: Frequency of status reports may change in times of high activity, including prior to system conversion or during UAT. The status reports must include, but not be limited to the following:* *1. Overall completion status of the overall project and the project as it relates to each Program in terms of the approved Project Plan and Project Schedule, including deliverables submitted;*	***Solutran Complies***

RFP Section	Requirement	Response
	2. *Accomplishments during the period, including Programs' staff/stakeholders interviewed, meetings held, JAD sessions and conclusions/decisions determined;* 3. *Problems encountered and proposed/actual resolutions;* 4. *What is to be accomplished during the next reporting period, such as outstanding tasks/deliverables;* 5. *Issues that need to be addressed, including contractual. Include outstanding problems, issues or risks. (Provide the status of the progress on resolution, risk assessment ranking of the problem and recommended solution or mitigation plans.);* 6. *Quality Assurance status;* 7. *Identification of risks;* 8. *Updated MS Project Schedule time line showing percentage completed, tasks assigned, completed and remaining;* 9. *Identification of schedule slippage and strategy for resolution; and* 10. *Progress on Enhancement/Change Requests. (For all active change requests, the Status Report shall identify tasks completed during the reporting period, tasks remaining and the estimated date of completion for the change.)* B. *During system conversion, the status report shall include an update on:* 1. *Conversion activities and tasks;* 2. *Progress in POS deployment including retailer name and location, terminal ID and retailer's FNS number;* 3. *Planned POS deployment activity for the next reporting period;* 4. *ATM availability;* 5. *State, client and retailer training plans and activities;* 6. *Card replacement and issuance plans and activities; and* 7. *Progress on retailer and third-party agreements.*	

Our goal in providing status reports is to provide a structured informational document that provides the State Project Teams for SNAP/TANF and WIC the necessary information on a scheduled basis. The individual items in the status report change as the project progresses, but the intent always remains the same: To provide an objective and measurable summary of progress, and highlight upcoming tasks, issues and risks. Each report contains information regarding activities completed within the reporting period, upcoming activities for the next reporting period, identification of critical action items (including person assigned), issues, risks or roadblocks, status of system development, status of vendor enablement or retailer participation, and certification, the status of project deliverables, and an updated Project Work Plan, which serves as the primary focus of project management and communication. As such, it is updated regularly during each reporting period.

4.4.2.4 Project Wide Communication Plan

RFP Section	Requirement	Response
4.4.2.4	***Project-Wide Communication Plan*** *Develop a comprehensive approach for handling communications with both internal and external audiences. Effective communication is critical to the development of productive relationships with concerned stakeholders. The Project-Wide Communication plan must include, but not be limited to: a plan for generation, documentation, storage, transmission and disposal of all project information.*	***Solutran Complies***

We will develop a Communications Plan that sets the tone for effectively sharing information across the entire project and serves as a framework for open communication. Project communication and status reporting are important elements of this plan. We will schedule and host all onsite and project status meetings, as well as participate in any project-related meetings requested by the State. In addition to regular meetings with the SNAP/TANF and WIC staff, Solutran's project team will meet with internal staff on a regular basis to discuss project status.

Regular and consistent communications in varying methods at appropriate intervals are key to project success, and while we adhere to all the requirements for formal status meetings and reports, we also encourage and employ frequent informal communications between our project team and the State teams. These informal discussions lead to quick problem resolution, as well as support of effective alternative analyses.

4.4.2.5 Project Wide Retailer Transition and Certification Plan

RFP Section	Requirement	Response
4.4.2.5	***Project-Wide Retailer Transition and Certification Plan*** *The EBT contractor will prepare a plan the will lay out the means in which the EBT contractor will complete all communication necessary to prepare the retailers for acceptance and redemptions of the EBT benefits. The Retailer Transition and Certification Plan will also address hardware and software installation, preparation of retailer agreement, retailer system testing and training.* *The Plan shall include but not be limited to the EBT contractor's approach to:* *A. Identifying which vendors are prepared for the EBT system transition;* *B. Identifying which vendors require additional support for EBT, if allowed by regulation;* *C. Identifying what type of support is required for each applicable retailer;* *D. Providing technical ECR/POS solutions as approved by each of the Programs;* *E. Tracking retailer enablement and certification;* *F. Supporting the authorized vendors in the testing and certification process; and* *The WIC Programs continue to have stand-beside registers in a small number of stores. In addition, several vendors also utilize a third-party processor. The vendor shall identify the process to provide stand-beside registers, training material, and other support to stores which are not integrated.*	***Solutran Complies***

We offer a Retailer Transition and Certification Plan that describes outreach, contact, certification, testing, and vendor customer support services necessary for retailers to continue accepting the Nevada EBT and eWIC cards.

The plan will include information on the following at a minimum:

- ***Identifying which retailers are prepared for EBT;***
- ***Identifying which retailers require additional support for conversion of SNAP/TANF or eWIC;***
- ***Identifying what type of support is required for each applicable retailer;***
- ***Identifying and supporting the testing and certification process; and***
- ***Tracking retailer enablement and certification.***

The sample table of contents shown below offers a glimpse of the structure and content that we provide in our deliverables. We encourage authorized vendors to integrate the eWIC transactions into existing systems, and we aid with this process. As such, our plan describes how we plan to work with the WIC vendors to promote and support integration efforts. Further, the plan describes the vendor certification

process including roles and responsibilities as well as the execution of required agreements by all parties, stand-beside POS deployment, and ongoing support.

SAMPLE TABLE OF CONTENTS FROM A WIC VENDOR ENABLEMENT PLAN

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4.4.2.6 Project Wide Risk Management Plan

RFP Section	Requirement	Response
4.4.2.6	***Project-Wide Risk Management Plan*** *Develop a risk management plan to ensure that risks are identified, planned for, analyzed, communicated and acted upon effectively.*	***Solutran Complies***

The Solutran Comprehensive Risk Management Plan for Nevada provides a systematic process of identifying, analyzing, and responding to project risk followed by continuous monitoring and control. We use a tried-and-tested risk management approach that encompasses planning and identifying risk; analyzing risk through different measures; monitoring the risk; and risk mitigation plans.

Risks typically derive from project categories such as scope of work, project timeline, and deliverables, but our solution-oriented thinking within the team structure allows us to identify and address potential risks and issues head on. Our project manager works in conjunction with the project team to assess risks and issues following principles established by the Project Management Institute (PMI) throughout the risk management process.

Our process begins with promoting a sense of importance and urgency around risk management and open communication that builds trust and solution-oriented thinking within the team structure. Our risk management process commences during the project initiation period and continues through closure. Our project manager focuses on two primary areas to identify risks – project documentation and project stakeholders. Reviewing project documentation with a critical eye sheds light on potential areas of risk, and tapping into the expertise of project stakeholders and team members serves as another source for identifying potential risks.

Our project manager ensures that potential risks are tracked and analyzed and that an appropriate response strategy is applied and implemented. Assigning ownership of the risk to a member of the project team provides for shared risk management. Each risk is objectively assessed and scored in terms of the likeliness or probability of occurrence and the impact to project objectives. Risks are then prioritized on a nine-scale matrix of likelihood and impact based on severity.

Our project manager and the assigned owner of the risk ensure that risks are monitored on a regular basis. If a mitigation plan is selected, the project team, or an assigned owner develops a plan and adds any tasks related to implementing the plan of action to the project schedule. Potential risks are recorded and tracked on a risk management log, which is reviewed on a regular basis during project team meetings and reported within the project status reporting process.

4.4.2.7 Project Wide Quality Assurance Plan

RFP Section	Requirement	Response
4.4.2.7	***Project-Wide Quality Assurance Plan*** *Develop a quality assurance plan including, but not limited to, the methodology for maintaining quality of the code, workmanship, project schedules and subcontractor(s) activities.*	***Solutran Complies***

The Solutran Quality Assurance Plan describes the strategy for achieving the quality objectives, and describes the methodology, processes, procedures, and other tools used to assure quality goals are being met.

We utilize a standard Plan-Do-Check-Act model as the quality assurance method. Our quality assurance process incorporates several tools and processes to facilitate this across all phases of the project, including:

- ***Beginning the process with a cross-functional development team;***
- ***Using standardized testing and requirements;***
- ***Performing network and SSAE-16 SOC2 assessments;***
- ***Integrating workflow management;***
- ***Pursuing continuous improvement; and***
- ***Providing quality checks and measures.***

We also employ several product control processes to maintain focus on providing a quality service that meets the State's expectations and requirements throughout all phases of the project.

Quality assurance inputs are in accordance with PMI principles and provide measures of quality through quality reviews; provide root cause analysis and corrective actions through our issue resolution process; and keep the State informed of measures via status meetings and project team meetings.

The plan provides supporting information on our approach to the various testing levels, which are described in detail in the Test Plan, and describes how we measure quality; when quality checks occur; and corrective action identification and completion. While our quality assessments center primarily on development activities, they also encompass such items as training and training materials and overall readiness.

4.4.2.8 Project Wide Change Management Plan and Control Procedures

RFP Section	Requirement	Response
4.4.2.8	***Project-Wide Change Management Plan and Control Procedures*** *A. Develop a Change Management Plan and Control Procedures and present it to the State for acceptance. This plan will be used by the vendor and the State in the design, specification, construction, implementation and support of the system.* *B. The EBT contractor shall include, as part of the Project Management Plan, a Change Management Plan. At a minimum, the Change Management Plan and Control Process must include the following:* *1. An electronic tool, such as SharePoint, for change management purposes;* *2. Be developed with a focus on EBT system functional and technical baseline and change requests;* *3. The EBT contractor's approach to addressing:* *a. Design issues;* *b. Remedial changes;* *c. State-initiated change requests;* *d. Conformance to Federal regulations and Operating Rules for WIC EBT; and* *e. Self-initiated changes.* *4. Define roles and responsibilities and assure the State that no changes to the EBT system will be undertaken without the Project Management Team's prior knowledge and approval.* *5. Include the procedures for changes and upgrades to all EBT system documentation and manuals.*	***Solutran Complies***

Following contract award, Solutran develops a Change Management Plan in conjunction with the State, which focuses on SNAP/TANF and WIC system functional and technical baselines and change requests, and our approach to addressing design issues, remedial changes, State-initiated change requests, conformance to federal regulations and USDA-FNS WIC Operating Rules, and self-initiated changes. The plan also defines roles and responsibilities and procedures for changes and upgrades to the system and documentation.

When an organization introduces a change within a project, that change needs to be effectively managed. Our change management process ensures that the change is assessed, approved, designed, developed, tested (including regression) and delivered effectively.

Solutran closely monitors for change and ensures that any proposed changes are evaluated for adoption/rejection prior to being considered for implementation. Changes may arise at any point in the process and by any project stakeholder. While changes may initially be received verbally, it is important that the change is recorded in a written format and tracked through the process. No changes to the system are made without the applicable project team's knowledge and approval.

The process includes an integrated change control process conducted from project inception through completion and is managed closely by our project manager. The integrated process analyzes change requests against the impact on project costs, schedule, scope, and deliverables. The process contains the appropriate structure for approving and implementing agreed-upon changes.

4.4.2.9 Project Wide Knowledge Transfer Plan

RFP Section	Requirement	Response
4.4.2.9	***Project-Wide Knowledge Transfer Plan*** *Develop a Knowledge Transfer Plan, present the plan to the State, execute the plan and obtain State acceptance before and after the plan is executed. The plan must include sufficient time and resources to accomplish a full transfer of knowledge to assure that the State can operate the system independently and obtain timely and effective support from the vendor.*	***Solutran Complies***

Our experience has shown that in mature EBT projects, many of the staff involved in either SNAP/TANF or WIC have a comprehensive understanding of EBT and as such, our plan focuses on the elements needed for staff to work with the Solutran S3™ and SOAR™ systems used for both SNAP/TANF and WIC. The plan which discusses the training and manuals need to provide this key information also includes information on assistance that is available from our Solutran Support Unit (SSU) a help desk dedicated to supporting our state customers.

4.4.2.10 Project Wide Post Implementation Evaluation Review (PIER)

RFP Section	Requirement	Response
4.4.2.10	***Project-Wide Post Implementation Evaluation Review (PIER)*** *The State will perform a Post Implementation Evaluation Review (PIER) approximately six (6) months after full implementation and State acceptance of all deliverables. The awarded vendor's Project Manager will be required to participate on site for a period of not to exceed three (3) days.*	***Solutran Complies***

Solutran's project manager will fully support and participate in Nevada's Project Wide Post Implementation Evaluation Review (PIER) to be held approximately six months after full implementation and State acceptance of all deliverables. We look forward to the completion of the review as the confirmation that the project is fully in the ongoing operations phase.

4.4.2.11 Project Wide Conversion and Implementation Plan

RFP Section	Requirement	Response
4.4.2.11	***Project-Wide Conversion and Implementation Plan*** *The Plan shall address the processes to be used for conversion and implementation, how the processes will be tested, and contingency plans for problems and issues that may occur during the process. At a minimum, the plans shall include the EBT Vendor's approach to conversion/implementation activities in enough detail so that the State fully understands the approach and has confidence that the approach will support a timely and successful conversion and implementation.* *The Conversion and Implementation Plan must also contain a contingency fallback plan in case the conversion cannot be completed in a timely manner due to conversion issues. FNS must approve the Conversion Plan.* *A. The draft Project-Wide Conversion and Implementation Plan is due to the Nevada EBT Project Management Team within four (4) weeks from Contract execution. The Implementation Plan shall address each of the contracted Nevada EBT and Debit Card Programs involved in the system project. Specific sections of the Implementation Plan should be included for each participating program.* *B. The Conversion and Implementation Plan shall include but not be limited to general and program specific information regarding:* *1. Deliverables, milestones and "Go/No Go" decisions.* *2. Conversion of acquirers and retailers including the retailer database.* *3. Conversion of each Program's client database to include account aging information including expungement and escheatment dates, where appropriate, and transfer of the Program's transaction history.* *4. Provide an Integrated Vendor Interface Specifications Document. The document shall contain sufficient details so retailers with integrated ECR/POS systems will have the requirements necessary to modify their systems and exchange files with the EBT system. This includes establishing interfaces with the Programs' MIS, certification, and/or eligibility systems.* *5. Coordinating with other contractor or Nevada staff involved in Program interfaces, to include timelines, milestones, roles and responsibilities, and level of work effort to be expected by State IT staff.* *6. Approach to testing and conversion.* *7. Coordinating training efforts.* *8. Implementing card production and distribution, to include replacement of EBT cards, as required.* *9. Implementing customer service, IVR and web portals.* *10. Implementing participant customer services as required for the technical solution, to include maintaining the ability of Customer Service Representatives (CSRs) to complete card status functions reported during the conversion.* *11. Coordinating with FNS, the Treasury Department and the Federal Reserve Bank (FRB) in transferring State ASAP (Automated Standard Application for Payments) system account balances to the succeeding EBT Contractor (SNAP/TANF only). WIC will use State bank only.* *12. Establishing Administrative Terminal application connectivity.* *13. Coordinating State Office and local office/clinic equipment installation and testing.* *14. Coordinate statewide conversion activities with the data migration.*	***Solutran Complies***

Delivering a detailed plan for the transition of retailers and the EBT database is just one of the ways we demonstrate our EBT expertise. Our approach to conversion is based on best practices our staff learned at two of the leading EBT vendors in the nation. Our staff have led or participated in over 20 successful EBT conversions and brought that knowledge to Solutran.

At the start of the project, we will work very closely with the State to ensure full understanding of the State's requirements, including at a minimum, a review of the State's current operating system; processes and procedures; fraud prevention and monitoring; backup and recovery operations; and documentation of the current operating system. We will also work with the State to gain an understanding of the State's organization and staffing for each program; and any concerns or issues you have.

We will then proceed with defining the project and establish the appropriate project management methodologies, including communication, risk management, and quality management that meets the State's expectations. Due to the expedited timeframes associated with the State's schedule, we will present our Conversion Plan during the initial meetings with the State, well in advance of the four-week requirement.

We will ensure that the Conversion and Implementation Plan, which is reviewed and approved by the State, incorporates a project management infrastructure that includes a Project Management Plan as well as the following project management elements:

- ***Establish project documentation templates and project management processes that facilitate project success.***
- ***Plan and facilitate a project kick-off meeting for all stakeholders to communicate roles and responsibilities and the project roadmap to successful implementation.***
- ***Solutran and the State will work together to finalize a Project Work Plan encompassing detailed tasks, resources, timeframes and deliverables.***
- ***Encompass ongoing project monitoring and control, including weekly and monthly project status reporting and project team meetings that are facilitated by our Project Manager who will ensure the State-approved agendas are prepared and sent and meeting minutes are documented and distributed.***
- ***Establish a Communications Plan to ensure stakeholders receive effective and timely project information throughout the contract term.***
- ***Document the deliverables and a deliverable process to ensure deliverables meet the State expectations.***
- ***Monitor changes closely and implement a Change Control and Approval process to manage project enhancements and change requests.***

Our Transition Plan will include detail on the following subjects:

- ***Testing and Conversion Mock Runs – Perform significant testing of the conversion process, including performing test transactions against the converted database in the test system and a validation that PINs have been successfully converted. We perform three (3) trial runs (mock conversions) as part of our process.***
- ***Checkpoints and Reconciliation – Our transition process includes checkpoints and reconciliation to ensure that data is converted properly. These checkpoints must be confirmed as correct prior to the next step in the conversion occurring.***
- ***Contingency Plan – Our contingency plan in case conversion cannot be completed due to timeframes or issues encountered.***
- ***Data Exchange Processes – The process used to test all data exchange processes with the State systems.***
- ***Go/No Go checkpoints—Specified points and criteria for program staff to make determinations for progressing.***

Our goal is to provide a plan that gives the State the necessary level of detail to accomplish the required tasks within the project schedule.

4.4.2.12 Project Wide System Test Plan

RFP Section	Requirement	Response
4.4.2.12	***Project-Wide System Test Plan*** *The EBT contractor shall prepare and submit a draft and final System Test Plan. This plan will describe how the EBT contractor will complete all phases of system testing for each of the Nevada EBT Programs in preparation for the Functional Demonstration prior to the Specific EBT programs' User Acceptance Testing (UAT).*	***Solutran Complies***

All Solutran products go through an extensive unit, system, integration and end-user acceptance test process. As part of end-user acceptance testing, we receive input from Solutran internal product development analysts, project team representatives, and our clients (if applicable) as to the clarity, intuitiveness and functionality of the user interface. We incorporate any received feedback associated with the test scripts, use cases and actual Web page design into modifications and retest.

Solutran will provide the State with a comprehensive System Test Plan that describes all phases of testing, connectivity testing, interface testing, functional demonstrations, user acceptance testing (UAT), performance (stress) testing, network performance testing, Web portal testing, ARU testing, and vendor/TPP testing. For system and integration testing, the Plan addresses the extent of the testing performed to ensure that all system components properly interface and operate as designed.

The plan provides information on the test purpose; testing methodology; test dependencies; test participant roles and responsibilities; test environments; test schedule and activities; test tracking and reporting; error handling and testing; problem resolution and escalation procedures, including defect tracking and defect priority levels; approval rating criteria; and go/no go decisions.

We report all defects identified throughout the testing process in a Defect Tracking Log. Any defect that is a high priority (i.e., priority 1 or 2) receives immediate attention and is resolved so testing can resume. Once we log the defects, we work with the appropriate project team to prioritize all defects and determine next steps. We discuss all defects in relation to their impact on operations. If the impact is significant, we establish an action plan with associated timing to resolve the defect.

The State reviews and approves every detail of the plan to ensure that it meets or exceeds the requirements of the State and, in the case of UAT, USDA-FNS.

We understand that success of the Nevada EBT project ultimately depends upon targeted and meaningful system testing. The plan and associated test scripts enable the State to fully test their systems in a planned, strategic manner to confirm all requirements are met prior to sign off. As part of creating the System Test Plan, we work with the project teams and other stakeholders to define which tests are conducted, which tests are simultaneously tested, and which are performed separately.

4.4.2.13 Project Wide System Security Plan

RFP Section	Requirement	Response
4.4.2.13	***Project-Wide System Security Plan*** *A. The EBT contractor shall develop a plan for the implementation and maintenance of a comprehensive security program. The Security Plan shall describe the administrative, physical, technical and systems controls to be implemented for the EBT systems for the WIC Programs and SNAP and TANF, and how the EBT contractor will address deficiencies or security breaches if they are identified during the course of the contract. The Security Plan shall reflect the guidance of "FNS Handbook 901, FNS EBT Security Guidelines Handbook" and the security requirements specified in Section 3.9 of the RFP. In addition to describing the planned controls to meet the security requirements, the Security Plan shall provide for the ongoing certification and examination of the EBT contractor's operations and control system. The EBT contractor may use OMB Circular A-130 and 90-08 as references in preparing the Security Plan.* *Refer to https://www.whitehouse.gov/omb/information-for-agencies/circulars* *B. General areas that shall be covered within the Security Plan include:* *1. Physical site security;* *2. System data security;* *3. System application security;* *4. Cooperation in inspections and audits;* *5. Periodic risk analyses; and* *6. Contingency planning.* *C. The EBT contractor must adhere to State (as applicable), and Federal statutes related to data privacy and the rights of data subjects. Security Plan acceptance is contingent upon State and FNS approvals.*	***Solutran Complies***

We develop a System Security Plan (SSP) for the implementation and maintenance of our comprehensive security program for NV EBT systems and operations in conformance with the State's security policies and USDA-FNS Handbook 901, Chapter 8 and the security requirements in RFP Section 3.9.

Our SSP specifically addresses:

- ***Security of data exchanges and interfaces between the State's systems and our S3™ EBT platform;***
- ***Security of all data and applications;***
- ***System access roles;***
- ***Solutran security of program data;***
- ***Federal data privacy regulations; and***
- ***All phases and aspects of transaction processing and settlement as it relates to EBT.***

It also describes the administrative, physical, technical, and systems controls to be implemented for the EBT systems, and how we will address deficiencies or security breaches if they are identified during the contract.

Our SSP also addresses the following:

- ***The virus and malware controls to protect data from unauthorized use, access, contamination or corruption.***
- ***Results of any recent Statement on Standards for Attestation Engagements (SSAE) No. 16 Service Organization Control (SOC) 1 or SOC 2 audits of the hosting/data center and/or plans to conduct such audits. If the last assessment was using the Statement on Auditing Standards No. 70, Service Organizations (SAS-70), the SSP describes the results of that assessment.***

- ***Security incident reporting requirements to include notification to the State of any instances of non-compliance to security measures within one hour upon their discovery. The notification includes a description of the incident, its impact on data security and operations, and the corrective action planned or taken.***
- ***Notification process for notifying individuals or parties affected by a security incident including:***
  - ***Date of the notice;***
  - ***Reporting entity's name and contact information so that affected individuals can obtain additional assistance or information;***
  - ***Brief description of the data breach incident in general terms;***
  - ***Date of the breach, or if unknown, the approximate date or date range of the breach;***
  - ***Categories of personal information at issue;***
  - ***Brief description of the actions taken to contain the breach and protect data from further unauthorized access or use;***
  - ***Advice on actions affected individuals should take;***
  - ***Contact information for national consumer reporting agencies; and.***
  - ***Recommendations for affected individuals to protect themselves, e.g., reviewing account statements, or monitoring free credit reports.***

Our systems incorporate security measures commensurate with the risk and sensitivity of the information being modified or accessed. Due to the type of information it contains, the SSP is a sensitive document. As such, we will request the State's cooperation in protecting the document's confidentiality.

Our SSP meets FNS WIC EBT system security requirements and requirements for any future modifications and has been approved in all our EBT projects.

4.4.2.14 Project Wide Training Plan

RFP Section	Requirement	Response
4.4.2.14	***Project-Wide Training Plan*** *A. The EBT contractor will be required to submit for approval a comprehensive Project-Wide Training Plan in draft and final form. The Project-Wide Training Plan will include a section defining the training needs for the Programs' EBT systems and meeting FNS and State standards. Training materials, including video/electronic and hardcopy materials developed for the Program staff shall be submitted in draft and then final form and once approved by the Program staff become the property of the State.* *B. Training plans and materials shall be updated throughout the contract as needed to reflect changes in the EBT system or services.* *C. The Project-Wide Training Plan shall include the following:* *1. Description of training directly related to the system functionality* *2. Description of how trainees will demonstrate the capability of performing their applicable system functions at the completion of training* *3. Description of training and training materials providing content that is appropriate for the needs of the Program staff, participants and retailers*	***Solutran Complies***

RFP Section	Requirement	Response
	a. Participant Training Materials (SNAP/TANF only): • *The EBT contractor shall develop program-specific print-ready training materials for SNAP/TANF local agency staff to distribute to their participants/cardholders. The training materials must present the introduction to EBT for new SNAP/TANF card holders and a presentation of changes in the new system over the FIS/CPD EBT system.* • *The training materials shall be written in easy to understand language at a 7th grade reading level in both English and Spanish. All materials must be approved by the SNAP/TANF staff prior to distribution to the SNAP/TANF Cardholders.* • *Training Materials to be provided by the EBT contractor shall include a pamphlet and a video defining how to use the SNAP/TANF EBT card to redeem their SNAP/TANF benefits. The SNAP/TANF staff shall review and approve the draft training materials for the cardholder prior to their use during the statewide system implementation.* *4. Training Schedules that are conducted at an appropriate time (i.e., training has to occur prior to a stakeholder using the system, but not so far in advance that training is forgotten prior to the stakeholder using the system).* *5. Description of training directly related to the applicable to program-specific EBT functions.* • *Staff Training Material – The EBT contractor shall provide the necessary training and training materials so the local and State Office SNAP/TANF staff has knowledge as to how to access the available EBT functions. SNAP/TANF staff shall be provided with a user guide and a tip sheet to assist staff with easy reference for EBT operations.* *6. If training provided by the EBT contractor is not effective or does not address training objectives, the EBT contractor shall modify its training materials or training methodologies. The EBT contractor shall replace trainers that do not meet the Programs' staff's training expectations.*	

Training is essential to any conversion of EBT systems for SNAP/TANF and WIC. For both programs, training of cardholders and staff are core components of the conversions. Solutran's approach to training begins with a discussion with the project teams to determine if there are best practices or state processes or procedures that we must incorporate into our training plan. As part of training, Solutran develops a comprehensive Training Plan that summarizes anticipated training activities and schedules, proposed deadlines and supportive tasks for the planning, design, development, production, and distribution of all training materials.

Our Training Plan also addresses the timeline for creation of training deliverables in preparation for UAT and conversion. A sample table of contents from one of our recent WIC implementations shows the level of detail provided in our plans.

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4.4.2.15 Project Wide Contract Transition Plan

RFP Section	Requirement	Response
4.4.2.15	***Project-Wide Contract Transition Plan*** *The EBT contractor shall submit an outgoing Contract Transition Plan that shall include a resource staffing plan, issue tracking log, knowledge transfer plan and a Project Schedule, detailing the items necessary to successfully transition EBT data and operational knowledge to the incoming EBT contractor. The Contract Transition plan can be requested by the*	***Solutran Complies***

RFP Section	Requirement	Response
	Project's Management Team as early as thirteen (13) months prior to contract end, but not less than six (6) months prior to contract end. The Contract Transition Plan shall be submitted to the Project's Management Team in writing within one (1) month of a written request to allow for the review and approval by the Nevada EBT Project Management Team.	

If at the end of the contract associated with this RFP, Solutran is not selected to be EBT vendor for the next contract, Solutran will submit a Project Wide Contract Transition Plan which addresses the requirements in Proposal Section 4.5.2.3 Contract Closeout Requirements.

4.4.2.16 Project Wide Business Continuity/Disaster Recovery Plan

RFP Section	Requirement	Response
4.4.2.16	***Project-Wide Business Continuity/Disaster Recovery Plan*** *A. The EBT contractor shall provide an EBT Systems Business Continuity Plan and Disaster Recovery Plan to define how Business Continuity and Disaster Recovery will take place if the need arises. The Plan will:* *1. Include a definition of how the delivery of benefits and cards will be provided in the event of a localized or statewide disaster. Disaster card replacement would be for SNAP only.* *2. Include an evaluation of the types of service interruptions that may impact the Programs' EBT and Cash Benefit systems' operations and therefore require the use of a back-up and recovery process.* *B. For each potential interruption type, the EBT contractor shall, at a minimum:* *1. Detail the steps to be taken to recover from the interruption;* *2. Outline the resources committed (i.e., people, systems, networks and operation sites);* *3. Indicate whether the continuity plan has been tested under real or simulated conditions;* *4. Include how and when notifications of service interruptions will be provided to the Nevada Programs' retailers; and* *5. Include how and when the EBT contractor will support Program staff and Program client/participant notifications.* *C. The plan shall address all of the requirements identified for both the Contractor's company as well as any subcontractor. The plan shall demonstrate that in the event of a disaster the cardholders' inconvenience will be minimal.* *D. The EBT contractor must demonstrate on an annual basis that its disaster recovery plan is effective and, within ten days after each demonstration, provide a written report to the Project Management Team on how the restoration activities functioned.* *E. The EBT contractor shall be required to support the State's Disaster Plan and plan to participate in the annual review of the plan. The EBT contractor shall provide support to update the plan and its approach to disaster support if requested to meet the needs of changes to Federal and State response requirements.*	***Solutran Complies***

After the unprecedented hurricane season experienced in multiple states and territories, business continuity and disaster recovery are in the forefront of state governments, EBT providers, and businesses. EBT business continuity and disaster recovery are essential to supporting citizens that have the least resources. Our subject matter experts have supported disaster recovery in multiple states and bring that expertise to the Solutran Business Continuity/Disaster Recovery Plan. In addition to meeting

the required elements of the Plan, Solutran offers a disaster recovery solution described in Proposal Section 4.9 Project Wide Disaster Recovery and Support that not only meets state and federal requirements but is flexible to meet the specific needs of each disaster.

4.4.3 Planning and Administration Deliverables

4.4 PLANNING AND ADMINISTRATION DELIVERABLES			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.4.3.1	Detailed Project Plan and Schedule	4.4.2.1	15
4.4.3.2	Project Status Meetings	4.4.2.2	N/A
4.4.3.3	Project Status Report	4.4.2.3	5
4.4.3.4	Communication Plan	4.4.2.4	10
4.4.3.5	Retailer Transition and Certification Plan	4.4.2.5	10
4.4.3.6	Risk Management Plan	4.4.2.6	10
4.4.3.7	Quality Assurance Plan	4.4.2.7	10
4.4.3.8	Change Management Plan and Control Procedures	4.4.2.8	10
4.4.3.9	Knowledge Transfer Plan	4.4.2.9	10
4.4.3.10	Post Implementation Evaluation Review	4.4.2.10	5
4.4.3.11	Conversion and Implementation Plan	4.4.2.11	5
4.4.3.12	System Test Plan	4.4.2.12	5
4.4.3.13	System Security Plan	4.4.2.13	5
4.4.3.14	Project Wide Training Plan	4.4.2.14	5
4.4.3.15	Contract Transition Plan	4.4.2.15	5
4.4.3.16	Project Wide Business Continuity/Disaster Recovery Plan	4.4.2.16	5

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.5 Project Wide System Transfer and Implementation

4.5.1 Objective: The objective of this task is to ensure that the contractor's activities will result in a successful project completion.

4.5.2 Activities: The following are activities necessary to complete the system transfer and implementation.

We provide information on each of the activities (4.5.2.1–4.5.2.3) in the sub-sections that follow.

4.5.2.1 System Implementation Tasks

RFP Section	Requirement	Response
4.5.2.1	***System Implementation Tasks*** *A. The EBT contractor will be responsible for directing and completing all tasks to implement the new system from the current FIS/CDP system with minimal disruption for any cardholders, vendors/retailer or staff.* *B. The EBT contractor shall support Program state and local enablement by providing the onsite support and support via phone during the first weeks of implementation of the new system operations according to the approved system rollout schedule.* *C. The EBT contractor shall support retailers/vendors by providing onsite support or support via telephone during the system rollout schedule. The EBT contractor shall support retailer enablement by performing, at a minimum, the following implementation functions:* *1. Identify support needed by each retailer, designated agent, and third party processor;* *2. Provide interface specifications to retailers, their designated agents and third party processors, as applicable;* *3. Establish agreements with retailers, their designated agents and third party processors, as applicable;* *4. As approved by the State, install ECR/POS solutions or stand-beside POS solutions or terminals, and train retailers on their use;* *5. Report to the Project Management Team any issues associated with scheduling or installing its stand-beside solution at retailer locations;* *6. Support the Programs with test cards, the establishment of a test environment and back-end system monitoring to enable the State to conduct retailer system certification testing and shall include on-site support if requested by the Project Management Team; and* *7. Provide regular reports on the status of retailer enablement for the WIC Programs.* *D. The contractor shall provide Project Implementation Report(s). These reports will be provided, starting with the system conversion process, approximately 3 weeks before the start of the conversion. The report is a summary by task of major completed and scheduled activities during the reporting period for the conversion activities such as the status of:* *1. POS device deployment and installation;* *2. ATM availability and location;* *3. Training (State, county, recipients and retailers);* *4. Card issuance; and* *5. Retailer agreements.* *E. The reports shall include problem identification, required corrective action and timeframe for resolution. The reports shall include details of delayed tasks, the reason and revised completion date(s), if applicable, and the scheduled activities for the next reporting period.*	***Solutran Complies***

Existing EBT projects when transitioning from one EBT vendor to another convert the systems overnight on the third weekend of the month when redemption volume is at its lowest point, to minimize disruption to cardholders and retailers/vendors. This approach has been used successfully in both SNAP/TANF and WIC projects over the last decade. Traditionally, these conversions take approximately nine months from contract execution to conversion. The State's expedited conversion schedule mandated by the expected contract execution date of June 1, 2018 with implementation required by December 1, 2018 is further shortened by the 'blackout' period observed by card processors (Mastercard and Visa), TPPs and retailers to limit any system changes during the highest volume shopping period of the year that occurs between October and mid-January. As such, Solutran's schedule for conversion will occur prior to November to mitigate any objections, particularly from the retailer community

For Solutran to meet this timeframe, our efforts are laser focused on completing the critical tasks necessary for conversion. This schedule also means that the State project teams for SANP/TANF and WIC must also be fully engaged to mutually achieve this goal.

One of the elements that makes the expedited timeframe possible is the FNS requirements that only a small number of SNAP retailers are provided with state-funded stand-beside POS equipment. Most SNAP retailers process both SNAP and TANF transactions through a TPP and our S3™ system is already certified to support the full complement of SNAP/TANF transactions through our Fiserv front end gateway. For WIC vendors, the current FNS rules mandate that vendors that currently use stand-beside equipment are eligible to continue using state funded stand-beside equipment after a conversion. Any new vendors must be eWIC ready prior to authorization or pay for a stand-beside device. This means that the pool of NV WIC vendors currently using stand-beside equipment is fixed and that Solutran's focus is on contracting and replacing these terminals with Solutran provided terminals. All other WIC vendors process through a TPP. Solutran will work with these vendors if any additional certifications are needed prior to conversion, but our existing projects in Montana, Maryland, and North Carolina have already certified many of the WIC vendors in Nevada.

Since our timeframes are accelerated, the Solutran project teams need to have quick approvals of the deliverables needed to accomplish the tasks. Critical deliverables include system requirements documentation, retailer/vendor agreements, card design, conversion file layouts, and the Conversion and Implementation Plan. The approval of these deliverables allows us to conduct the necessary system development for both SNAP/TANF and WIC which leads to the system testing and conversion dry runs required to demonstrate to the State that the implementation will be successful. At the same time, our retailer/vendor team will work to ensure that vendor agreements are completed, and any necessary certification testing occurs, and install and train the vendor populations as needed.

4.5.2.2 Risk Management

RFP Section	Requirement	Response
4.5.2.2	***Risk Management*** *A. The EBT contractor shall submit a preliminary overall Project Schedule in MS Project and a PDF version no later than two weeks following contract execution. The Project Schedule defining all timeframes, start dates and end dates, Contractor staff resources assigned and an estimate of the Programs staff required resources for all project-wide tasks and deliverables. All deliverables identified within the project schedule are subject to Project Management Team review and approval. The final Project Schedule, which will serve as the baseline document, must be provided ten (10) business days following the receipt of the written comments from the State.*	***Solutran Complies***

RFP Section	Requirement	Response
	B. The EBT contractor shall include, as part of the Project Management Plan (refer to Section 5.7 Project Management), a Change Management Plan. *C. The EBT contractor shall use an electronic tool, such as SharePoint, for change management purposes. The Change Management Plan will be developed with a focus on EBT system functional and technical baseline and change requests, and the EBT contractor's approach to addressing design issues, remedial changes, State-initiated change requests, conformance to Federal regulations and Operating Rules for WIC EBT, and self-initiated changes. The Change Management Plan must define roles and responsibilities and assure the State that no changes to the EBT system will be undertaken without the Project Management Team's prior knowledge and approval. The Change Management Plan shall include the procedures for changes and upgrades to all EBT system documentation and manuals.* *D. The Project Plan and Schedule shall be updated as needed throughout the project. Changes in the schedule, either timeframe or activity changes, must be approved by the Project Management Team prior to the Contractor making the schedule changes. Once changes are approved the EBT contractor shall present a full description of the updates in the Project Plan and Schedule and define the rational or impact on the project.*	

As part of our Project Management Plan, Solutran includes a risk management portion of the plan that provides a systematic process of identifying, analyzing, and responding to project risk followed by continuous monitoring and control. We use a tried-and-tested risk management approach that encompasses planning and identifying risk; analyzing risk through different measures; monitoring the risk; and risk mitigation plans.

Risks typically derive from project categories such as scope of work, project timeline, and deliverables, but our solution-oriented thinking within the team structure allows us to identify and address potential risks and issues head on. Our project manager works in conjunction with the project team to assess risks and issues following principles established by the PMI throughout the risk management process.

Our process begins with promoting a sense of importance and urgency around risk management and open communication that builds trust and solution-oriented thinking within the team structure. Our risk management process commences during the project initiation period and continues through closure. Our project manager focuses on two primary areas to identify risks – project documentation and project stakeholders. Reviewing project documentation with a critical eye sheds light on potential areas of risk, and tapping into the expertise of project stakeholders and team members serves as another source for identifying potential risks.

Our project manager ensures that potential risks are tracked and analyzed and that an appropriate response strategy is applied and implemented. Assigning ownership of the risk to a member of the project team provides for shared risk management. Each risk is objectively assessed and scored in terms of the likeliness or probability of occurrence and the impact to project objectives. Risks are then prioritized on a nine-scale matrix of likelihood and impact based on severity.

Our project manager and the assigned owner of the risk ensure that risks are monitored on a regular basis. If a mitigation plan is selected, the project team, or an assigned owner develops a plan and adds any tasks related to implementing the plan of action to the project schedule. Potential risks are recorded and tracked on a risk management log, which is reviewed on a regular basis during project team meetings and reported within the project status reporting process.

Our approach to change management which is integral to our overall risk management approach is discussed in Proposal Section 4.4.2.8 Project Wide Change Management Plan and Control Procedures.

The project schedule is detailed and included in Proposal Section 5.6 Preliminary Project Plan. The project plan is updated throughout the project to show progress on tasks and after consultation with the State project team, is modified to reflect any approved schedule changes.

4.5.2.3 Contract Closeout Requirements

RFP Section	Requirement	Response
4.5.2.3	***Contract Closeout Requirements*** *A. The EBT contractor shall work with the Project Management Team and any other organization designated by the State to facilitate an orderly transition of services at the end of the contract term. The EBT contractor shall work in a professional manner with the next contractor to execute a smooth and timely transition at the end of the contract term. The State reserves the right to serve as a mediator between the EBT contractor and the new contractor, and subcontractors. The EBT contractor shall allow for fallback to its system in the case of database conversion failure.* *B. At the termination of the contract, the EBT contractor shall transfer all online and archived EBT data, to include, at a minimum, five complete Federal Fiscal Years, to an entity specified by the State and ensure accuracy and readability of such information at the new location. The EBT contractor shall perform any and all necessary data base cleanup necessary for data transfer; database cleanup shall be completed six months prior to the end of the contract term. The EBT contractor shall provide data mapping to support the data transfer.* *C. At a minimum, the transferred data shall include the complete history of:* *1. Local Agency/Clinic Information;* *2. Vendor/Retailer Data;* *3. EBA Data;* *4. Card Data (EBT);* *5. PIN Data;* *6. Issuance Data (as applicable);* *7. Transaction Data;* *8. File Transfer Data;* *9. Category/Subcategory Data;* *10. UPC/PLU Data;* *11. NTE Data;* *12. APL Data;* *13. ARF Data; and* *14. Settlement Data* *D. Additional closeout activities include but may not be limited to the following:* *1. At the Project Management Team's discretion, the use of the toll-free numbers used to provide cardholder and vendor support shall be transferred to the Programs.* *2. The Programs shall retain ownership of any and all EBT cards produced and not issued to cardholders at the end of the contract term, including cards produced and not yet shipped by the EBT contractor.* *3. The State's BIN/IIN shall revert back to the State at the end of the contract period.* *4. The EBT contractor shall provide the Project Management Team an electronic record on a portable token (e.g., external hard drive, CD, flash drive) of all system-related documents prepared for the Programs and held in the document repository.* *5. If POS terminals have been leased, the EBT contractor shall allow the State, if interested, to purchase the terminals at their depreciated value. If appropriate, the existing POS terminal transactions may be re-redirected via the gateway during transition until either replaced or purchased.* *6. Within 30 days of the contract closeout, the EBT contractor shall provide a final reconciliation and closeout report to the Project Management Team.*	***Solutran Complies***

If contract closeout is required, Solutran will work in a cooperative and professional manner with the incoming EBT provider. In addition to supporting the orderly transition of data, Solutran will provide the necessary information for the incoming EBT provider to map data for transfer. Solutran will work with the State and the incoming vendor to determine and finalize the data needed for transfer.

Depending on the State's decision, during the contract closeout, Solutran will, if needed transition the toll free cardholder customer service numbers to the incoming EBT provider. Solutran will transfer the Vendor Help Desk toll free number.

Nevada's method of card issuance requires that Solutran, through our card vendor Fiserv, maintain a quantity of card stock for mailed issuance and over the counter issuance. Solutran reserves the right to request reimbursement from the State for the card stock supply and the shipping of the card stock at the end of the contract based on the available inventory at the end of the contract.

For stand-beside POS devices Solutran will work with the State to discuss the options available for the sale of purchase existing leased POS terminals.

Our goal throughout the contract closeout will be to provide the State with the documentation and information necessary to successfully convert to a new EBT provider. Our customer focus remains the same at the end of contract as it is at the beginning.

4.5.3 Project Wide System Transfer and Implementation Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.5 PROJECT WIDE SYSTEM TRANSFER AND IMPLEMENTATION			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.5.3.1	System Implementation Tasks	4.5.2.1	N/A
4.5.3.2	Risk Management	4.5.2.2	5
4.5.3.3	Contract Closeout Requirements	4.5.2.3	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.6 Project-Wide System Testing

4.6.1 Objective: Following the completion of program-specific paradigm reviews, system requirements and design specifications validation and design, modification and/or configuration of its system to conform to the approved system design, the Contractor will complete System Testing.

4.6.2 Activities: The EBT contractor shall create a test environment and conduct system testing in preparation for the Functional Demonstration and UAT. The EBT contractor shall use Nevada system configuration, Nevada Programs' data and other aspects of the Nevada system to be implemented, as much as possible. The EBT contractor shall inform the Program Management Team of the results of System Testing completed by the Contractor's staff throughout the system testing.

Types of testing should include, but may not be limited to, all aspects of performance testing, connectivity testing, stress testing, contingency testing, back-up and recovery process as further defined below.

Comprehensive, relevant testing is critical to the successful implementation of a reliable EBT system. The system must be proven before implemented and only diligent, detailed testing can offer this assurance. An effective testing methodology incorporates all system components and functionality starting at the development phase through end-to-end regression testing prior to release into Production and includes, but is not limited to:

- ***Connectivity testing;***
- ***Batch interface testing;***
- ***Host-to-host interface testing;***
- ***Web interface testing;***
- ***UAT testing;***
- ***Functionality testing;***
- ***Stress testing;***
- ***ARU testing; and***
- ***Contingency testing.***

To best meet the needs of Nevada's EBT project, we employ comprehensive component and functional testing procedures that will be defined in detail within our Test Plan. These areas include, but are not limited to:

- ***The types of testing to be performed;***
- ***The organization of the test team and associated responsibilities;***
- ***Test database generation;***
- ***Test case development including comprehensive financial scenarios;***
- ***Test schedule; and***
- ***Documentation of test results.***

Solutran uses the test strategy that incorporates the ability to release functionality at intervals throughout the development cycle instead of waiting until UAT is performed (a.k.a. Agile Methodology). This approach allows the State's programs to view S3™ EBT system functionality as well as perform internal interface testing between each state system and Solutran's EBT system, thus engaging each stakeholder earlier in the project life cycle to help ensure functionality meets requirements. Solutran will work closely with each individual state program and all stakeholders to identify the number of releases that are appropriate for the Nevada's EBT project.

Solutran understands that each Nevada program operates as an independent program. Our S3™ EBT system provides for the separation between each EBT program including settlement, issuing and aging benefits, redeeming benefits, administrative functionality, and reporting.

The process and testing activities for all of Nevada's EBT programs will be defined within a Test Plan and Solutran understands that all processes will be tested until Nevada is satisfied that the EBT system is working properly and in accordance with the requirements listed in this RFP.

We understand that success of Nevada's EBT project ultimately depends upon targeted and meaningful system testing. As such, we provide a Test Plan and refined, thoroughly tested scripts for each phase of testing to Nevada to review and provide feedback. The plan and scripts enable each program to fully test their system in a planned, strategic manner to confirm all requirements are met prior to sign off. A

"Go or No Go" decision that requires sign off from each individual Nevada program is included within every facet of testing.

As part of creating the Nevada program-specific Test Plans, we work with Nevada and other stakeholders to define which tests are conducted, which tests are simultaneously tested, and which are performed separately.

Further information relating to Solutran's Test Plans is provided in Proposal Section 4.4.2.12 Project-Wide System Test Plan of this proposal.

We provide more information on each of the activities (Sections 4.6.2.1–4.6.2.19) in the sub-sections that follow.

4.6.2.1 Performance (Stress) Testing

RFP Section	Requirements	Response
4.6.2.1	***Performance (Stress) Testing*** *The purpose of this test is to ensure that there is sufficient capacity within the EBT system to handle the expected volume of transactions from the Nevada programs' users and their transactions to a central database. The EBT contractor shall use results from the stress test to formulate a system capacity model to determine the appropriate hardware and software requirements and configuration so that the EBT system can accommodate the anticipated transaction volumes.*	***Solutran Complies***

The Performance (Stress) Test ensures there is sufficient capacity within the EBT system to handle the expected and potential additional transaction volumes for the State. Stress testing is done prior to the System Acceptance Test and the results are made available to the State. Performance testing can be broken down into two components: volume and stress.

The purpose of volume testing is to determine that sufficient capacity exists in the system to handle anticipated peak volumes. These volumes are derived from the State's current program transaction history with an upward adjustment for an anticipated trend of increasing caseloads.

On the other hand, stress testing attempts to formulate a system capacity model that determines the maximum capacity of the system configuration and is, therefore, a more destructive type of test in which transactions are run at an escalating rate until there is a system indication that the maximum rate has been or is about to be reached. Solutran will use this capacity data to determine the appropriate hardware and software needs.

Solutran performs both volume and stress tests on the actual production platform before transition, to identify not only the system's capacity but to rigorously test the software and hardware components. If possible, we create a replica of the production database to assist in test setup and test accuracy. Solutran prefers to use current production data to perform the Performance (Stress) Test. We use transaction simulators to run production transaction volumes through the system, and add additional cardholders as necessary.

Transaction types focus on SNAP/WIC purchases, POS transaction denials (e.g., bad PIN), and balance inquiries, which are run at different rates per minute. These transaction types are randomly processed, accessing random accounts at random retailers, thus ensuring that the entire database and its structure are tested. If for some reason production data is unavailable, we use test data accumulated over the years when performing these tests.

4.6.2.2 Vulnerability Testing

RFP Section	Requirements	Response
4.6.2.2	***Vulnerability Testing*** *Prior to moving to the EBT system production and at a minimum of once per year during operations, the EBT contractor shall perform vulnerability testing (assessment) on the EBT system. The vulnerability assessment must test the system to locate, diagnose and correct areas of weakness that might make it susceptible in times of crisis, attack, or destabilization. The EBT contractor shall provide the Nevada EBT Project Manager with a summary report of the results of the vulnerability assessment and any corrective actions that need to be taken. In addition to conducting vulnerability testing prior to system implementation, additional vulnerability tests may be requested during the operations phase following major system changes or following a security breach.*	***Solutran Complies***

Solutran understands the importance of performing vulnerability (assessment) testing to ensure our production EBT system is not susceptible in times of crisis, attack, or destabilization.

We employ a third party to perform an annual network vulnerability test using a broad range of software hacking devices and manual probing practices to provide a precise snapshot of our perimeter defenses. Any exceptions discovered are delivered in a report to our management and are rated with a high, medium, or low priority. Our systems personnel then work to mitigate all vulnerabilities within 30 days and work with the vendor to re-test until all issues are resolved.

Solutran will provide a summary report of these assessments, as required.

4.6.2.3 Contingency Testing

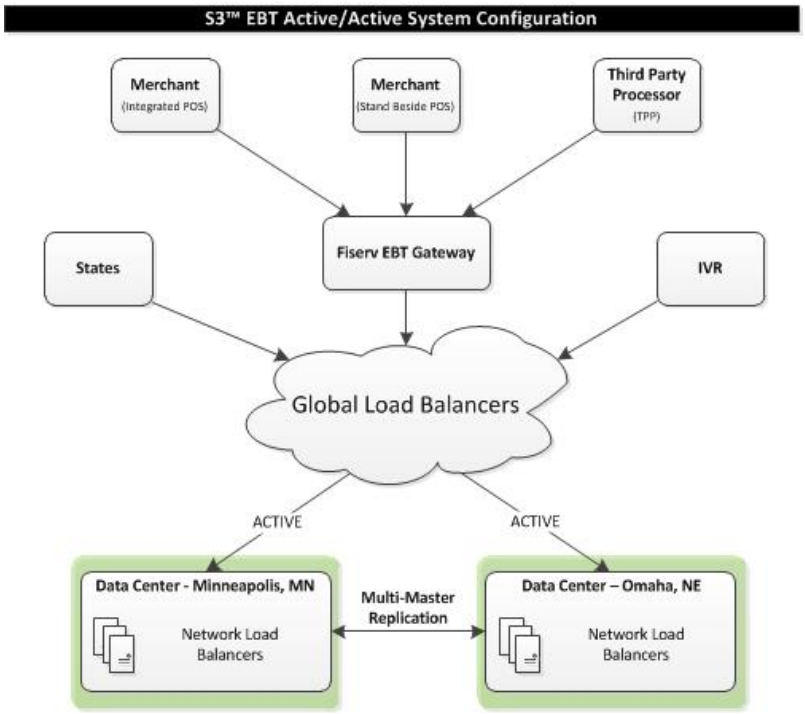
RFP Section	Requirements	Response
4.6.2.3	***Contingency Testing*** *A. Contingency planning and testing ensures that essential (mission-critical) EBT operations will continue if normal operations are disrupted at either the EBT contractor's or the applicable Program's primary site. The State requires that the EBT contractor establish a fail-over site, with full computer systems and complete or near-complete back-ups of user data, for continued operations in case of failure at the primary operations site.* *B. The EBT contractor shall provide an escalation process that includes notification of Nevada EBT Project Management Team. The EBT contractor shall provide post-incident recovery procedures to facilitate the rapid restoration of normal operations at the primary site or, if necessary, at the fail-over site, following destruction, major damage or other significant interruptions of the primary site. During the operations phase, contingency testing shall be conducted twice annually at six-month intervals to ensure that back-up operation plans are adequate. The State requires documentation of testing, including test results and a corrective action plan, if tests indicate a correction needs to be made.*	***Solutran Complies***

Enhanced system stability starts with an industry-leading technology infrastructure. Solutran designed our S3™ system to operate in a manner to prevent system downtime. Our primary and back-up sites are in production always, balancing transactions across the platforms in separate data centers. Our S3™ technology manages live transactions across multiple data centers. eWIC transaction traffic is distributed across this infrastructure using load balancers, which are tools that identify areas with

excess processing capacity. Loads are balanced across data centers through a global load balancer, and inside each data center with network load balancers. Our authorization data is then continually synchronized across data centers using advanced tools and an "active/active" database design.

ACTIVE/ACTIVE CONFIGURATION

This graphic illustrates S3™ active/active system configuration to maximize uptime.



Our S3™ technology infrastructure is designed to eliminate single-points of failure throughout the entire technology stack through:

- ***Redundant data centers;***
- ***Redundant connectivity;***
- ***Redundant hardware within each data center;***
- ***Redundant electrical feeds; and***
- ***Back-up generators.***

Networking systems are deployed in pairs, and server hardware is deployed with redundant components such as network interfaces, disks, controllers, and power supplies.

The S3™ platform is horizontally scalable, which allows it to quickly grow as Nevada's EBT program needs evolve. Our systems administration personnel can quickly add nodes to server farms and clusters as processing requirements increase. Increased capacity can be added with no interruption to processing, as load balancers simply add additional resources when made available.

Our S3™ eWIC platform operates with its disaster recovery site in full production. If an entire data center is affected by a disaster, load balancers route traffic to the other available site with no disruption in service. Each data center is designed with internal redundancy, so no single points of failure exist during a disaster scenario. As stated, system resources can be easily added to manage increasing loads inside a data center to provide an immediate response to disaster scenarios with no disruption to the eWIC project. Unlike some of our competitors, who must manually intervene to accomplish a fail over and

who may rarely exercise their ability to switch to a back-up data center, we manage this process seamlessly on a 24/7 basis to ensure maximum system uptime within Nevada. In addition, because our data is replicated instantly across our data centers, eWIC project data is always securely maintained in a minimum of two locations.

SYSTEM STABILITY

Technical Feature	*Description*	*Benefits to Nevada*
Highly available architecture	***System designed for 99.999% availability. Two separate data centers are always active and authorize live transactions***	***Improved system availability, and increased participant, vendor and State satisfaction***
Highly scalable architecture	***If transaction volumes require, system resources can be added with no service interruption***	***Easy to proactively address increasing volumes***
Built-in Disaster Recovery	***Back-up site is always active. Either data center can support full transaction volume***	***Confidence that system availability will not be impacted by disasters***
Global and Network load-balancing	***Transactions are load balanced across data centers (globally) and within in each data center (network)***	***Faster transaction response times for transaction processing to increase participant and retailer satisfaction***

The Solutran S3™ platform, including the host central computer and any network or intermediate processing facilities under our control, is available 99.999% of scheduled uptime 24/7. For over 30 years, we have provided a wide range of financial processing services to national retailers and state agencies, and we currently process more than one million batch files annually and more than one million POS transactions monthly with sub-second response times and 99.999% host availability. This level of commitment will be applied to the eWIC project as we have built our state-of the-art S3™ system in adherence with the most current industry requirements. We realize that always maintaining system uptime is crucial to program participants to ensure they maintain access to their benefits.

Because of the above configuration, Solutran supports the post-incident recovery procedures to facilitate the rapid restoration of normal operations at the primary site on a day-to-day basis.

4.6.2.4 Connectivity Testing

RFP Section	*Requirements*	*Response*
4.6.2.4	***Connectivity Testing*** *Prior to system implementation, connectivity testing shall be conducted between the WIC, SNAP and/or TANF Programs' MIS/certification/eligibility systems and the EBT system. This includes testing all interfaces between the primary and fail-over systems.*	***Solutran Complies***

Solutran will establish high-speed, high-performance connectivity for data transfer between our S3™ system, the State's MIS/certification/eligibility systems, and their components. The creation of high

performance connectivity between our primary and back-up data centers to the State's primary and back-up systems is imperative to the overall success of Nevada's EBT project.

Our network engineers work with the State's network teams to establish the most reliable and secure connectivity solution for the project. Our solution is sized to securely handle the encrypted data transfers between the State's systems and our S3™ solution inclusive of online, real-time messaging and batch files.

4.6.2.5 Interface Testing

RFP Section	Requirements	Response
4.6.2.5	***Interface Testing*** *A. Interface testing is conducted to ensure that all files sent between the State Programs' MIS/certification/eligibility systems and EBT contractor systems are properly received, accepted and accurately processed. Interface testing of all Programs' systems (WIC, ITCN, SNAP and/or TANF) shall demonstrate rejection of duplicate files or records and correction of transmission errors.* *B. The EBT contractor shall design, develop and test the interface to the WIC MIS and the SNAP/TANF eligibility system, the WIC and SNAP EBT system and TANF Cash Benefit System. The EBT contractor shall complete thorough testing of the interfaces and ensure the interfaces for the WIC MIS, SNAP eligibility system and TANF Card System are ready for UAT.*	***Solutran Complies***

It is essential that rigorous and structured interface testing occurs between the State's Program's systems supporting WIC, ITCN, SNAP and TANF and our system. This will ensure that all messages and files transmitted between the systems are properly received, accepted and processed. Interface testing requires coordination with the State so that test files can be monitored and that at a high level our interface testing process is as follows:

- ***The State transmits test files to our S3™ system to validate that the messages and files are formatted, and able to be processed correctly.***
- ***S3™ processes and returns messages and test files to the State. These messages and files are formatted according to the approved Interface Control Document and mirror those that would be used in the production environment. The results of the file processing are reviewed to ensure that any expected errors occur correctly as well. Testing reviews ensure that validation checks occur properly to prevent things like duplicate files, duplicate records and any expected error situations reject correctly.***
- ***Solutran's test system functions exactly like the production environment, allowing the State to observe and monitor the results of actions exactly as they would occur in the production environment.***

In addition to testing of State messages and files, we will also test file processing and interfaces with AMA, ALERT, STARS, and REDE to confirm that these files process correctly with the Federal systems as well. We are currently processing these files today for our Montana SNAP project without issue. Since we are already processing these files, we do not anticipate any issues replicating them for Nevada's EBT project.

4.6.2.6 System Testing

RFP Section	Requirements	Response
4.6.2.6	***System Testing*** *A. After a functional demonstration, each program's proposed EBT system, and each subsequent enhancement or addition, will have to be validated by the appropriate program staff prior to being accepted for statewide implementation.* *B. System testing shall be performed on all components and functional areas of the EBT contractor's EBT systems and interfaces. Any deficiencies identified during system testing must be corrected and re-tested. The Program Manager, the applicable Program staff and FNS must formally accept and approve the Program's EBT system before the system is introduced into production and operations can begin.*	***Solutran Complies***

The formal System Test or User Acceptance Test (UAT) is the last and most comprehensive test of the EBT system that demonstrates that we have configured and built to conform with Nevada's requirements. The UAT offers the State and FNS representatives the opportunity to test all EBT system functionality, validate compliance with system requirements and confirm that the system is ready for transition in our Nevada production environment and operations can begin. The test occurs over multiple days and we offer the State the option of conducting the test either at their own facility or at our Minneapolis, MN offices.

Testing will include all areas of functionality including, but not limited to, system performance, card issuance, benefit issuance, benefit adjustments, reconciliation, reporting, help desk, IVR and web portal for all of Nevada's programs (WIC, ITCN, SNAP and TANF).

Prior to the UAT, we deliver comprehensive test scripts and documentation so that the State is fully prepared to conduct testing. Once the test scripts are provided, the State will review and provide comments, as appropriate. Solutran will address each comment individually with the State.

The UAT occurs after we have completed our release driven system acceptance testing and the Functional Demonstration. Since the State has previously tested virtually all our functionality, State staff testers are already familiar with our system and it is unlikely that there are any surprises at UAT. Prior to the UAT state testers have already tested adding cases, benefits, card issuance and replacement, and POS transaction processing. During the scripted portion of the UAT, testing personnel follow detailed test scripts that are reviewed and approved by the State and FNS prior to the beginning of the test. The approved test scripts will cover all the system's operations and contain both positive and negative testing that demonstrate situations such as POS hardware and communication failures and entry of erroneous data.

The UAT offers the opportunity for testers to confirm functional requirements including security, recovery, system controls, and 'what if' testing. 'What if' testing provides the opportunity for testers to test scenarios that are not included in the scripted testing to challenge the system's operation and design. We also demonstrate the methods and processes for performing daily reconciliation between the State and Solutran's interfaces including system balancing and retailer financial settlement.

Our UAT process includes both start of day and end of day meetings. During the morning meeting, we go over the activities planned for the day and provide updates on any issues identified the prior day. At the end of day, we track the daily progress, confirm the list of issues or questions generated during the testing and provide the plan for the next day. Documentation of test results is provided throughout the course of the testing. After testing, a UAT Report is prepared and submitted to the State summarizing activities completed and the results, and summarizing any subsequent actions to be taken.

Solutran understands that each sequent enhancement or addition will have to be validated by the appropriate program staff prior to being accepted for statewide implementation. See Proposal Section 4.6.2.19 Life Cycle Testing for further information on our life cycle testing approach.

4.6.2.7 User Acceptance Testing (UAT)

RFP Section	Requirements	Response
4.6.2.7	***User Acceptance Testing (UAT)*** *A. The UAT includes UAT for the WIC, SNAP, TANF EBT and Cash Benefits Systems. WIC, SNAP and TANF staff and FNS representatives will test system functionality to ensure compliance with the system design needed to provide all functionality for issuance, redemption, reconciliation, reporting and management of their Program's EBT or Cash Benefits system.* *B. At a minimum, this test shall consist of functional requirements, security, recovery, system controls and "what if/ad hoc" testing.*	***Solutran Complies***

As explained in the previous section, Solutran supports UAT testing activities that includes compliance with system design for functionality supporting issuance, redemption, reconciliation, reporting and management of Nevada's programs. UAT also includes security, recovery, system controls and 'what if/ad hoc' testing.

4.6.2.8 WIC User Acceptance Testing (UAT)

RFP Section	Requirements	Response
4.6.2.8	***WIC User Acceptance Testing (UAT)*** *A. The EBT contractor will be responsible for UAT to allow WIC system users to thoroughly test the WIC EBT system functionality, WIC EBT reporting, WIC EBT with WIC MIS interface functionality and all EBT system administrative processes. The EBT contractor will be require to write the necessary test scripts for UAT and provide those scripts to the WIC Programs' management staff for approval prior to the start of UAT. UAT shall include 'what-if", negative testing and 'ad-hoc' testing.* *B. UAT will also include, but not be limited to, error tracking, IVR and Web Portal Testing, Performance (Stress) Testing and Vulnerability Testing.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. See Proposal Sections 4.6.2.6 System Testing and 4.6.2.7 User Acceptance Testing (UAT) for more information relating to our system and UAT testing approach.

4.6.2.9 SNAP User Acceptance Test (UAT)

RFP Section	Requirements	Response
4.6.2.9	***SNAP User Acceptance Testing (UAT)*** *A. As part of the system acceptance testing, the EBT contractor must demonstrate the methods and processes for performing daily reconciliation between the SNAP system and EBT contractor interface and processing activities including financial settlement through the ACH network to the retailer's/vendor's financial institutions. UAT will be completed onsite in Carson City by representatives of each program. The EBT contractor shall provide formal test scripts for SNAP UAT activities.* *B. The ad hoc or "what if" portion of the UAT shall provide the SNAP staff and FNS representatives and/or designated State or FNS technical assistance staff with the opportunity to include various transaction sets and sequences that have not been included in the test scripts and to challenge the system's operation and design.* *C. UAT will also include, but not be limited to, IVR and Web Portal Testing, Performance (Stress) Testing and Vulnerability Testing.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. Also, Solutran acknowledges that SNAP UAT activities will be conducted onsite in Carson City, Nevada. See Proposal Sections 4.6.2.6 System Testing and 4.6.2.7 User Acceptance Testing (UAT) for more information relating to our system and UAT testing approach.

4.6.2.10 TANF User Acceptance Test (UAT)

RFP Section	Requirements	Response
4.6.2.10	***TANF User Acceptance Testing (UAT)*** *TANF UAT will include testing of all areas of functionality including, but not limited to, system performance, card issuance, benefit issuance, benefit adjustments, reconciliation, reporting, Help Desk, IVR and Web Portal Testing.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. See Proposal Sections 4.6.2.6 System Testing and 4.6.2.7 User Acceptance Testing (UAT) for more information relating to our system and UAT testing approach.

4.6.2.11 UAT Test Scripts

RFP Section	Requirements	Response
4.6.2.11	***UAT Test Scripts*** *In preparation for UAT, the EBT contractor will complete test scripts to be used by the Programs' staff during the program-specific UAT. The Contractor will prepare test scripts sufficient to test all functionality of the systems, including but not limited to, scenarios for card issuance, card 'PINing' at the Programs' issuance office, benefit issuance, benefit voids, benefit reissuance, redemptions, Customer Service services (IVR, web portal, help desk call center), State Office staff functions and reporting. The scripts should include the steps to complete the script, the staff position or security level for the position routinely*	***Solutran Complies***

RFP Section	Requirements	Response
	completing the function, expected outcomes and reference to the specific section of the Operations Manual for each program explaining the function.	

Solutran's UAT test scripts and test criteria support all functionality of the system components, including but not limited to, scenarios for card issuance, card 'PINing' at the Programs' issuance office, benefit issuance, benefit voids, benefit reissuance, redemptions, customer service (IVR, web portal, help desk call center), the State's office staff functions and reporting. The functionality components will identify the staff position or security level needed to support the functionality to be tested.

Solutran will work closely with the State to ensure both common and non-common scenarios are identified for their EBT project.

The test scenario and test script data will include, but is not limited to:

- ***Test Case Number;***
- ***Date Created;***
- ***Author;***
- ***Description of Case;***
- ***Type of Test;***
- ***Required Inputs;***
- ***Steps;***
- ***Required Set-Up (Preconditions);***
- ***Expected Results;***
- ***Provide Test Results;***
- ***Actual Results;***
- ***Run Date;***
- ***Tester;***
- ***Pass/Fail;***
- ***Failure Reason;***
- ***Defects Identified; and***
- ***Requirement Reference within the Operations Manual.***

A sample of the Test Scenarios/Test Script is below.

UAT TEST SCENARIOS / TEST SCRIPTS

Project:	eWIC																	
Functional Group Name:	Category/Subcategory																	
Testing Environment:	MISTEST																	
Testing Phase:	Release 1 Components	Number of Test Cases Completed:	11	0	11	100.00%												
Test Owner:	Solutran	Number of Test Steps Completed:	44	0	44	100.00%	Testing Status:	Completed										
11	Test Cases	44	Test Steps	38	0	6												
S. No.	TC Name	Step No.	Action	Expected Result	Pass	Fail	Total Tests	Status	Information Used for Test	Tester Name	Business Rules (as applicable)	RTM Requirements	Error Title	Error Description	Deficiency Nos.	Severity	Notes	
UATCSB1.01	Load category/subcategory data using batch file																	
			Objective: Load category/subcategory data					Pass										
		1.	Submit the full load of category/subcategories that will be used to support the eWIC program	1. Review the Batch Confirmation File to ensure the file was processed as expected	x						3.5.1.2	W.06.04a						
UATCSB2.01	Validate the category/subcategory data loaded in in the eWIC system																	
			Objective: Validate category/subcategory data is loaded in eWIC system using SOAR screens					Pass										
		1.	Access the Category/Subcategory Search screen via the Food Management menu in SOAR	1. The Category/Subcategory Search screen will be displayed 2. All active category/subcategories will be displayed	x							W.13.09						
		2.	Select various category/subcategories using the link on the Category/Subcategory Description column	1. The Category/Subcategory Detail screen will display for the category/subcategory selected with accurate data 2. The screen will also display the Activity Log tab 3. The Activity Log tab will accessed with category/subcategory activity history records displayed in descending process date/time order	x							W.13.09						
		3.	Validate the activity records displayed reflects the records that have been processed for the category/subcategory; Select the Process Date/Time link to display the current and prior audit data Note: Prior audit data will not appear if the record reviewed is the first record for the category/subcategory	1. All of the processed activity records for the category/subcategory will be displayed	x							W.13.09						

4.6.2.12 Data Conversion for Testing

RFP Section	Requirements	Response
4.6.2.12	***Data Conversion for Testing*** *A. The EBT contractor shall convert data necessary to complete system testing, UAT and statewide systems implementation. The EBT contractor shall test to verify the accuracy of the converted data. The EBT contractor shall also verify accuracy of all reports using the converted data prior to system implementation.* *B. The EBT contractor shall provide the following Conversion Reports and shall coordinate with the existing EBT contractor, FIS/CDP, to assure all history records are converted accurately and completely. In addition, once the new EBT contractor begins EBT operations, the new EBT contractor shall continue to coordinate the daily settlement and clearing activities and reports with the former EBT contractor to assure the Program staff that all daily EBT transactions and activity are properly accounted for with the State, Federal Reserve and FNS. This coordination with the former EBT contractor shall continue until all suspense, hold, adjustment and any other EBT transactions by the former EBT contractor have been processed, reported, accounted for and transferred to the new EBT contractor.*	***Solutran Complies***

The Development Phase, is when we execute multiple transition tests to demonstrate to the State and USDA FNS that the process we will follow to move the EBT systems from the current vendor to our S3™ EBT system will work accurately and efficiently. The results of each transition 'trial run' is validated by confirming the data transferred accurately and that we then demonstrate the ability to perform test transactions against the converted database. Such transactions include cardholder WIC, SNAP and Cash transactions and administrative transactions. Sample transactions include, account setups, card cancellation and replacement transactions, benefit additions, and benefit debits. The conversion data will include suspense, hold, adjustment and any other transaction have been processed, reported, accounted for and transferred to Solutran including reconciliation to the penny, as appropriate.

To validate conversion results and test transactions against the converted database, we generally perform three full test system mock transitions/conversions, or "trial runs," rather than the two typically required by States. The trial runs are conducted in our system/UAT environment and the data is used to support the State's testing activity as defined within this proposal.

After each test, we produce all necessary conversion reports to demonstrate test accuracy. For our recent Montana SNAP conversion, we conducted four transition tests since the existing system had some variances from standard EBT project and we wanted to make sure that the risk was minimized to the greatest extent possible. Because of the testing, the conversion was completed successfully with minimal down time. In addition, our approach to transition includes a contingency plan if conversion is not completed due to any reason.

The transition tests are also used to obtain timings for conversion and to validate the conversion checklist items. At a minimum, we test the following functions:

- ***Transition of cardholder accounts and data;***
- ***Transition of active benefit records;***
- ***Transition of all card records;***
- ***Validation of PIN conversion;***
- ***Transition of card transaction history to SOAR;***
- ***Transition of online transaction history to SOAR;***
- ***Transition of benefit transaction history to SOAR;***
- ***Any State-specific functionalities;***
- ***Administrative system functionality;***
- ***Transactions against the converted database in the test system;***
- ***Validation of checkpoints and reconciliation procedures to ensure timely conversion with no benefits or records dropped; and***
- ***Reporting conversion totals from current and new contractor, including exception reports (with cards, PINs, case, accounts, benefits, and dollars).***

The transition from the current contractor to our system only occurs after the State has validated and approved the results of the transition tests.

4.6.2.13 UAT Preparation

RFP Section	Requirements	Response
4.6.2.13	***UAT Preparation*** *The EBT contractor shall prepare for the UAT by providing a test database with converted data. The EBT contractor shall complete all tasks for the preparation of the Project UAT. Preparation shall include, but may not be limited to, data conversion, central operation preparation, test bed site operation and UAT staff training.*	***Solutran Complies***

As explained in previous sections, Solutran ensures that UAT preparation task are completed that include data conversion, central operation preparation and test bed site operations as well as other areas that will be identified is Solutran's test plan.

And to ensure a successful UAT, members of the State UAT team must fully comprehend and internalize the end-to-end operations and functions of the S3™ system as well as all UAT protocols, including but not limited to: systems flow, approved and comprehensive UAT test scripts, SOAR User Manuals, and other documentation such as test item tracking and action logs. One of the benefits to our Agile software development methodology defined in Proposal Section 4.6.2 Activities is that State testers have had opportunities to use the system prior to UAT. This familiarity with the system prior to UAT means that testers come to the UAT with system knowledge and understanding.

Using training scripts that are based on the FNS test scripts, Solutran provides two testing releases to the test system prior to UAT. The first release shows basic functionality and allows the State to test that the functionality meets the requirements. Prior to each testing release, Solutran staff provides training so that testers can perform the necessary testing. This training covers the functionality and how to use the associated test scripts. This allows the release testing to proceed efficiently and effectively.

Prior to the UAT, State staff has had the opportunity to test virtually all the system functionality including end to end operations. UAT functional training includes functional design requirements including, but not limited to: ARU, security, recovery, system controls, settlement (including multiple days), benefit aging, transaction processing, administrative functionality, reporting, account maintenance, and "what if" scenarios.

Solutran will work with the State to determine the scope of UAT training needed based upon the prior testing provided. UAT training will be provided the week prior to UAT to ensure that State staff are able to conduct the UAT within the testing timeframes. In our recent EBT implementation, the State felt comfortable enough with the system prior to the UAT to only have us provide a half-day refresher training at the beginning of UAT rather than have multiple days of training. Depending upon the State's needs, Solutran will provide UAT training.

Solutran conducts the UAT to provide the State and FNS the opportunity to demonstrate user understanding of all aspects of Nevada's EBT system functionality, and to ensure compliance with the design requirements. A properly planned, scripted, and implemented UAT ensures that all S3™ EBT system user teams are sufficiently prepared to perform and to respond in an informed manner to address daily production occurrences. Essentially, we comprehensively validate the user instruction provided throughout the end-to-end training program.

Our overall strategy is to begin with the end in mind. By leveraging the scripting, processes, and lessons learned from prior release training, users are effectively performing UAT training prior to the actual UAT event. Connections and dependencies between individual S3™ platform components become more apparent through an iterative, hands-on team approach by reviewing and walking through each phase of the functional demonstration. We work with the State test team to ensure all internal groups are properly represented during training. Our intent is for State users to be instructed on individual system components using approved scripts and materials in advance of the UAT to ensure a thorough understanding of the system.

Our goal throughout the training and testing cycles is to ensure fundamental understanding of how our system works and why, so when faced with situations in production, all necessary questions have been asked and thoroughly addressed to better prepare the State EBT project operations. Our team is always available and ready to assist by offering the thoughtful and detailed service our clients expect.

Further information relating to Solutran's Training Plans are provided in Proposal Section 4.4.2.14 Project Wide Training Plan.

4.6.2.14 Training for UAT Participants

RFP Section	Requirements	Response
4.6.2.14	***Training for UAT Participants*** *The EBT contractor shall provide training at the start of the Programs' UAT to ensure testers are able to effectively complete all steps of the scripts. A description of how the UAT*	***Solutran Complies***

RFP Section	Requirements	Response
	training will occur shall be defined in the EBT contractor's Training Plan. The training will take place immediately prior to UAT and shall be conducted on site.	

One of the elements that distinguishes our approach to training is that staff training may not be necessary prior to UAT. Because we use an agile methodology for system development and testing, the State generally has system knowledge and understanding well in advance of UAT. Prior to any release testing, our staff provides informal overview training on the features contained in the release. With the culmination of testing efforts being the UAT, we can provide additional training prior to UAT to ensure staff knowledge and training, but based on our previous implementation efforts, the State may request only refresher training since this is not their first opportunity to use the system.

The following table summarizes our training approach for each stakeholder group.

TRAINING METHODOLOGY SUMMARY

Stakeholders	Training Focus	How Provided	Materials
State UAT Team	***Learning the end-to-end functions of the SOAR™ administrative terminal and the UAT protocols.***	• ***Hands-on*** • ***Classroom*** • ***Web- based tool***	• ***SOAR™ User Manuals;*** • ***Approved UAT test scripts; and*** • ***UAT-specific supporting materials***
State Program Staff	***Learning the use and functionality of the SOAR™ administrative terminal for program staff departments.***	• ***Hands-on*** • ***Classroom*** • ***Web- based tool***	***SOAR™ administrative terminal procedures manuals customized to user functional areas.***
WIC Clinic Staff	***Learning the use and functionality of the SOAR™ administrative terminal as it applies to the following:*** ***System log on/log off;*** ***Card control/card audit procedures;*** ***Card issuance;*** ***PIN selection;*** ***Card statusing; and*** ***Reports.***	• ***Hands-on*** • ***Classroom*** • ***Web- based tool***	***SOAR™ administrative terminal procedures manuals customized to pilot clinic staff functional areas.***

Stakeholders	Training Focus	How Provided	Materials
Train-the-Trainer	Learning to use and functionality of the SOAR™ administrative terminal related to: • State Program Staff; • WIC Clinic Staff; and • State application support staff.	• Hands-on • Classroom • Web- based tool	SOAR™ administrative terminal procedures manual.
Vendors (with State-provided equipment)	Learning to operate to POS terminal for all types of WIC EBT transactions and the settlement and reconciliation process.	Phone training	• POS User Manual; and • Quick Reference Guide.
Vendors (using TPPs)	Learning to perform all WIC EBT transactions and settlement and reconciliation on the vendors ECR (front end).	Vendor's TPP	TPP/vendor-specific ECR User Manual.

All training is delivered in a positive and engaging manner using auditory, visual, and kinesthetic training techniques to address the learning styles of each attendee:

- ***Auditory – Most training is presented verbally by Solutran trainers. A trainer exhibits technical knowledge of the material to "speak the same language" as the intended audience. In addition, the trainer ensures that the environment is engaging by promoting applicable interaction.***
- ***Written – Written materials provide users with a valuable reference both during training and later when trainees may need a reminder as to how to complete a specific function, for example. The materials are used to reinforce what is presented verbally, by demonstration, and/or by video, and can be accessed online.***
- ***Visual – Wherever possible, Solutran offers system demonstrations to present a live, real-time illustration of system features and functions.***
- ***Experiential – As much as possible, training includes the opportunity for trainees to use the S3™ system as applicable. Attendees may be provided with practice scenarios to work through independently to reinforce their training. Practice scenarios include step-by-step instruction and "what if" scenarios to deepen understanding of various situations and the expected outcomes.***

4.6.2.15 Support for UAT

RFP Section	Requirements	Response
4.6.2.15	***Support for UAT*** *A. The EBT contractor shall support staff completing the UAT. The testers will complete the EBT contractor's approved UAT test scripts. The EBT contractor shall provide onsite system knowledge staff to assist WIC staff in completion of test scripts and to assist in the recording of the errors in the contractor-provided error tracking database.* *As part of UAT, there will be an ad hoc or "what if" portion of the UAT which shall provide the Programs' staff and FNS representatives and/or designated Program or State or FNS technical assistance staff with the opportunity to include various transaction sets and sequences that have not been included in the test scripts and to challenge the system's operation and design.* *Also, as part of the UAT, the EBT contractor shall be prepared to test the Customer Help Desk, the IVR and the Web Portal, including, but may not be limited to, the ability to perform applicable functions, access and retrieve applicable information and files, and upload files. Testers will test the viability of file formats and data contents.*	***Solutran Complies***

Solutran understands Nevada's EBT needs for on-site staff support during UAT. Solutran provides support throughout the entire UAT process. In our role, we:

- ***Demonstrate the methods and processes to perform all daily reconciliation with the eWIC system;***
- ***Monitor testing activities, support UAT participants, and assist in troubleshooting of issues during testing of S3™ EBT system functionality;***
- ***Provide detailed test scripts for the formal test script portion of UAT, which participants use as a roadmap. The test scripts are approved by Nevada and FNS prior to UAT;***
- ***Ensure that appropriate staff are onsite during the UAT to coordinate its execution and to validate the success of each test scenario;***
- ***Provide processes and methods for recording and tracking all defects identified during this process and provide subsequent resolution; and***
- ***Prepare and submit a report and test matrix that details the outcomes of all tests performed.***

The test scripts provided will include scenarios to support functionality as identified by this proposal that include, but may not be limited to, Customer Service Help Desk ARU, the Web Portal and "what if" scenarios as identified by Nevada and FNS. Solutran will require the "what if" scenarios to be provided two (2) weeks prior to UAT to allow Solutran the time to review and schedule any special set-up needs.

4.6.2.16 Test Error Documentation and Test Reports from UAT

RFP Section	Requirements	Response
4.6.2.16	***Test Error Documentation and Test Reports from UAT*** *The EBT contractor shall document test results of the WIC UAT in system test reports. The reports shall include corrective actions or plans to remedy system errors or deficiencies identified during the UAT test. Corrective actions to remedy system errors identified during testing must be completed. The Test Report(s) must include corrective actions for all errors discovered during UAT.*	***Solutran Complies***

Solutran defines a defect as a discrepancy between the expected test results and the actual test results. The expected test results are based on the approved requirements. Solutran will use the Defect Reporting document to report any defects found by Nevada's testers. This document provides the data needed for Solutran to perform an investigation to determine the cause for the issue found. The information needed to perform a thorough investigation includes:

- ***Date;***
- ***Test Case Number (Scenario);***
- ***Step Number;***
- ***Summary of the defect including what the problem is and where it was found;***
- ***Steps that were executed that produced the defect;***
- ***Explanation of the results the user was expected to see when executing the test script;***
- ***Explanation of the actual results the user experienced when executing the test script; and***
- ***Screen shots, where applicable.***

A sample of the Defect Reporting document is below.

DEFECT REPORTING DOCUMENT

SOLUTRAN eWIC SERVICES

Defect Reporting

Circle One					
Release 1		Release 2	User Acceptance	Pilot	
Date:		Test Case Nbr:		Step Nbr:	
Summary of Findings:					
Reproduce Steps:					
Expected Results:					
Actual Results:					
Submitted by:			Screen Shots Provided:		

Defect priority is determined based on the need to respond to individually identified defects. Priority levels determine how Solutran resources organize their work if there are multiple defects with the same severity level. Any defect determined to be a high priority (Severity 1 or Severity 2) receives immediate attention and is resolved before additional testing resumes.

The following table defines the severity levels Solutran uses for categorizing defect priority, with Priority Level 5 being the least severe and Priority Level 1 being the most severe.

SEVERITY LEVELS

Priority Level	*Criteria*
1	***Testing cannot continue and prohibits testing for any functional process or user (i.e., system down, all users cannot access SOAR, etc.).*** • ***Total inoperability of the system or any major subsystem (e.g., no financial transactions)*** • ***Critical*** • ***Program data integrity issue (EX: irreconcilable, malformed, etc.)*** • ***Does not allow testing to continue*** • ***Major malfunctions in the system*** • ***Defect found in the processing component of the system***
2	***Testing can continue, but the issue identified prohibits testing for the functional area being tested (i.e., vendor redemptions not taking benefit end dates into consideration, etc.).*** • ***System function not operating as required with no workaround (e.g., settlement not processing, transactions not processing correctly). Major component failure*** • ***Testing cannot continue because we cannot validate*** • ***Defect or malfunction found in certain areas of the system*** • ***Problem must be resolved*** • ***Financial integrity issue***
3	***Testing can continue. The issue identified does not prohibit further testing to the functional area being tested but may impact multiple processes or users within the functional area (i.e., SOAR users cannot access SOAR Settlement Summary screen, etc.)*** • ***System function not operating as required but a workaround exists (can be fixed with customer engineering intervention)*** • ***Minor functional problem*** • ***Testing can continue because we can validate*** • ***Functions in certain components do not work properly*** • ***Components can still work with other components of the system***
4	***Testing can continue. The issue identified does not prohibit further testing to the functional area being tested but is specific to one process within said functional area or user (i.e., a clinic level user has access to NTE management configuration, etc.).*** • ***System functions abnormally with little impact to end users. Defect affects only a single process or user*** • ***Minor issue*** • ***Testing can continue*** • ***Minor editing error found in a system component*** • ***Cosmetic change needed***

Priority Level	Criteria
5	***Testing can continue. The issue identified does not impact functionality (i.e., instructions not clear, word misspelled on the SOAR screen/report, etc.).*** • ***Cosmetic or other desirable changes (e.g., changes to administrative application screens, reports)*** • ***Failure to perform as documented where such failure does not affect operability of the system*** • ***Minor issue*** • ***Testing can continue*** • ***Design clarification issue*** • ***Implementation issue*** • ***To be resolved by Nevada or processor*** • ***Future enhancements to the system***

4.6.2.17 Correction of UAT Errors and Regression Testing

RFP Section	Requirements	Response
4.6.2.17	***Correction of UAT Errors and Regression Testing*** *The EBT contractor will be responsible to provide correction to any and all errors found during UAT. Project plans for corrective action to address all errors will be completed and system tested by the EBT contractor in preparation for Regression Testing. All documented errors shall be retested and verified as working correctly. The Contractor will provide onsite staff and support for the conduct of the Regression testing to be completed by the Program staff. Only after all errors retested in Regression testing have successfully been completed and passed as working correctly will UAT be considered completed and the EBT contractor provided a Go Decision to move onto the system rollout for all Programs.*	***Solutran Complies***

All defects identified throughout the testing process are reported via the Defect Tracking Log as indicated previously. Any defect that is a high priority (Severity 1 or Severity 2) receives immediate attention, and is resolved so regression testing can be performed, and further testing can resume. Once the defects are recorded, Solutran works with Nevada's program team to prioritize all defects recorded and determine next steps. Defects are discussed in relation to the impact to the operations. If the impact is significant, an action plan is established with associated timing to resolve the defect.

The following table provides the step-by-step process to address each identified defect.

ADDRESSING DEFECTS PROCESS

Step	Activity	Responsible
1	***Document defect with screenshots and detailed information on how it was discovered. Each new defect is assigned a new tracking number and marked with a New status.***	***Nevada Tester***

Step	Activity	Responsible
2	Review defect list with team regularly to assign priority and criticality of defect.	Solutran Test Lead
3	Assign to business analyst for research.	Solutran Test Lead
4	When a fix is identified, a developer reviews, identifies a solution, and deploys a fix using a schedule dictated by severity level.	Solutran Developer
5	Complete unit testing in the development test environment. If testing passes, the change is accepted and migrated to QA.	Solutran Developer
6	Re-test functionality in the QA test environment. If testing passes, the change is accepted and migrated to UAT.	Solutran Test Lead
7	Once QA testing is complete and all functionality has been approved, changes are released to UAT for regression testing.	Nevada Tester

Solutran understands that all defects must be corrected within the time provided. During implementation, Solutran understands that all defects must be corrected before the EBT system can be certified as ready for pilot unless Nevada determines that there is a sufficient alternative process in place to mitigate the effects of the defect.

4.6.2.18 Systems' Failover Testing

RFP Section	Requirements	Response
4.6.2.18	***Systems' Failover Testing*** *Prior to the start of statewide rollout, the EBT contractor will be required to ensure the system backup to an alternate host is functioning correctly with the completion of failover testing. The details of how failover testing will be completed should be defined in the Contractor's Test Plan.*	**Solutran Complies**

Solutran acknowledges and agrees to this requirement. See Proposal Section 4.6.2.3 Contingency Testing for more information relating to our contingency testing approach.

4.6.2.19 Life Cycle Testing

RFP Section	Requirements	Response
4.6.2.19	***Life Cycle Testing*** *The EBT contractor shall provide system life cycle testing services for the duration of the contract. The life cycle system test approach requires that the EBT system shall be tested with agreed-upon regression testing prior to being introduced into the production environment.* *The EBT contractor shall meet the FNS system testing requirements, including the UAT requirements. The EBT contractor shall provide the Program staff with access to a test environment for the duration of the system life cycle.*	***Solutran Complies***

Throughout the course of a project, change is inevitable. During project implementation, change may be identified as requirements are discussed and finalized. When the contract moves past implementation to the support and maintenance phase, change can come from several areas including product enhancements, industry requirements and service issues. The purpose of change management is to maintain the quality of operational changes, uphold service commitments, minimize downtime and manage risk to business services.

System change must follow a predetermined process to insure a successful resolution. Solutran's change management process ensures that each change is assessed, scoped, approved, designed, developed, tested and delivered effectively. The process is based on standards that:

- ***Identify the type of change needed;***
- ***Obtain the proper change approval;***
- ***Assign the change to appropriate staff to implement;***
- ***Schedule the change;***
- ***Notify affected State designated contacts of the change;***
- ***State program staff test change, including regression testing; and***
- ***Confirm change implemented successfully.***

Solutran meets FNS system testing requirements and our test environments will be accessible to Nevada's program staff, as appropriate, and will be available for the duration of the system life cycle.

4.6.3 Project Wide System Testing Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.6 PROJECT WIDE SYSTEM TESTING			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.6.3.1	Performance Testing	4.6.2.1	N/A
4.6.3.2	Vulnerability Testing	4.6.2.2	N/A

4.6 PROJECT WIDE SYSTEM TESTING			
4.6.3.3	Contingency Testing	4.6.2.3	N/A
4.6.3.4	Connectivity Testing	4.6.2.4	N/A
4.6.3.5	Interface Testing	4.6.2.5	N/A
4.6.3.6	System Testing	4.6.2.6	N/A
4.6.3.7	WIC User Acceptance Testing	4.6.2.7	N/A
4.6.3.8	SNAP User Acceptance Testing	4.6.2.8	N/A
4.6.3.9	TANF User Acceptance Testing	4.6.2.9	N/A
4.6.3.10	User Acceptance Testing	4.6.2.10	N/A
4.6.3.11	UAT Test Scripts	4.6.2.11	10
4.6.3.12	Data Conversion for Testing	4.6.2.12	N/A
4.6.3.13	UAT Preparation	4.6.2.13	10
4.6.3.14	Training for UAT Participation	4.6.2.14	N/A
4.6.3.15	Support for UAT	4.6.2.15	N/A
4.6.3.16	Test Error Documentation and Test Reports from UAT	4.6.2.16	10
4.6.3.17	Correction of UAT Errors and Regression Testing	4.6.2.17	N/A
4.6.3.18	System's Fail-Over Testing	4.6.2.18	N/A
4.6.3.19	Life Cycle Testing	4.6.2.19	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.7 SNAP/TANF Training

The EBT contractor will provide training to the Program users of the EBT system. Training Schedules must be conducted at an appropriate time (i.e., training has to occur prior to a stakeholder using the system, but not so far in advance that training is forgotten prior to the stakeholder using the system).

Because the training materials required for the WIC Programs will differ greatly from those training materials for SNAP and TANF, details of the WIC Program specific training materials are presented in the ***WIC Program Specific Scope of Work, Section 4.14***.

4.7.1 Objective: The objective of this task is to ensure the vendor's activities will result in successful project completion.

4.7.2 Activities: The EBT contractor will provide training to all EBT Programs users of the EBT system. The EBT contractor will be expected to submit a Training Plan that will address the specific needs of the SNAP and TANF Programs.

We provide information on each of the activities (4.7.2.1–4.7.2.8) in the sub-sections that follow.

4.7.2.1 Training Materials

RFP Section	Requirement	Response
4.7.2.1	***Training Materials*** *The EBT contractor shall provide instructional materials and training in a format acceptable to Program staff about the system administrative and reporting functions to be used by Program staff. The material and training must cover card issuance and usage, and benefit delivery, accessing the administrative terminal functions, security features within the*	***Solutran Complies***

RFP Section	Requirement	Response
	system, and detailed explanation of the screens and functions supported by the application. The training materials will include materials to assist in training for the following audiences: • *Cardholder* • *Retailer* • *Staff*	

Our training program for staff meets Nevada's requirements and provides the State with forward thinking and highly effective training using a variety of training methods including online training; scheduled in-person training sessions; and comprehensive training material. We will work with the State during the Design and Development phases of the project to finalize the training requirements, strategy and materials, as well as the logistical needs around delivering training including hardware, software, and location.

Our training program ensures that the methodology and materials are geared to the specific stakeholder (cardholder, retailer/vendor, and staff) and delivered at just the right time so that new information gained can be put into action shortly thereafter. We also strive to ensure that adequate information is available to the State so that they experience a smooth transition to the new EBT delivery system. We will submit the training materials to the State for review and approval.

4.7.2.2 Cardholder Training Materials

RFP Section	Requirement	Response
4.7.2.2	***Cardholder Training Materials*** *A. The materials for the cardholder must be written in both English and Spanish at a reading level no higher than the 7th grade. Applicable Program staff shall have final approval of instructional materials provided with the card. The proposer shall submit examples of all materials that will be sent or given to the cardholder at the time of card issuance. This would include items such as a welcoming brochure (including payment options that are customized for each agency or program), cardholder agreement, a training video and any instructional materials that outline how the card may be used. It is expected that the EBT contractor will provide detailed training materials that will outline any and all fees and costs that the cardholder may be subject to when using their card at various establishments.* *B. Training topics will be specified by the Program staff to meet their EBT program requirements and may include but are not limited to:* *1. Care of the card;* *2. Reporting lost, stolen or damaged cards;* *3. Getting lost, stolen or damaged cards replaced;* *4. How to determine the benefit balance;* *5. How to select and change a PIN;* *6. How to protect the card and the PIN; and* *7. How to conduct transactions, such as balance inquiry, ATM withdrawal, mixed basket, purchase at authorized retailer locations, or authorized farmers' markets.* *C. As an optional service, the EBT contractor shall provide pricing for sufficient brochures for distribution to participants during the phased statewide rollout. Refer to Pricing Sheets.*	***Solutran Complies***

Cardholder training and training materials play a vital role in ensuring that EBT benefit recipients have all the information necessary to ensure a smooth transition to the new EBT system. Since 1996, our staff have been working with state customers to design and develop our training program for EBT cardholders, providing them with information to meet their cardholder needs.

Our cardholder training program includes development and distribution of a cardholder training pamphlet and EBT card mailer; providing cardholders with access to a toll-free Customer Service Helpdesk with easy-to-use Automated Response Unit (ARU) and the option to transfer to a live Customer Service Representative (CSR) for further assistance; access to a Cardholder Web Portal; and access to a Cardholder Mobile (Bnft™) application to meet the needs of the State's cardholders. Our process to develop both the training brochure and card mailer begin with the State's existing materials and updating both text and graphics for the new program. Our materials are developed in black and white with an optional price available for 4 color printing of either the card carrier or pamphlet or both.

The program specific cardholder training pamphlet will be written in easy-to-understand language at a seventh-grade reading level and in compliance with FNS Regulations. The pamphlet will be available in English, and Spanish.

The cardholder training pamphlet will incorporate the following key information:

- ***Quest® signage or other appropriate indicators that enable the cardholder to identify stores accepting EBT cards;***
- ***Use and safeguarding of the EBT card and PIN;***
- ***How to obtain a card replacement if the EBT card is lost, stolen, or damaged;***

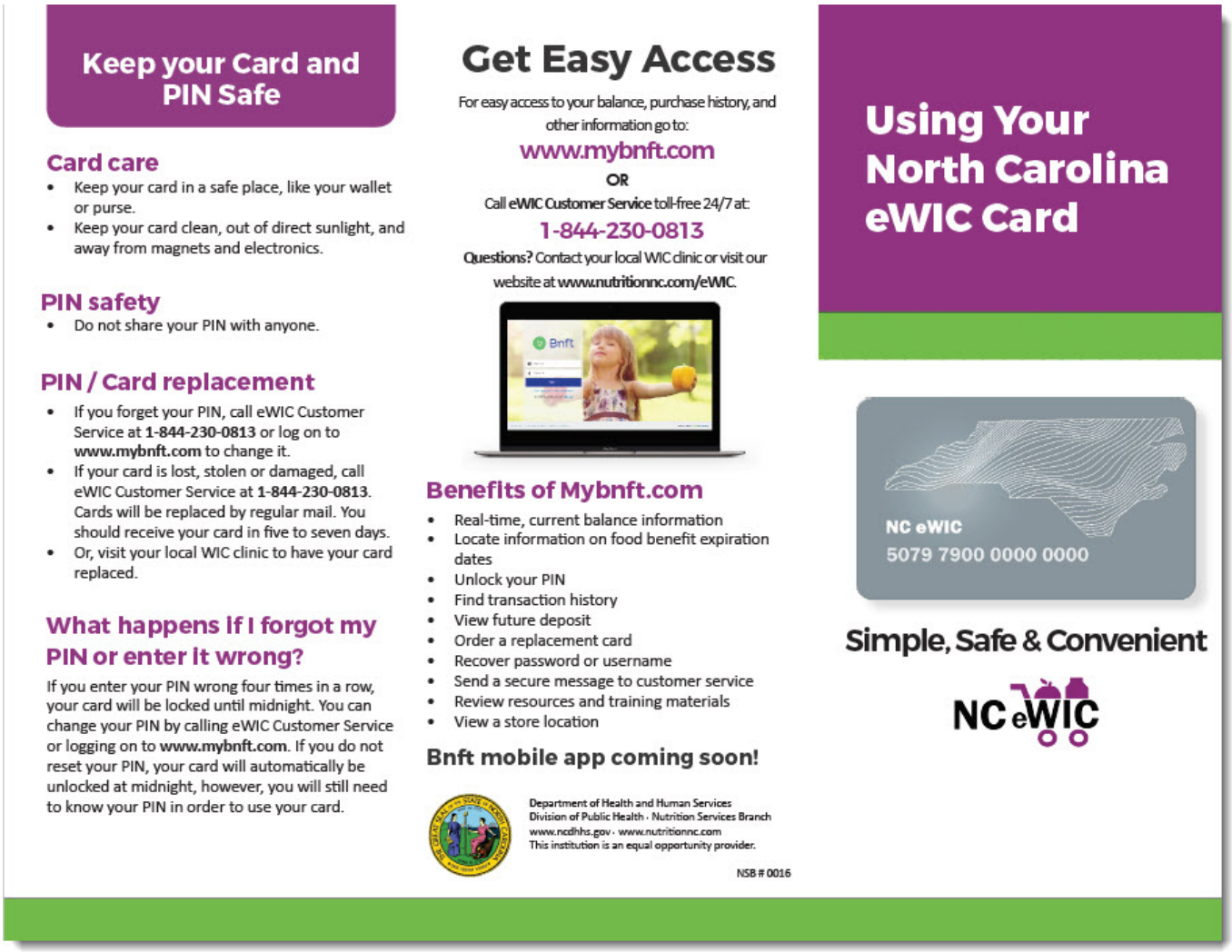
- ***How to select/change a PIN;***
- ***How to conduct transactions including purchases, balance inquiry, ATM transactions, mixed basket, and farmers market.***
- ***Reporting problems with the card or its use, and reporting a lost, stolen, or damaged card;***
- ***Use of the POS transaction receipt to track account balances;***
- ***Cardholder Customer Service Helpdesk availability, including a prominent display of the toll-free Customer Service Helpdesk telephone number, and website addresses for the Cardholder mobile (Bnft™) application and Cardholder Web Portal.***

We will work with the State to discuss the layout and content of the card mailer.

We will provide the State with copies of the cardholder training pamphlet and carrier for review and approval prior to production, and provide updates. The cardholder training pamphlet can also be made available on the Cardholder Web Portal, if requested. Optional pricing has been provided for additional brochures.

Samples of our existing cardholder materials are provided below.

CARDHOLDER EWIC TRAINING PAMPHLET



Keep your Card and PIN Safe

Card care
- Keep your card in a safe place, like your wallet or purse.
- Keep your card clean, out of direct sunlight, and away from magnets and electronics.

PIN safety
- Do not share your PIN with anyone.

PIN / Card replacement
- If you forget your PIN, call eWIC Customer Service at **1-844-230-0813** or log on to **www.mybnft.com** to change it.
- If your card is lost, stolen or damaged, call eWIC Customer Service at **1-844-230-0813**. Cards will be replaced by regular mail. You should receive your card in five to seven days.
- Or, visit your local WIC clinic to have your card replaced.

What happens if I forgot my PIN or enter it wrong?

If you enter your PIN wrong four times in a row, your card will be locked until midnight. You can change your PIN by calling eWIC Customer Service or logging on to **www.mybnft.com**. If you do not reset your PIN, your card will automatically be unlocked at midnight, however, you will still need to know your PIN in order to use your card.

Get Easy Access

For easy access to your balance, purchase history, and other information go to:

www.mybnft.com

OR

Call **eWIC Customer Service** toll-free 24/7 at:

1-844-230-0813

Questions? Contact your local WIC clinic or visit our website at **www.nutritionnc.com/eWIC**.

Benefits of Mybnft.com
- Real-time, current balance information
- Locate information on food benefit expiration dates
- Unlock your PIN
- Find transaction history
- View future deposit
- Order a replacement card
- Recover password or username
- Send a secure message to customer service
- Review resources and training materials
- View a store location

Bnft mobile app coming soon!

Department of Health and Human Services
Division of Public Health · Nutrition Services Branch
www.ncdhhs.gov · www.nutritionnc.com
This institution is an equal opportunity provider.

NSB # 0016

Using Your North Carolina eWIC Card

NC eWIC
5079 7900 0000 0000

Simple, Safe & Convenient

NC eWIC

Getting started: Select a PIN

Before you can use your North Carolina eWIC Card, you must select a 4-digit Personal Identification Number (PIN).

Call or go online:

Call eWIC Customer Service at **1-844-230-0813**

OR

Log on to **www.mybnft.com** and enter your 16-digit card number.

Select a PIN

- You must select a 4-digit Personal Identification Number (PIN) for your card.
- Choose a 4-digit number that is easy for you to remember but hard for others to guess.
- Do not write your PIN on your card or on anything you keep with your card.

You must have your North Carolina eWIC Card with you at the store to use your WIC benefits.

Using your Card

You can use your card wherever North Carolina eWIC is accepted.

Shop for WIC Foods

- Know your WIC food benefit balance when you go to the store.
- Use your WIC Authorized Foods List to check which foods are allowed.

Complete your purchase

- You may need to separate your WIC food from non-WIC foods.
- Enter your 4-digit PIN when asked.
- Keep your receipt - it shows your benefit balance.

Follow the WIC Program rules

- You could be disqualified from the WIC Program if you misuse your card or benefits.
- Do not sell your eWIC card, WIC foods, or WIC infant formula.
- Buying, selling or otherwise misusing WIC benefits is a crime. To report suspected fraud, call 800-424-9121 or visit www.usda.gov/oig/hotline.htm.
- Do not return WIC foods or infant formula for cash or credit.

Card Safety

If someone finds your card and knows your PIN, they could use your benefits. Those benefits will not be replaced. For more safety tips, see the back of this brochure.

Understanding your Benefits

It is important to know when you receive your benefits.

Benefit availability

- Your benefits become available on the **Benefit Start Date** at 12:01 a.m. and end at 11 :59 p.m. on the **Benefit End Date**.
- Benefits that have not been spent **DO NOT** carry over to the next benefit period.

Check your benefit balance

To check your balance do one of the following:

- Check your last receipt.
- Log on to **www.mybnft.com.**
- Call eWIC Customer Service at **1-844-230-0813.**

Where to get help

- For questions about your North Carolina eWIC card, please log on to **www.mybnft.com** or call eWIC Customer Service at **1-844-230-0813**.
- For questions about your WIC food benefits, or if you move or change your address, please contact your local WIC clinic.
- For general information about the North Carolina WIC program, contact your local WIC clinic or visit our website at **www.nutritionnc.com/eWIC**.

CARD CARRIER (ENGLISH VERSION)

13305 12th Avenue N
Minneapolis, MN
55441-4527

You must activate your card, select a PIN and sign the back before you can use it.

Activate your card right now!

Log on to:

www.myBnft.com

or call:

1-866-850-1556

JOHN M CARDHOLDER
1234 MAIN ST
ANYTOWN, MT 00000

If this is a replacement card, you do not need to activate it or select a new PIN. Just use your current PIN with this card.

BENEFIT ISSUANCE SCHEDULE

If your Office of Public Assistance case number ends in	Your SNAP benefits will be deposited to your card on the
0 or 1	2nd day of the month
2 or 3	3rd day of the month
4 or 5	4th day of the month
6 or 7	5th day of the month
8 or 9	6th day of the month

All Cash benefits will be deposited on the first day of the month

ATM SURCHARGES

Some ATM owners may charge an ATM surcharge when you use their ATM to withdraw Cash benefits. Look for a sign near the ATM that tells you if you will be charged a surcharge for using that ATM.

Report Fraud!

Buying, selling, or otherwise misusing SNAP benefits is a federal crime. To report suspected abuse, visit **www.usda.gov/oig/hotline.htm** or call **1-800-424-9121.**

Get instant notification when a deposit has been made to your Montana EBT account, along with your new available balance. Sign-up for FREE Deposit Notification Alerts at www.myBnft.com or call Customer Service.

WHERE TO GET HELP WITH YOUR MONTANA EBT CARD OR ACCOUNT

Help with your Montana EBT card or account is always just a click or phone call away.

WHEN TO GO ONLINE

www.myBnft.com

- To activate your card and select your PIN
- To check your balance and transactions
- To report your card lost or stolen
- To change your PIN
- To enroll in deposit notifications
- To send a secured message to Customer Service

WHEN TO CALL CUSTOMER SERVICE

1-866-850-1556

- To activate your card and select your PIN
- To check your balance and transactions
- To report your card lost or stolen
- To change your PIN
- To enroll in deposit notifications
- To ask questions or report problems about your card

WHEN TO CALL YOUR LOCAL DPHHS OFFICE

- To ask questions or report problems about your benefits
- To report an address change
- To set up an Authorized Representative who could use your card to shop for you

USDA is an equal opportunity provider.

WWW.MYBNFT.COM

CARD CARRIER (SPANISH VERSION)

Deberá activar su tarjeta, seleccionar un Número de Identificación Personal (PIN, por su sigla en inglés) y firmar el reverso de la tarjeta antes de poder utilizarla.

¡Active su tarjeta ahora mismo!

Inicie sesión en:

www.myBnft.com

o llame al:

1-866-850-1556

Si esta es una **tarjeta de reemplazo**, usted no necesita activarlani seleccionar un nuevo PIN. Simplemente utilice su PIN actual con esta tarjeta.

CRONOGRAMA DE DEPÓSITO DE BENEFICIOS

Si su número de expediente de la Oficina de Asistencia Pública termina en	Sus beneficios del Programa Suplementario de Asistencia Nutricional (SNAP, por su sigla en inglés) serán depositados en su tarjeta el
0 o 1	2do día del mes
2 o 3	3er día del mes
4 o 5	4to día del mes
6 o 7	5to día del mes
8 o 9	6to día del mes

Todos los Beneficios en Efectivo serán depositados el primer día de cada mes.

RECARGOS DE CAJEROS AUTOMÁTICOS (ATM, por su sigla en inglés)

Algunos ATM podrían cobrar un recargo cuande se utilicen para extraer Beneficios en Efectivo. Busque un letrero cerca del ATM que indique si se le cobrará un recargo por utilizarlo.

¡Denuncie un fraude!

La compra, venta o uso incorrecto de los beneficios de SNAP es un delito federal. Para denunciar una supuesta infracción, visite www.usda.gov/oig/hotline.htm o llame al 1-800-424-9121.

Reciba una notificación instantánea cuando se realice un depósito en su cuenta EBT de Montana, junto con su nuevo saldo disponible.
Regístrese GRATIS en las Alertas de Notificación de Depósito en www.myBnft.com o contacte al Servicio de Atención al Cliente.

DÓNDE OBTENER AYUDA CON SU TARJETA O CUENTA EBT DE MONTANA

Puede obtener ayuda con su tarjeta o su cuenta EBT de Montana con tan solo un clic o una llamada telefónica.

POR QUÉ COMUNICARSE POR www.myBnft.com

- Para activar su tarjeta y seleccionar su PIN
- Para revisar su saldo y sus transacciones
- Para denunciar la pérdida o el robo de su tarjeta
- Para cambiar su PIN
- Para inscribirse en las notificaciones de depósito
- Para enviar un mensaje seguro al Servicio de Atención al Cliente

POR QUÉ CONTACTAR AL SERVICIO DE ATENCIÓN AL CLIENTE 1-866-850-1556

- Para activar su tarjeta y seleccionar su PIN
- Para revisar su saldo y sus transacciones
- Para denunciar la pérdida o el robo de su tarjeta
- Para cambiar su PIN
- Para inscribirse en las notificaciones de depósito
- Para hacer preguntas o denunciar un problema sobre su tarjeta

POR QUÉ LLAMAR A SU OFICINA LOCAL DEL DEPARTAMENTO DE SALUD PÚBLICA Y SERVICIOS HUMANOS (DPHHS, por su sigla en inglés)

- Para hacer preguntas o denunciar un problema sobre sus beneficios.
- Para declarar un cambio de domicilio
- Para designar un Representante Autorizado que pueda utilizar su tarjeta para hacer compras por usted.

El Departamento de Agricultura de los Estadce Unidos (USDA, por su sigla en inglés) es un proveedor de oportunidades igualitarias.

WWW.MYBNFT.COM

4.7.2.3 Retailer Training Material

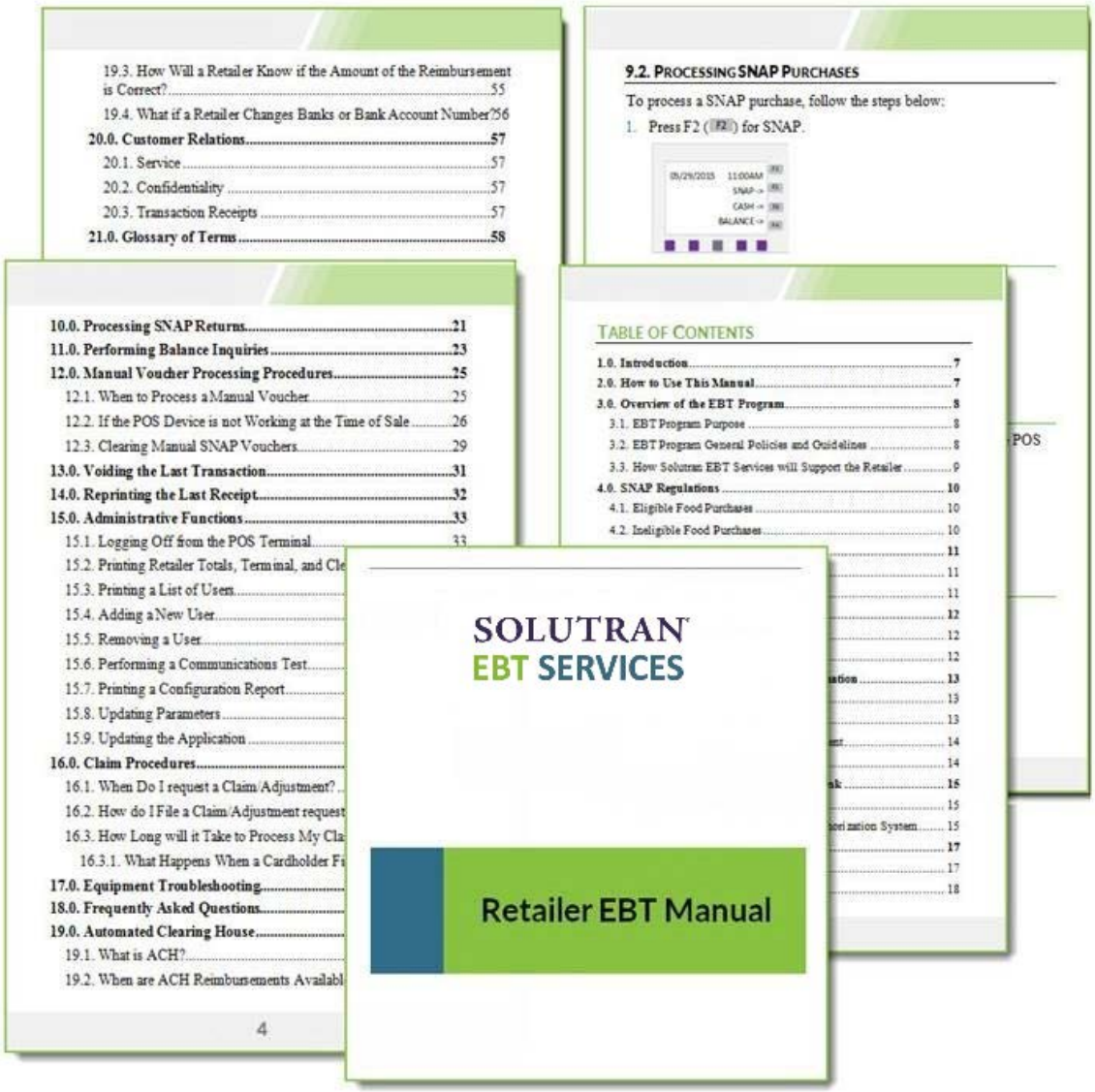
RFP Section	Requirements	Response
4.7.2.3	***Retailer Training Materials*** *The EBT contractor is also responsible for completion of training and provision of user materials for retailers that are provided with stand-beside solutions and for providing training materials for SNAP retailers with integrated electronic cash register (IECR) systems. For the stand-beside solution, training materials will cover areas such as log on/log off, using the solution for all types of EBT transactions. These retailers shall be provided with a tip sheet to provide managers and cashiers with an easy reference during*	***Solutran Complies***

RFP Section	Requirements	Response
	transactions. SNAP training materials in general will include the settlement and reconciliation process and required timeframes and uploading the vendor claim file.	

Solutran provides comprehensive training materials to retailers/vendors using stand-beside equipment. We offer separate manuals for SNAP/TANF and WIC that provide step by step instructions for using the stand-beside POS device. The manuals for each program reflect the differences in policy, procedure, and process. A sample table of contents from our current Retailer Manual is provided below. In addition, we provide a Quick Reference Guide (or Tip Sheet) for use during transactions.

As clarified in the State's response to RFP questions, the EBT contractor is only required to provide user materials to the Exempt EBT-only retailers that will be supported. Retailers and vendors using TPPs or ECRs will provide training materials to their stores and locations.

RETAILER EBT USER MANUAL



4.7.2.4 Staff Training Materials

RFP Section	Requirements	Response
4.7.2.4	***Staff Training Materials*** *A. The EBT contractor shall provide necessary training and training materials so the Program staff has knowledge regarding to how to access the available EBT functions on the administrative terminal. A User Guide to assist staff in local offices/clinics and a Tip Sheet to provide staff with an easy reference for EBT operations, including use of the PIN selection terminals.* *B. The EBT contractor shall develop an electronic manual that Program staff can utilize after training. The manual will allow staff to search for specific topics and quickly obtain information that will assist in performing their job duties.* *C. The EBT contractor shall provide written training materials for the State Office staff. Training materials shall cover EBT system functionality as it applies to the job functions of state staff and retailer EBT operations. The EBT contractor shall maintain the training materials and make revisions whenever the EBT system functionality is modified. The original and updated training materials shall be provided to the State Program staff; the electronic copies shall be in Microsoft Word format or appropriate digital media as specified by the State Program staff.*	***Solutran Complies***

The SOAR™ Administrative User Manual and our Reports Manual provide detailed information on all functions contained in SOAR™ and walks users through each function following a step-by-step process.

The manual includes the following topics:

- ***System Requirements;***
- ***SOAR™ User Account Registration;***
- ***SOAR™ Login;***
- ***SOAR™ Menu Options (with navigation) and Account Functions & Settings;***
- ***Account Management – Cardholder Search, Case Profile (including Card Status Updates, Card Replacement, PIN Unlocks, Transaction History, Benefit History (viewing and repayment), Card/Cardholder History, Pending Benefits (viewing and voiding), Account History, and Adjustments;***
- ***Operations – Fair Hearing, File Transmissions, Solutran Transaction Activity Reporting (STAR), and Voucher Management;***
- ***Program Management – Retailer Management, Retailer Settlement, and Retailer Transactions;***
- ***Settlement – Benefit Issuer Totals, Deposit Flow, Letter of Credit, and State Issuer Totals; and***
- ***SOAR™ System Administration for Security Administrators.***

The SOAR™ Reports Manual provides detailed information on all reporting requirements, delivery methods, and reporting schedules.

The manual includes the following content:

- ***Report descriptions and objectives;***
- ***Report access;***
- ***Definition of the data elements;***
- ***Algorithms used to calculate values;***
- ***Report formats; and***
- ***Report examples.***

We will update training materials to reflect SOAR™ system changes as well as changes to State or federal policies and procedures, and provide the updated materials to the State for review and approval.

In addition to the traditional EBT materials for training, Solutran offers an online training solution that is described in the following section.

4.7.2.5 System Training for Functional Areas

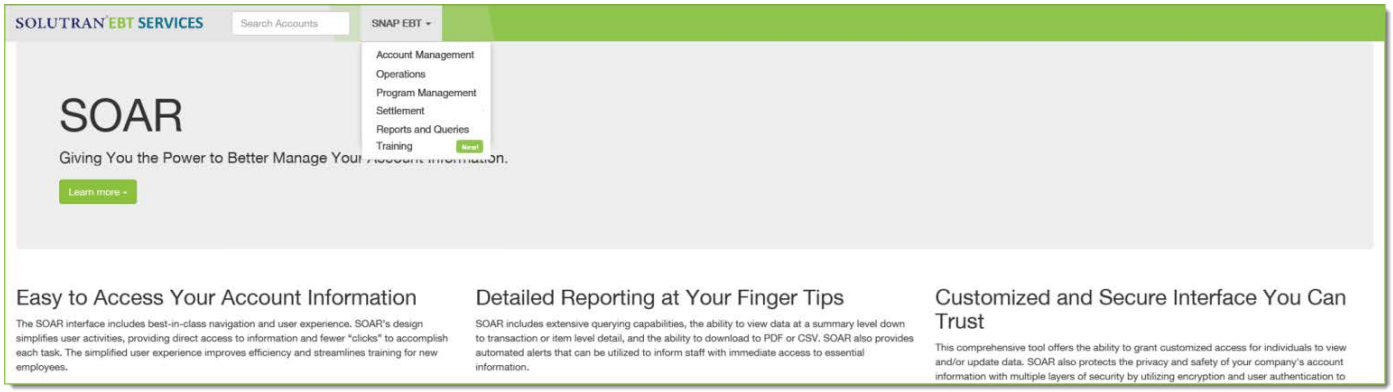
RFP Section	Requirements	Response
4.7.2.5	***System Training for Functional Areas*** *This section provides a description of each type of training that the EBT contractor will be expected to provide for the system user.*	***Solutran Complies***

Going beyond traditional training offerings, Solutran offers both in-person, webinar and online training for our SOAR™ administrative terminal. Understanding that online training is forward thinking and provides a means for training to occur throughout the life of the contract, our SOAR™ administrative terminal offers on-demand training for EBT workers. Far superior to a standard PowerPoint presentation, the online training modules shown below provide a comprehensive learning experience for users supplemented by hard copy training materials.

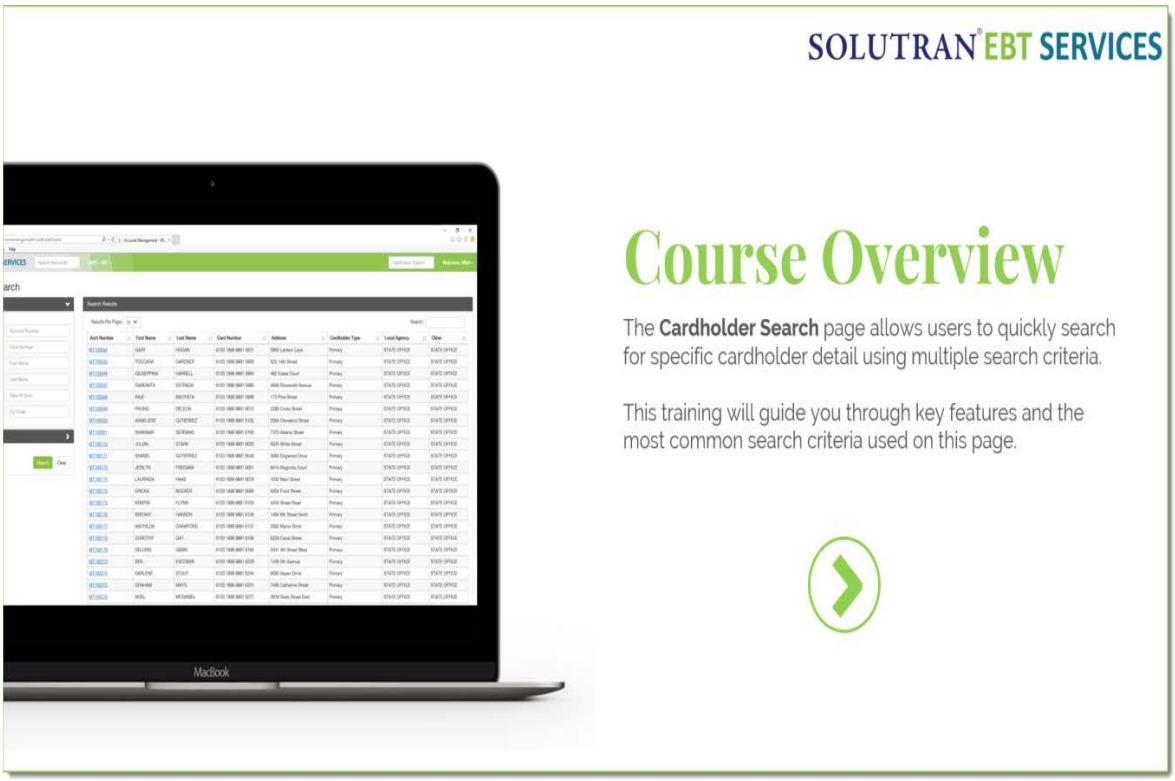
We have broken the training areas into modules that users can complete at their own pace around their daily work schedule. Each module is followed by a quiz to test that the material has been learned by the user.

Our online training modules cover all the functionality supported by the SOAR™ administrative terminal including: Accessing the online administrative functions, security features within the system, and detailed explanation of the screens and functions supported by SOAR™. The exhibits below pertain to SNAP/TANF, but WIC online training is also available.

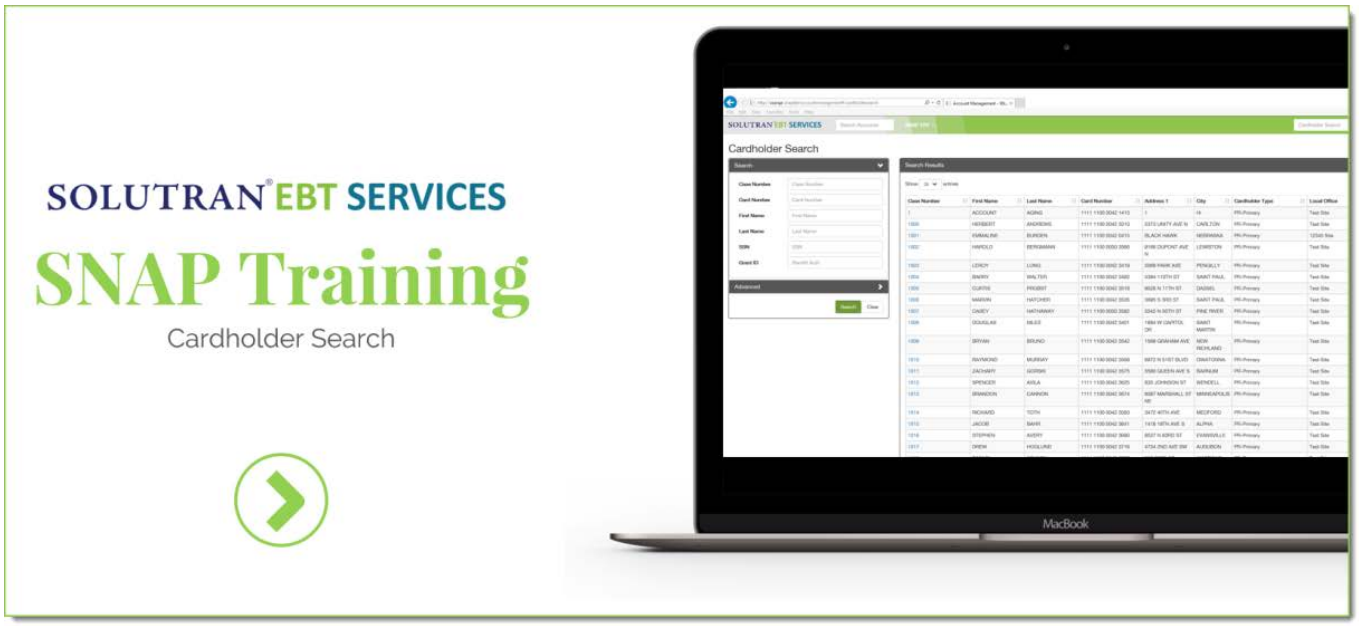
ACCESS TO TRAINING IN SOAR™



SNAP TRAINING – CARDHOLDER SEARCH – COURSE OVERVIEW AND OBJECTIVES



SNAP TRAINING – CARDHOLDER SEARCH



Our online training modules cover all the functionality supported by SOAR™ including:

- ***Accessing the online administrative functions;***
- ***Security features within the system; and***
- ***Detailed explanation of the screens and functions supported by SOAR™.***

4.7.2.6 UAT Training

RFP Section	Requirements	Response
4.7.2.6	***UAT Training*** *In order to participate in the UAT, members of the UAT Team will need to understand the end-to-end operations and functions of the EBT system and the UAT protocols. The EBT contractor shall provide UAT training during the week prior to the UAT, using the test scripts and other materials prepared specifically for the UAT training session.*	***Solutran Complies***

One of the things that differentiates Solutran from other EBT providers is our use of the Agile software development methodology. Agile software development differs from traditional waterfall system development in that with Agile methodology, customers can use and test the system prior to UAT. What this means for the State is that for both the SNAP/TANF and WIC projects, the project staff will be comfortable using our SOAR™ system prior to UAT.

In our recent conversion and implementations, all our state customers have opted out of full UAT training preferring instead to have a short refresher session at the beginning of UAT rather than having a full training session. We will discuss this with the project teams and determine the appropriate level of training needed in sufficient time to schedule and conduct any needed training. The Solutran staff conducts a full review of UAT procedures and processes prior to beginning the UAT so that participating staff can complete the UAT effectively.

4.7.2.7 System Operations Training

RFP Section	Requirements	Response
4.7.2.7	***Systems Operations Training*** *A. The EBT contractor shall provide appropriate Program management staff with in-person training in the following areas:* *1. System operations;* *2. Security administration;* *3. Settlement and reconciliation;* *4. Reports, data analysis and ad hoc reporting;* *5. Fraud investigation;* *6. Card Issuance and Inventory; and* *7. Retailer operations/procedures.* *B. Training shall be provided prior to the phased system implementation and shall incorporate appropriate training materials. To support ongoing operations, the EBT contractor shall provide and maintain the following:* *1. Reports Manual;* *2. System Operations and Interface Procedures Manual;* *3. Settlement & Reconciliation Manual;* *4. Administrative Functions Manual; and* *5. Train-the-Trainer Training.*	***Solutran Complies***

The ability of Program management staff to effectively use the EBT system is critical to the success of operating the system immediately following the project implementation. To ensure this success, Solutran will deliver training, via Webinar or on-line, for the following functionality:

1. ***System Operation;***
2. ***Security administration;***
3. ***Settlement and reconciliation;***
4. ***Reports, data analysis and ad hoc reporting;***
5. ***Fraud investigation;***
6. ***Card Issuance and Inventory; and***
7. ***Retailer operations/procedures.***

We provide training prior to system implementation using the appropriate methods and materials. Documentation is provided and updated as necessary during ongoing operations.

To support this process, we will deliver and maintain the following key components:

8. ***Reports Manual;***
9. ***Systems Operations and Interface Procedure Manual;***
10. ***Settlement and Reconciliation Manual;***
11. ***Administrative Functions Manual; and***
12. ***Train-the Trainer Training.***

4.7.2.8 Train-the-Trainer Training

RFP Section	Requirements	Response
4.7.2.8	***Train-the-Trainer Training***	***Solutran Complies***

RFP Section	Requirements	Response
	A. The EBT contractor shall provide in-person training to Program trainers on EBT operations, local office operations and retailer operations/procedures. Training shall be provided prior to implementation in sufficient time for the trainers to train local office program staff and shall include the appropriate training materials. Training shall be sufficient so that the trainers can train staff to conduct business in an EBT environment and provide support concerning EBT to clients and local retailers. *B. The EBT contractor shall provide State trainers areas of training including, but not limited to:* *1. Card control and card audit procedures;* *2. Card issuance for cardholders;* *3. PIN selection;* *4. Benefit issuance;* *5. Card status updates and card replacement;* *6. Access to current benefit balance;* *7. Access to transaction data;* *8. Access to reports and reconciliation data;* *9. Use of the participant training materials;* *10. Administrative usage and controls; and* *11. The EBT contractor shall provide specific training for State trainers including, but not limited to:* *a. Upload and download of files and data; and* *b. Use of administrative terminal (AT) including "statusing" an EBT card, understanding transaction data, how to perform an account set-up, and benefit issuance.* *C.* ***Reconciliation Training*** *The EBT contractor shall provide reconciliation training to designated accounting and Program staff or their designated representatives prior to UAT and during contract implementation. Thereafter, the EBT contractor shall provide a full-day, onsite refresher training class to designated Program staff annually or as requested by the Project Management Team. The training shall be updated as needed during the course of the contract to reflect changes to the reconciliation reports, processes or data displays.* *D.* ***Participant/Recipient Training*** *Training for the participant/recipient is expected to be minimal since the new system is expected to have only minor modification in the presentation and functionality for the program participants/recipients. The local Program staff will be expected to complete any required training, however the EBT contractor will be required to prepare training materials for the participant/recipient.* *E.* ***TANF Staff Training*** *The EBT contractor shall provide User Manuals and training to ensure TANF staff are prepared to complete all report production, settlement and management of the TANF Cash Benefit system. The EBT contractor shall also provide User Manuals and training to ensure local office staff are prepared to complete all applicable TANF card system functionality.*	

The train-the-trainer component of our training program is essential to ensuring that continuity is maintained in new, supplemental, and ongoing stakeholder training. To establish a foundational training tool for State agency staff and trainers, Solutran provides training staff with information regarding effective clinic operational methodology, and our S3™ platform. Features of our train-the-trainer program include at a minimum:

- ***Syllabus;***
- ***Train-the-trainer guide;***
- ***Schedules and agendas;***
- ***User manuals with step-by-step instructions;***
- ***Screen shots to demonstrate the functions being presented;***
- ***Illustrations of system outputs, as applicable;***
- ***Illustrations of system reports, as applicable; and***
- ***Online access to all materials.***

Solutran provides training prior to statewide conversion. The training incorporates those elements described in the Training Plan and our online training program, which allows time and attention to be spent on advanced training and interactive discussions as opposed to question and answer sessions regarding Nevada EBT project basics.

As with all training aspects, Solutran offers a combination of hands-on and classroom training, with appropriate training materials, as agreed upon by the State. Our training will teach designated State staff how to deliver a training session like the one that we deliver to State program staff.

Training for reconciliation staff is incorporated into the training provided to staff directly by Solutran rather than included in the Train the Trainer session since that training is focused on this area that applies to a limited number of staff.

As discussed earlier in this proposal section, Solutran will provide cardholder training materials for the participants prior to conversion.

Solutran incorporates the materials for TANF training in the SNAP manuals creating a SNAP/TANF User Manual since those programs are combined in SOAR™. This includes the incorporation of TANF reports into a SNAP/TANF Reports Manual.

4.7.3 SNAP/TANF Training Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.7 SNAP/TANF TRAINING			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.7.3.1	Training Materials	4.7.2.1	10
4.7.3.2	Cardholder Training Materials	4.7.2.2	10
4.7.3.3	Retailer Training Material	4.7.2.3	10

4.7 SNAP/TANF TRAINING			
4.7.3.4	Staff Training Materials	4.7.2.4	10
4.7.3.5	System Training for Functional Areas	4.7.2.5	N/A
4.7.3.6	UAT Training	4.7.2.6	N/A
4.7.3.7	Systems Operations Training	4.7.2.7	N/A
4.7.3.8	Train-the-Trainer	4.7.2.8	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.8 SNAP/TANF Help Desk/Customer Service

RFP Section	Requirements	Response
4.8	***SNAP/TANF Help Desk/Customer Service*** *The EBT contractor shall implement toll-free help desk support for all SNAP and TANF cardholders, retailers and Program staff and be sufficiently staffed with knowledgeable staff during working hours to support all system users throughout the contract period of performance. Help desk calls must be answered from 8am to 6pm Pacific Time, Monday through Friday, at a minimum. Customer Services must be available in English and Spanish with the user provided the option to choose the language.* *The EBT contractor shall also provide IVR services in English and Spanish. The IVR will be available 24 hours a day, 7 days a week and accept calls from cardholder, retailers and Program staff.* *The EBT contractor will provide a web portal which will likewise be available for cardholders, retailers and Program staff. The EBT contractor shall test and implement its web portal and/or secure file transfer site in sufficient time to support retailer reporting and secure file transfers. The EBT contractor shall implement a toll-free number to web portal users including for the support retailers and third-party processor questions and disputes over file transfers and settlement in sufficient time to support retailers on day one of the new EBT system operations.* *Details of the WIC Program specific customer service requirements is presented in the WIC Program Specific Scope of Work, Section 4.14.*	***Solutran Complies***

4.8.1 Objective: The objective of this task is to ensure the vendor provides Customer Service to address the needs of the Program staff, Program clients and the Program's retailers.

4.8.2 Activities: In order for the project to have the needed Help Desk/Customer Service the EBT vendor must complete the following tasks, activities and deliverables.

Solutran is often viewed by industry observers as a leading technology company, but service is our main priority. We know that leading-edge technology is an essential tool in serving our clients, but there is much more required to provide industry-leading service levels. Our teams are committed to 100 percent client satisfaction. Through communication, collaboration, process improvements and hard work, we deliver on our commitments. Our team's experience serving programs over the course of many years enables us to anticipate and respond to program needs in an effective manner. Our clients appreciate this approach and agree our reputation is in providing service – proactive, responsive service.

We recently launched our new website which proudly states our commitment to service. Our marketing launch described our focus as follows: "We set out to create a website that captures our commitment to our clients. Serving you is our focus. Serving your clients with you is our ultimate mission. By providing

exceptional customer service using our latest technologies, we've created best-in-class solutions that lead to better future solutions."

"Serving America – Solutions for a Better Tomorrow" is our mantra. It is also our invitation to anyone who wants exceptional service for their customers through leading-edge technology. We understand that no one knows your business better than you do, so it is our goal to partner with you and provide your clients with the best quality service together.

We pride ourselves in our ability to deliver industry leading customer service to our clients along with the cardholders and vendors who support our clients. To accomplish this goal, we have invested heavily in best-in-class technology. Without industry-leading technology, it is impossible to provide industry-leading service.

Our industry-leading technology design starts with fully redundant data centers that deliver a near-zero downtime infrastructure. It also includes user interfaces that are intuitive and easy to navigate. We are committed to providing a superior level of service to all the Nevada stakeholders identified in the requirements.

We address specific aspects to our proposed solution in the remainder of this proposal section.

4.8.2.1 Establishment and Operation of Customer Service for Cardholders, Retailers and Program Staff

RFP Section	Requirements	Response
4.8.2.1	***Establishment and Operation of Customer Service for Cardholders, Retailers and Program Staff*** *A. The EBT contractor shall allow cardholders to utilize a secure web-based management tool to obtain online statements of detailed financial transactions posted to the account. The online statements shall be made available at no cost to the cardholder.* *B. The EBT contractor shall provide customer service for Program staff, cardholders and retailers. The EBT contractor will provide Manual(s) it proposes to use to support participant, retailers, and authorized users with live customer service support. The Program staff will assist the EBT contractor in the development of scripts that the Customer Service Representatives (CSRs) will utilize in the provision of Customer Service support for all EBT System users.* *C. IVR algorithms and CSR scripts created by the EBT contractor must be approved by each applicable program. Customer Service must be available in both English and Spanish.* *D. The EBT contractor shall provide 24 hours per day, seven days per week toll-free telephone access to live customer service representatives and an IVR via a toll-free phone number for cardholders and retailers. Available CSRs must be familiar with and fluent in colloquial English and colloquial Spanish, and competent in operation of Text Telephone (TTY) or other available services for telephone communication with deaf/hard of hearing cardholders.* *E. Text Telephone (TTY) capability for cardholders with hearing disabilities and help desk support for clients using rotary phones must be provided.* *F. The EBT contractor shall provide State Office and local office staff with assistance via a toll-free number or the EBT contractor provided web site. The program staff will have access to assistance using the online services with the EBT contractor website. Staff with security access based on the security role assignment should have the ability to access technical assistance via the EBT contractor toll-free manned Customer Service*	***Solutran Complies***

RFP Section	Requirements	Response
	line. Customer Services shall be provided from 8:00 AM through 6:00 PM Pacific Time, Monday through Friday, excluding State and Federal holidays. *G. The EBT contractor shall ensure EBT contractor Customer Service Representatives (CSRs) are trained to respond to inquiries and complaints regarding issues with their program benefits, other cardholders, retailers and program staff.* *H. The EBT contractor shall provide the following:* *1. English and Spanish speaking CSRs to resolve cardholder issues that cannot be resolved by the IVR, including requests for adjustments.* *2. Sufficient CSR capacity to meet the contractual service standards for cardholder calls referred to a CSR.* *3. CSRs must be able to view account demographic data to verify identity of the caller. All updates to account demographic information shall be initiated by Program staff and CSRs shall not accept or modify client demographic information, but instruct the participant to contact the local agency/office. As an option, Program staff may request interpretive services for languages in addition to English and Spanish.*	

Program staff, cardholder, and retailer support is only effective if you are providing access to information in a fashion that fits their needs – bringing information to their fingertips. To accomplish this goal, we provide:

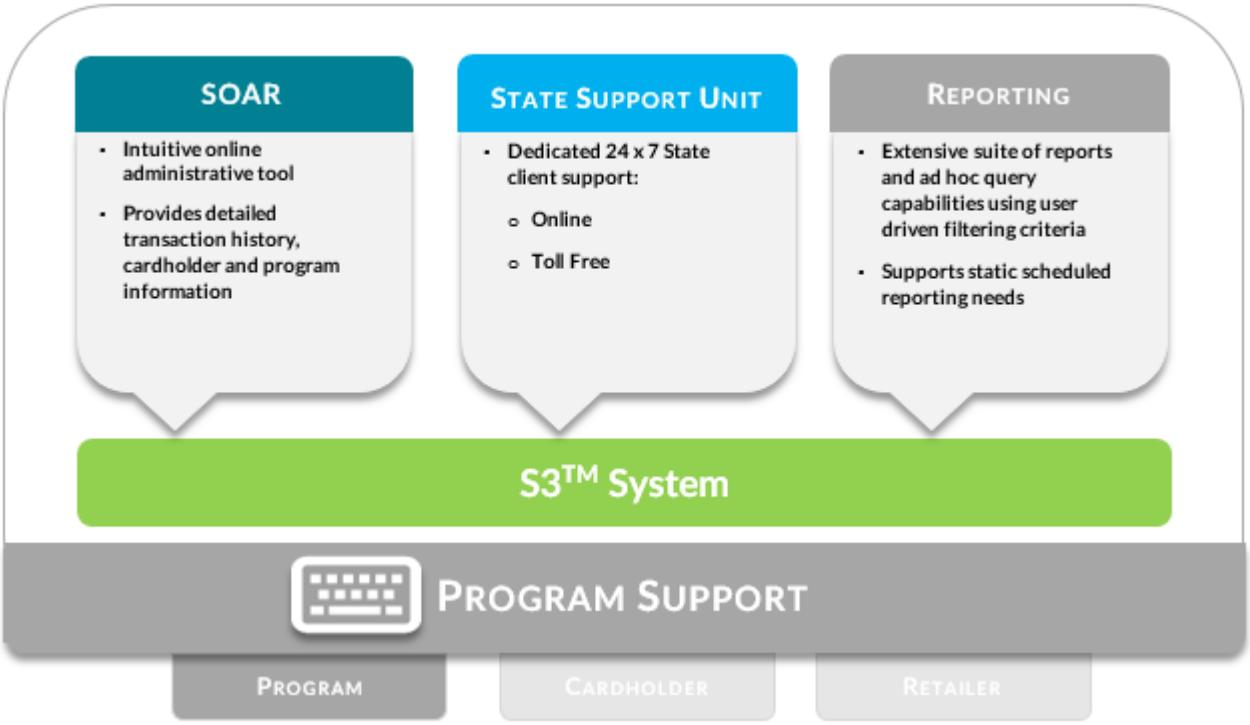
- ***A cardholder and retailer web portal, which provides access to EBT information via the Internet;***
- ***Customer service with intuitive IVR;***
- ***Retailer customer service with intuitive IVR;***
- ***State Support Unit with a separate toll-free number; and***
- ***For cardholders:***
  - ***A mobile/smartphone app – Benefit (Bnft™) – with user-friendly navigation to enhance shopping experience with alerts/push notifications; and***
  - ***English and Spanish speaking CSRs to resolve cardholder issues that cannot be resolved by the IVR, including requests for adjustments.***

State office and local office staff support involves providing the correct information, at the right time, in a user-friendly format. To accomplish this goal, Solutran provides:

- ***The SOAR™ web portal, which provides easy access to EBT information;***
- ***Solutran's EBT Support Unit, comprised of experienced staff to assist in issue resolution; and***
- ***Reports which provide static information delivery that meets day-in-day-out information needs.***

Solutran's best-in-class S3™ engine drives all the Nevada's program support services. The exhibit below displays each program support feature and provides highlights.

PROGRAM SUPPORT FEATURES



Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.8.2.2 Customer Service Representative Training

RFP Section	Requirement	Response
4.8.2.2	***Customer Service Representative Training*** *The EBT contractor shall provide a training course for its customer service representatives (CSRs) on all applicable aspects of customer service responsibilities, including but not limited to cardholder security, retailers and EBT system user questions or requests are answered and assurances that callers are treated with respect. The Nevada Program staff will assist the EBT contractor in the development of the training materials and the scripts to answer caller's frequently asked questions that the Customer Service Representatives (CSRs) will utilize in the provision of customer service support. The EBT contractor shall ensure EBT contractor CSR staff are trained to respond to inquiries and complaints regarding the, SNAP and TANF cardholders, retailers/vendors and staff. The manual shall also define the operations of the systems' IVR and or Web Portal.*	***Solutran Complies***

Our customer service leaders offer over 50 years of combined experience ensuring government program participants, retailers, and program staff personnel receive the highest level of customer service. It is our belief that attempts to access information, either over the phone or through the web portal, must be intuitive, positive, and supportive especially since EBT may seem slightly overwhelming – and this belief translates to our approach to Customer Service Representative (CSR) training as well.

To best meet the needs of cardholders in Nevada, we have partnered with Five Star Call Centers (formerly known as Lawrence & Schiller Teleservices), which has offered applicable customer service for

over 30 years, including state government agencies. 24/7 support is offered through its highly-trained CSRs and innovative technology in support of EBT projects.

Our training follows Adult Learning Principles in that a variety of classroom, hands-on, virtual and written materials and tools are deployed to teach both program and system information and navigation in multi-media fashion. New CSR staff receive classroom instruction with daily comprehension quizzes (referred to as "knowledge checks"), assuring the material is fully understood; in addition, each CSR is trained to proficiency on our online Knowledge Base tool, which provides a real-time updated ongoing resource for at-a-glance program announcements and updates, as well as quick reference capability at the CSR's fingertips for review of training materials and frequently asked questions. "Listen in" sessions, which partner a new CSR with a more tenured team member, afford the trainee the opportunity to hear live calls, watch their partner navigate the service screens and functions, and better understand and respond with the appropriate pace, tone, and urgency level associated with each caller and type of call.

Solutran's State Support Unit (SSU) and our Retailer Help Desk, based in our Minneapolis headquarters, is comprised of employees who have provided service to our clients for many years. Solutran's service record with government programs were initially established in the 1990s. Each of our team members has a detailed understanding of EBT through our extensive training program including individual EBT systems and tools that support these programs.

All training includes, but is not limited to, respond to inquiries and complaints regarding the SNAP and TANF cardholders, retailers/vendors and staff.

Solutran will work with Nevada's program staff in support of reviewing and modifying, as appropriate, our existing training materials and scripts to answer caller's frequently asked questions.

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.8.2.3 Establishment and Operations of Contractor Provided Hosting Services

RFP Section	Requirements	Response
4.8.2.3	***Establishment and Operations of Contractor-Provided Hosting Services*** *The EBT contractor shall implement full service system hosting services, completing all settlement, reconciliation, card replacement and reporting services as defined in this RFP. Hosting services will be tested during the UAT and will continue throughout the contract period of performance.*	***Solutran Complies***

Solutran understands that we shall responsible for providing full service system hosting, including but not limited to, system operating software, hosting software, connectivity services and other services that may be required to host and operate the designated EBT system.

The following provides a complete description of Solutran's hosting/data center facilities including the capabilities, security, and redundancy embedded into our primary and secondary data centers. Below Solutran has also provided information regarding key tools and processes used to run and monitor our S3™ architecture as well as contingency mechanisms and configurations we employ to resolve issues in the following paragraphs.

System Administration/Monitoring

To ensure the S3™ system functions as designed, we employ the following plans and procedures:

- ***Microsoft System Center – A suite of Microsoft tools used to perform system configuration, patch management, system management, and performance and availability monitoring***
- ***Plixer Scrutinizer – A network device that performs real-time network performance monitoring, threat detection, and network traffic behavioral analysis***
- ***Advanced Host Monitoring – Monitors system availability and disk space/CPU utilization for servers. Also monitors availability of other processes such as Distributed File System (DFS), Web services, FTP, websites, SMTP, and event logs***

Security

Along with the security measures defined in other proposal sections, Solutran uses the following plans and procedures to safeguard data entrusted to us by the State of Nevada:

- ***Solutran Security Policy – A comprehensive policy to educate and enforce acceptable use of Solutran equipment, applications, and data***
- ***Incident Response Plan – A documented plan to provide a standard response and action for any potential or real security threats to Solutran systems***
- ***Antivirus/Endpoint Protection – Monitors desktops and servers for viruses and other malware or vulnerabilities***
- ***Cisco Network Intrusion Detection/Prevention – Hardware-based network intrusion threat detection and protection system***
- ***Tripwire Enterprise System – Software used to monitor file integrity***

Our S3™ EBT system operates with its disaster recovery site in full production. If an entire data center is affected by a disaster, load balancers route traffic to the other available site with no disruption in service. Each data center is designed with internal redundancy, so no single points of failure exist during a disaster scenario. As stated, system resources can be easily added to manage increasing loads inside a data center to provide an immediate response to disaster scenarios with no disruption to the Nevada's EBT project. Unlike some of our competitors, who must manually intervene to accomplish a fail over and who may rarely exercise their ability to switch to a back-up data center, we manage this process seamlessly on a 24/7 basis to ensure maximum system uptime. In addition, because our data is replicated instantly across our data centers, the State's EBT data is always securely maintained in a minimum of two locations.

S3™ system stability features are described in the table below.

System Stability

Technical Feature	*Description*	*Benefits to the State*
Highly available architecture	***System designed for 99.999% availability.*** ***Two separate data centers are always active and authorize live transactions***	***Improved system availability, and increased participant, vendor and State satisfaction***

Technical Feature	Description	Benefits to the State
Highly scalable architecture	***If transaction volumes require, system resources can be added with no service interruption***	***Easy to proactively address increasing volumes***
Built-in Disaster Recovery	***Back-up site is always active. Either data center can support full transaction volume***	***Confidence that system availability will not be impacted by disasters***
Global and Network load-balancing	***Transactions are load balanced across data centers (globally) and within each data center (network)***	***Faster transaction response times for transaction processing to increase participant and vendor satisfaction***

Our goal is to implement an architecture that can accommodate two times the anticipated peak processing loads across our client base, which are accomplished through automated load balancing techniques across data centers, server farms, and clusters. This ensures that EBT functionality performs efficiently in accordance with required response and uptime constraints as well as ensure our web-based applications can be easily accessed as needed by State program staff. Solutran personnel will utilize system performance monitoring and compare vs. benchmarks to determine when additional resources are necessary BEFORE it is detectible to the users and/or it affects processing deadlines.

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.8.2.4 Cardholder Customer Service Requirements

RFP Section	Requirement	Response
4.8.2.4	***Cardholder Customer Service Requirements*** *A. The EBT contractor shall provide a cardholder customer service that meets or exceeds the current Nevada EBT contractor's customer service and customer service performance standards as specified in Appendix E: Performance Standards. For reporting purposes, the EBT contractor shall provide IVR and Customer Service Center activity data.* *B. The IVR providing the full range of cardholder customer service functions shall be available 24 hours per day, seven (7) days a week. The Program staff shall review and approve the transaction flow and content of all IVR messages, prompts, and customer service scripts regarding user questions or issues. The EBT contractor shall provide documentation and scripts to the Program staff a minimum of 60 calendar days prior to their implementation. The EBT contractor shall not change IVR messages, scripts or menu functions without prior written approval of the Program staff.* *C. As applicable to the technical solution and options selected by the Program staff, the EBT contractor shall test and implement its IVR system, live customer service support and participant web portal to support participants. This solution shall be tested and operational in advance of the beginning of the phased implementation. The Project Management Team requests the ability to listen to live calls made to the customer service support line. Program staff will randomly request time to monitor these calls*	***Solutran Complies***

RFP Section	Requirement	Response
	to ensure that proper instructions and information are given to Nevada EBT program participants, as well as monitoring response time. *D. The IVR and/or Customer Service Representatives CSR(s) shall support the following cardholder customer service functions:* *1. Report a Lost/Stolen/Damaged Card, Unauthorized Use of a Card or the Non-Receipt of a Card: The caller's identity must be confirmed prior to disabling the card. Prior to replacing a card, the cardholder's address must be confirmed, unless otherwise determined by the Nevada Programs to not be needed.* *2. Current Balance Inquiry: Current Balance shall provide real-time account balance information.* *3. Transaction History: Transaction History shall provide the last ten (10) transactions by benefit program, i.e., transaction number, amount, and date. If the client/provider requests, the deposit history of a minimum of the last 10 transactions will also be provided by benefit program.* *4. PIN Selection or PIN Change: Cardholders shall have the option of selecting or changing their PIN via a single call to the IVR.* *5. Benefit Access/Service Points: Callers shall be given up to date information about POS/ATM locations where benefits may be accessed.* *6. Benefit Availability Date: Callers selecting this option shall be given the date benefits will become available based on the issuance schedule supplied by the Program staff.* *7. Support for Customer Service WEB Portal/Website: Support shall be provided for clients having trouble accessing or using the Customer Service Web Portal/Website.* *8. The EBT contractor shall provide a customer service website for cardholders. The functionality of the cardholder website shall be the same as the functionality for the cardholder CSC. Program staff shall review and approve the web site before the EBT contractor allows public access. The EBT website shall contain links to the State's Department of Health and Human Services website and will also provide general program benefit information. The client portal shall be available in English and Spanish.* *9. Request a replacement card for SNAP or TANF.* *10. Other Optional Services: The EBT contractor may offer other services, such as bill pay, to cardholders. If offered, these services will be made available to cardholders at the option of the State.*	

Cardholder support is only effective if you are providing access to the information in a fashion that fits cardholder lifestyle—bringing information to their fingertips.

Our customer service solution offers cardholders a choice of service through the following interfaces, which are all available 24 hours of the day, 7 days a week, 365 days of the year:

- ***Customer Service Helpdesk's Interactive Voice Response (IVR) system, which cardholders can access using the State's existing toll-free "1–800" phone number for EBT SNAP/TANF.***
- ***Customer Service Call Centers (CSCs) staffed by friendly and highly-trained Customer Service Representatives (CSRs) located in the Midwest (in North and South Dakota).***
- ***Cardholder website portal optimized for both desktop and web.***
- ***Smartphone/mobile app (Bnft™).***

CUSTOMER SERVICE INTERACTIVE VOICE RESPONSE (IVR)

We provide cardholders access to the Customer Service Helpdesk's toll-free automated phone system (IVR) 24/7, 365 days of the year.

The IVR system:

- ***Offers callers easy-to-use features like numeric or spoken responses, automated phone number recognition, and helpful navigation to the most sought data and account actions. Our IVR is supported in both English and Spanish.***
- ***Supports speech recognition technology, which allows callers to make calls from touch tone, rotary, and pulse dial phones and speak the requested information rather than using the phone's keypad. For example, a caller may speak their card number rather than entering the number on the keypad. This functionality allows the caller to access the self-service automated functions (after identify verification) or to speak to a CSR, if required.***

Interaction with the IVR phone system is tailored to the individual cardholder type, account/card status, PIN status, language preference, etc., ensuring delivery of relevant information and completion of required inputs.

Our approach to IVR script development is collaborative. We provide a core design to the State along with a list of configurable options from which the State can partner with us to determine the appropriate flows, options and messages. We understand and agree with the right of the State to review and approve the IVR in both its initial form and any subsequent changes prior to implementation. We will not make any changes to the IVR without prior approval of the State.

The IVR provides callers with the following options (after successful validation of the caller's identity):

- ***Card Status Recognition and Handling – Callers with cards in a lost, stolen, or damaged status are automatically offered a mailed replacement card (by regular USPS mail) after the card is cancelled and the caller verifies their address on record.***
- ***Cancel and Replace Card – Immediate cancellation of a card with ability to verify address and request mailed replacement.***
- ***Authentication – Security verification driven by specific cardholder and function.***
- ***PIN Selection and Change in Single Call – No need to remember a pre-existing PIN.***
- ***PIN Unlock – The dynamic nature of our IVR can identify that the cardholder's PIN is locked (e.g., where the cardholder has exceeded the State-determined permissible number of consecutive PIN attempts when using their card), and can guide the caller through the process of verifying security information and then selecting a new PIN.***
- ***Balance – Available balance delivered up-to-the-second.***
- ***Transaction Activity – Cardholders select from the most to least recent transactions, up to 25 in total.***
- ***Pending Deposit – Detailed information on the items available in the upcoming SNAP/TANF benefit posting.***
- ***Option to Transfer to Live CSR for further assistance, including transaction disputes and problem resolution.***

CUSTOMER SERVICE REPRESENTATIVES (CSRS)

Initial cardholder engagement on using the Customer Service number is through the toll-free Customer Service Helpdesk's IVR phone system. If the caller cannot resolve their problem using the IVR menu options, the caller can select an option to be transferred to a CSR for further assistance. CSRs are available 24 hours a day, 7 days a week, and 365 days a year.

CSRs can provide the same level of support as the IVR including, not limited to, transaction disputes and problem resolution.

Cardholder Web Portal and Mobile App

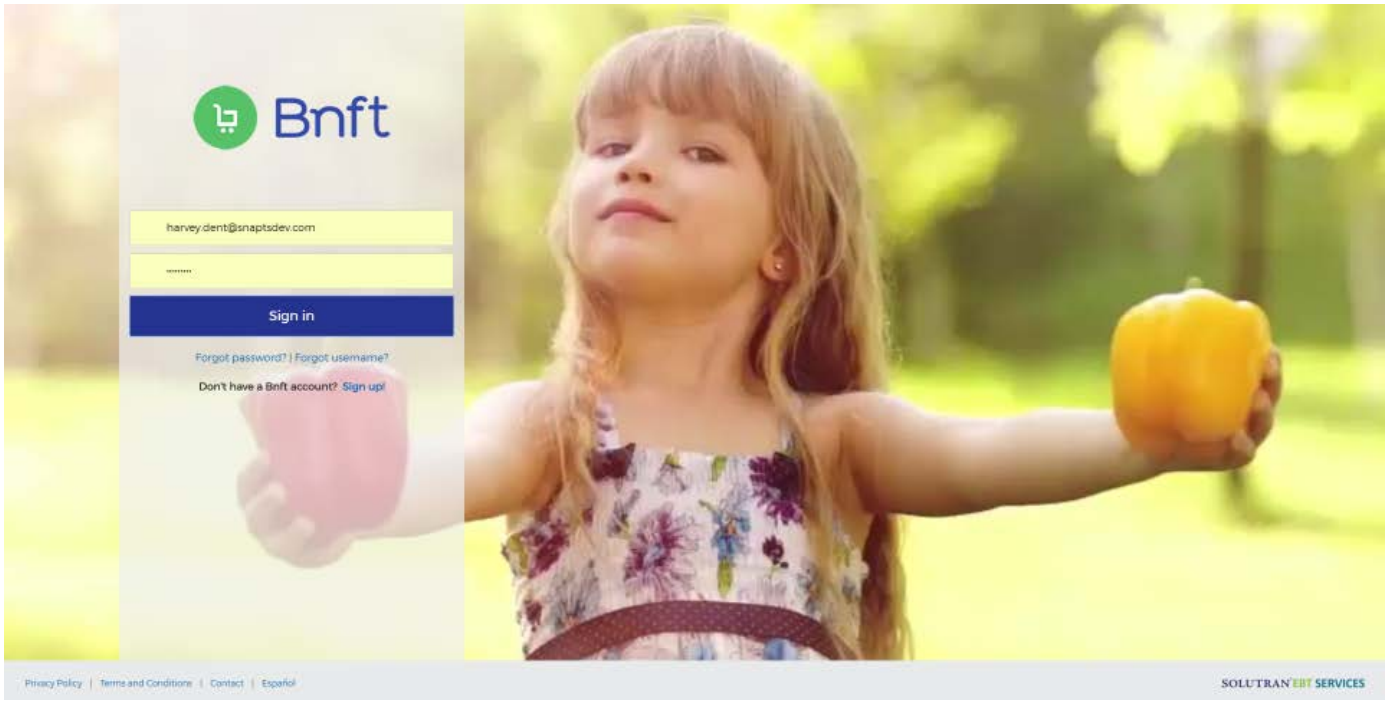
In addition to Customer Service Center support, we also offer a mobile app and cardholder website portal to provide additional support.

Cardholder Web Portal

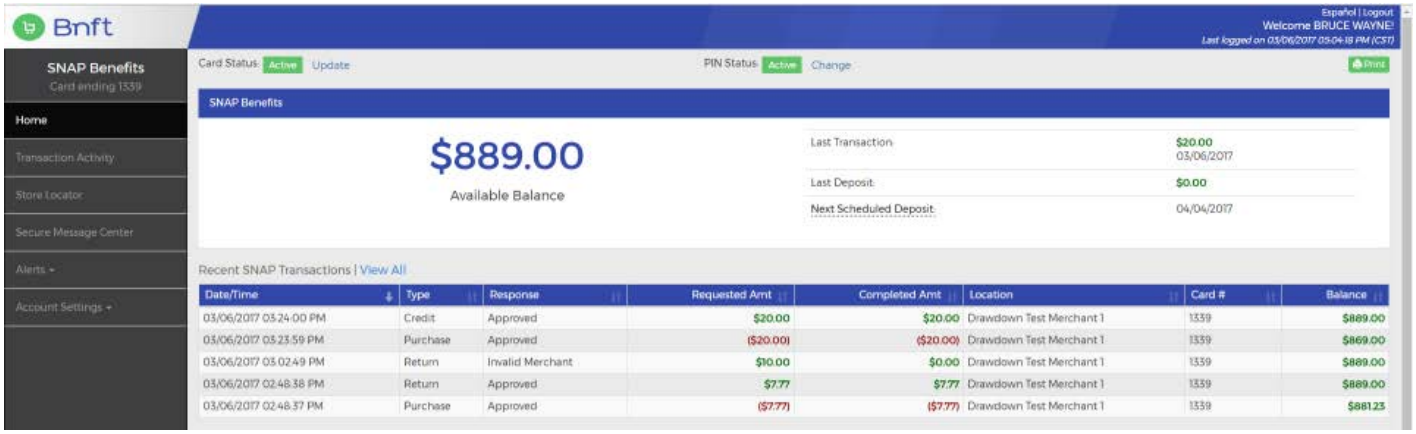
The Cardholder Web portal is an innovative and easy-to-use website, which provides cardholders with quick, convenient access to their EBT account information (in English and Spanish). At a minimum, cardholders can use the website to report a lost, stolen, or damaged card and order a replacement mailed card; select or change their PIN; check their account balance; view and download/print transaction history; locate stores where they can spend their benefits; and gain access to online FAQs and download program materials.

The following images show some of the cardholder portal features:

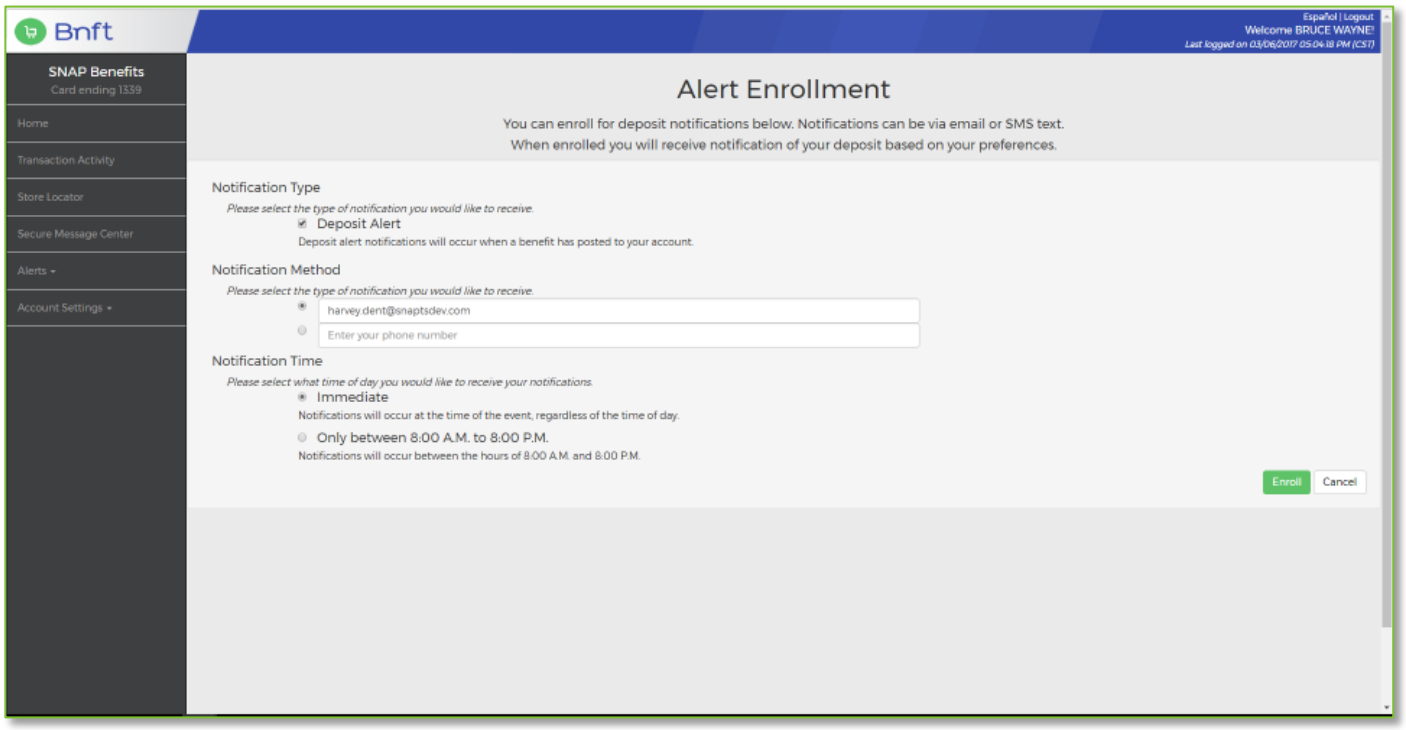
Cardholder Portal Login Page



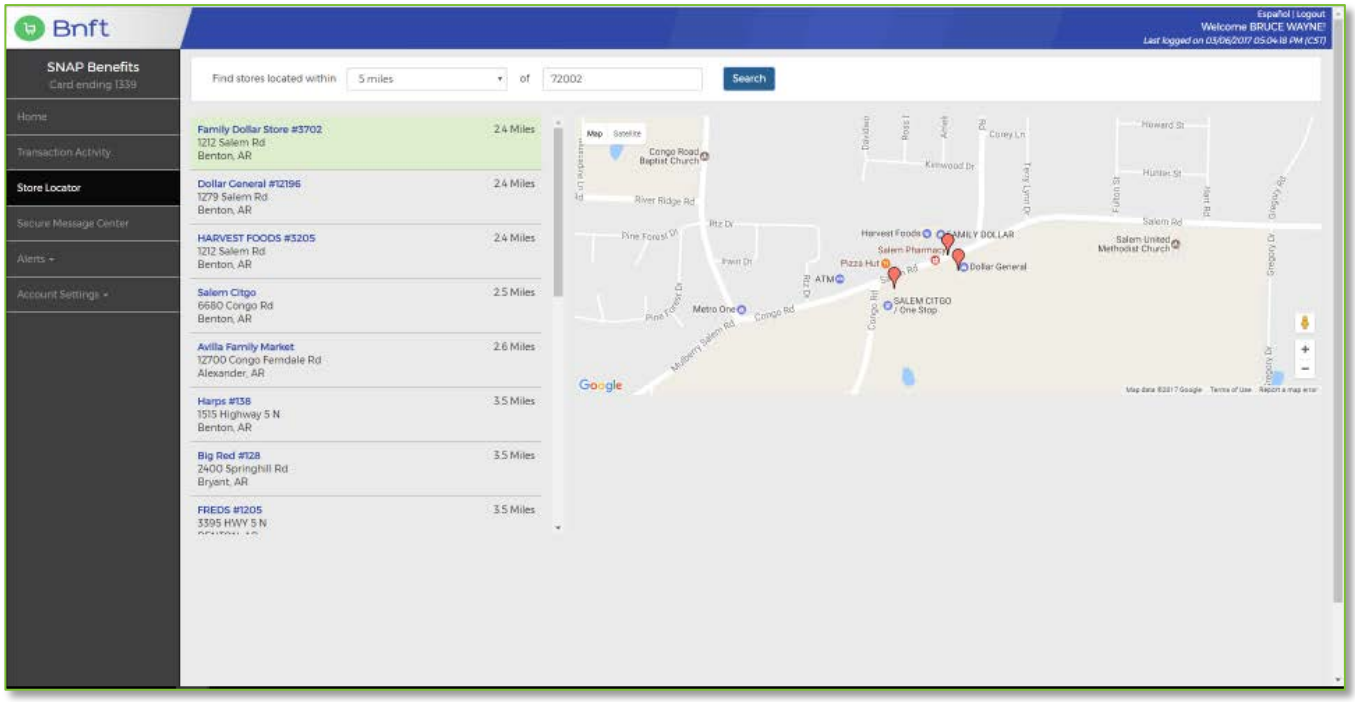
CARDHOLDER PORTAL HOME PAGE



ALERT ENROLLMENT



STORE LOCATOR



CARDHOLDER MOBILE APP

We engaged a leading design firm to build our EBT smartphone app called Benefit (Bnft™) using the same active/active infrastructure as the S3™ platform and the same look and feel as our Cardholder web portal. Our Cardholder Bnft™ mobile app provides cardholders with easy-to-access functionality (in English and Spanish) addressing most of their needs, including cardholder registration; card management; PIN management; transaction activity; profile management (i.e., update password, secondary authentication questions, e-mail address, and push notifications settings); and help functionality including FAQs, store locators, and program content.

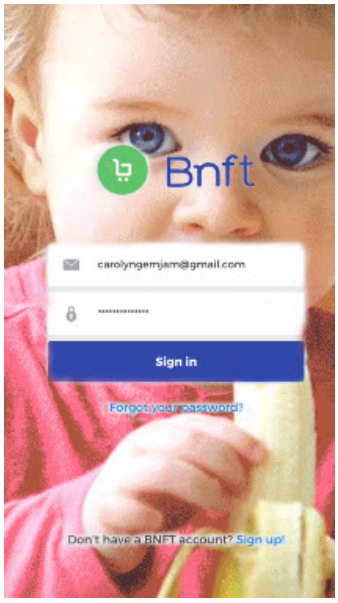
Several outcomes are expected from this exciting new product feature:

- ***Cardholders will experience a world class digital experience equivalent to the nation's top consumer apps. Shoppers will "feel special" and appreciate our appealing and simple design.***
- ***Cardholders will receive just-in-time information including balances, deposit schedule, and transaction activity. If needed, users will also have immediate access to PIN reset and card replacement features.***
- ***Cardholders will experience increased satisfaction through customized and proactive communication from the Bnft™ app, including push notifications.***

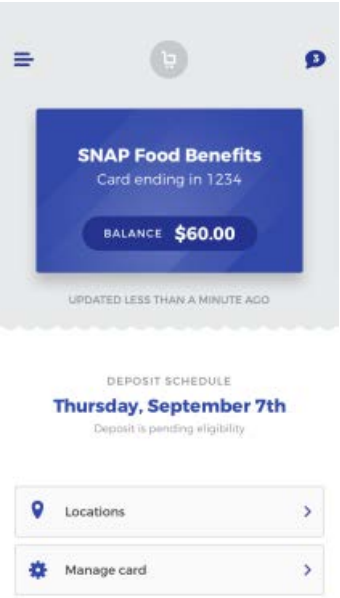
The following exhibits show some of the Bnft™ mobile app's features:

BNFT™ MOBILE APP FEATURES

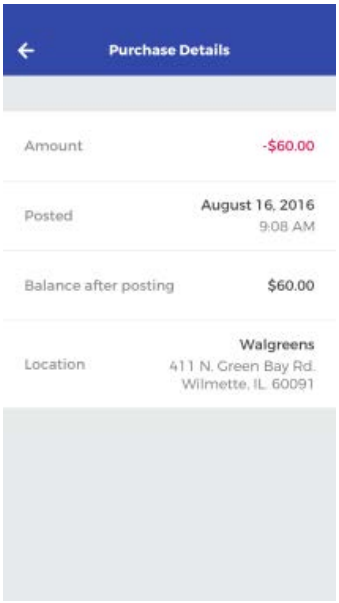
BNFT™ LOGIN PAGE



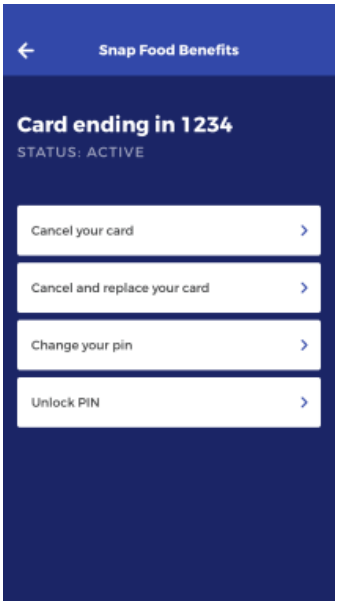
SNAP BENEFITS



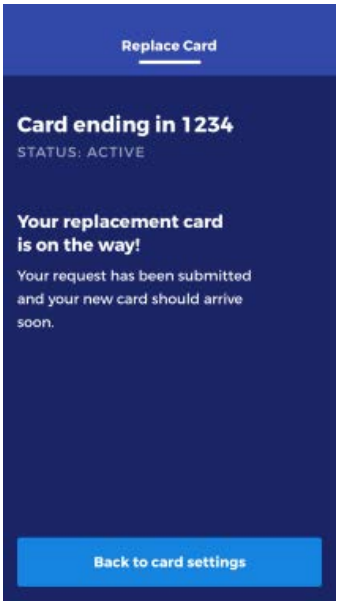
SNAP PURCHASE DETAILS



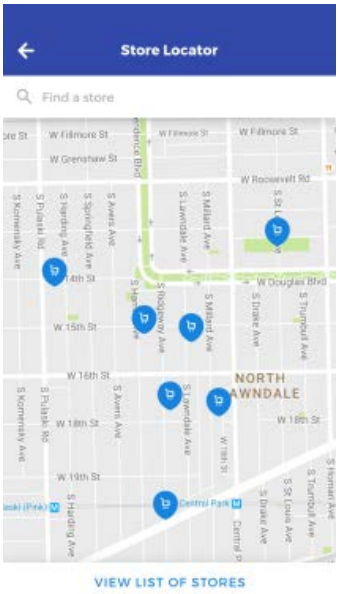
CARD OPTIONS



CARD REPLACEMENT CONFIRMATION



STORE LOCATOR



4.8.2.5 SNAP Retailer Customer Service

RFP Section	Requirement	Response
4.8.2.5	***SNAP Retailer Customer Service*** *A. The EBT contractor shall provide SNAP Retailer Customer Service support and program information via a toll-free number, 24 hours a day, seven (7) days per week. Retailer customer service support shall include support for all authorized retailers including farmers' market retailers and retailers without POS equipment. The EBT contractor shall ensure through technical design, resource allocation, and staffing that each retailer call is answered in accordance with specified Performance Standards. Refer to Appendix E: Performance Standards.* *B. The EBT contractor shall provide a retailer customer service call center that provides the following:* *1. Toll-free and without charge or fee to the retailers;* *2. Accessible to all retailers;* *3. Used exclusively for retailer support;* *4. Operated and staffed in a financial industry standard manner; and* *5. Not limited for the number of calls a retailer makes.* *C. The EBT contractor's retailer CSC shall support the following functions:* *1. Voice Authorizations: The EBT contractor shall equip and program the IVR to provide voice authorization for SNAP transactions. CSRs shall also support voice authorizations.* *2. EBT-only Retailer Support: The EBT contractor shall provide, via the Retailer CSC, the following services for EBT-only retailers:* *c. Support, training and problem resolution on EBT-only POS equipment;* *d. Settlement information and reconciliation procedures;* *e. Support on system adjustments and resolution of out-of-balance conditions;* *f. General information regarding EBT policies and procedures;* *g. Process requests for POS tapes and other POS supplies; and* *h. Retailer EBT signage and posters.* *D. Farmers' Market Retail Support: The EBT contractor shall provide customer support to farmer's market retailers using wireless or other POS technology.*	***Solutran Complies***

Supporting Nevada's retailer community requires understanding of EBT and what retailers need. Currently, we provide payment processing services to many large retailer chains. This experience has provided us with detailed knowledge about types of processes and information retailers use in reconciling transactions.

With this understanding, we provide FNS-approved retailers support and program information through the following, which are all available free of charge 24 hours a day, 7 days a week, 365 days of the year:

- ***Customer Service Retailer Helpdesk's Automated Response Unit (ARU), which FNS-approved retailers can access using the State's existing unique toll-free "1–800" phone number (for retailers).***
- ***Live Customer Service staffed by Solutran's friendly and highly-trained Operations staff.***

The primary purpose of the IVR is to properly direct inquiries from retailers, with a focus on identifying if the retailer is experiencing an issue with First Data Team-provided stand-beside POS equipment or needs assistance with other matters; this focus allows a retailer with an equipment problem to more quickly be routed to a CSR for troubleshooting and/or equipment replacement assistance, to minimize retailer transaction processing downtime.

Our approach to IVR script development is collaborative. We provide a core design to the State along with a list of configurable options from which the State can partner with us to determine the appropriate flows, options and messages. We understand and agree with the right of the State to review and approve the IVR in both its initial form and any subsequent changes prior to implementation. We will not make any changes to the IVR without prior approval of the State.

CSRs can assist retailers with:

- ***Transaction inquiries (for up to five (5) years);***
- ***Automated Clearing House (ACH) deposits;***
- ***Dispute procedures, system adjustments and the resolution of out-of-balance conditions;***
- ***General information regarding program policies and procedures;***
- ***Manual voucher authorization for pre-approval of debit transactions;***
- ***Assistance for POS equipment problems, including the return of POS equipment;***
- ***Assistance for reconciliation/settlement issues; and***
- ***Access to the Retailer Quick Reference Guide (QRG) and State issuance schedule.***

4.8.2.6 Retailer Customer Service Website

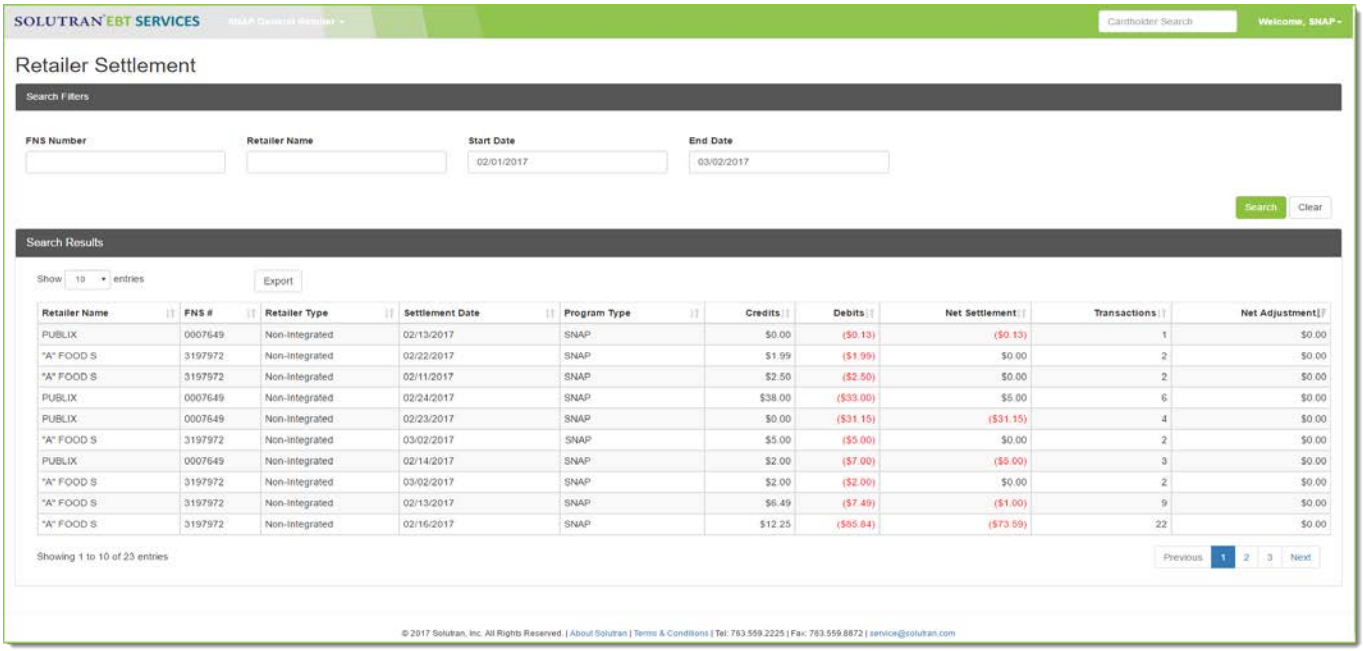
RFP Section	Requirements	Response
4.8.2.6	***Retailer Customer Service Website*** *The EBT contractor shall provide a customer service website for SNAP retailers. The functionality of the retailer website shall be the same as the functionality for the retailer CSC. In addition, for EBT-only retailers, the website shall provide a transaction history. Client EBT card numbers shall be truncated in the transaction history. The SNAP staff shall review and approve the web site before the EBT contractor allows retailer access.*	***Solutran Complies***

We also provide retailers with secure access to Retailer Settlement and Transaction screens through our SOAR™ administrative terminal. For the retailer to access the screens, the retailer must request access from our Retail Management group. Once the request is received, log in credentials are provided to the retailer.

Both screens allow the retailer to input query parameters to filter the returned search results and allow the retailer to download the results to a file.

RETAILER SETTLEMENT SCREEN

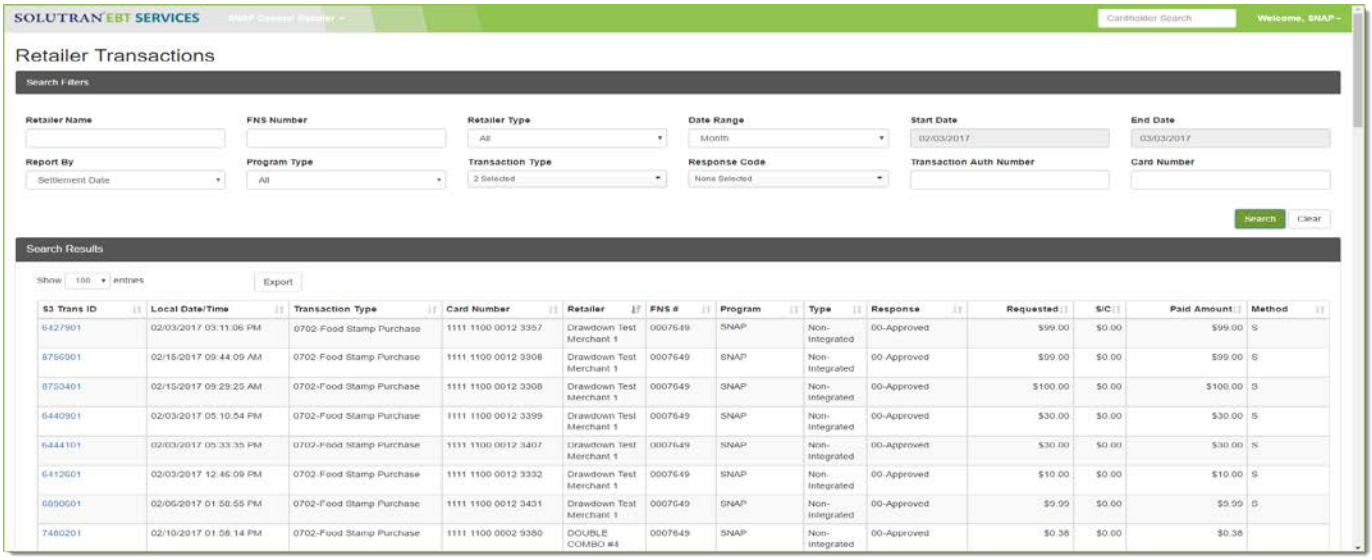
Provides retailers with a quick view to SNAP "Net Settlement" totals by settlement data matching the ACH payment they receive from the First Data Team.



Retailer Name	FNS #	Retailer Type	Settlement Date	Program Type	Credits	Debits	Net Settlement	Transactions	Net Adjustment
PUBLIX	0007649	Non-Integrated	02/13/2017	SNAP	$0.00	($0.13)	($0.13)	1	$0.00
"A" FOOD S	3197972	Non-Integrated	02/22/2017	SNAP	$1.99	($1.99)	$0.00	2	$0.00
"A" FOOD S	3197972	Non-Integrated	02/11/2017	SNAP	$2.50	($2.50)	$0.00	2	$0.00
PUBLIX	0007649	Non-Integrated	02/24/2017	SNAP	$38.00	($33.00)	$5.00	6	$0.00
PUBLIX	0007649	Non-Integrated	02/23/2017	SNAP	$0.00	($31.15)	($31.15)	4	$0.00
"A" FOOD S	3197972	Non-Integrated	03/02/2017	SNAP	$5.00	($5.00)	$0.00	2	$0.00
PUBLIX	0007649	Non-Integrated	02/14/2017	SNAP	$2.00	($7.00)	($5.00)	3	$0.00
"A" FOOD S	3197972	Non-Integrated	03/02/2017	SNAP	$2.00	($2.00)	$0.00	2	$0.00
"A" FOOD S	3197972	Non-Integrated	02/13/2017	SNAP	$6.49	($7.49)	($1.00)	9	$0.00
"A" FOOD S	3197972	Non-Integrated	02/16/2017	SNAP	$12.25	($85.84)	($73.59)	22	$0.00

RETAILER TRANSACTIONS SCREEN

Retailers can use this screen to reconcile the settlement totals in the Retailer Settlement screen.



$3 Trans ID	Local Date/Time	Transaction Type	Card Number	Retailer	FNS #	Program	Type	Response	Requested	$/C	Paid Amount	Method
6427901	02/03/2017 03:11:06 PM	0702-Food Stamp Purchase	1111 1100 0012 3357	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$99.00	$0.00	$99.00	S
8756901	02/15/2017 09:44:09 AM	0702-Food Stamp Purchase	1111 1100 0012 3308	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$99.00	$0.00	$99.00	S
8753401	02/15/2017 09:29:23 AM	0702-Food Stamp Purchase	1111 1100 0012 3308	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$100.00	$0.00	$100.00	S
6440901	02/03/2017 05:10:54 PM	0702-Food Stamp Purchase	1111 1100 0012 3399	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$30.00	$0.00	$30.00	S
6444101	02/03/2017 05:33:35 PM	0702-Food Stamp Purchase	1111 1100 0012 3407	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$30.00	$0.00	$30.00	S
6412601	02/03/2017 12:46:09 PM	0702-Food Stamp Purchase	1111 1100 0012 3332	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$10.00	$0.00	$10.00	S
6890601	02/06/2017 01:58:55 PM	0702-Food Stamp Purchase	1111 1100 0012 3431	Drawdown Test Merchant 1	0007649	SNAP	Non-Integrated	00-Approved	$9.99	$0.00	$9.99	S
7480201	02/10/2017 01:58:14 PM	0702-Food Stamp Purchase	1111 1100 0002 9380	DOUBLE COMBO #4	0007649	SNAP	Non-Integrated	00-Approved	$0.38	$0.00	$0.38	

4.8.2.7 SNAP and TANF State and Local Agency/Office Assistance

RFP Section	Requirements	Response
4.8.2.7	***SNAP and TANF State and Local Agency/Office Assistance*** *The EBT contractor shall provide State and local office staff with assistance via a toll-free number or the EBT contractor provided web site. The Program staff will have access to assist using the online services with the EBT contractor website or those with security access, based on the Program management staff security role assignment. The Program staff should have the ability to access technical assistance via the EBT contractor toll-free manned Customer Service. The likely time for the Customer Services would be from 8:00 AM through 6:00 PM Pacific Time, Monday through Friday, excluding State and Federal holidays.*	***Solutran Complies***

Our toll-free SSU, based in our Minneapolis headquarters, provides live CSR access for State program staff who, at a minimum, can assist the State with Program-related inquiries such as batch file transmission issues and questions; SOAR™ administrative terminal-related queries; and settlement and reconciliation inquiries. Reporting issues/problems to the SSU guarantees that staff are immediately available to address issues or respond to requests. Our experience has shown that it is significantly more efficient and leads to quicker resolution if an issue is reported to the SSU, since they are always available and dedicated to issue resolution.

Once an issue is reported, a 'ticket' is opened in our Desk.com ticketing system, which is used to report, track, and resolve issues and incidents. A complete log of all reported issues and resolution is available always. The system allows for the notification of appropriate staff resources that are directed to work the issue until resolution.

To best serve our customers, the SSU is available 24 hours a day, 7 days a week. The State can contact the SSU using a toll-free number or a dedicated email address. If an issue cannot be resolved by the SSU representative and technical support is required, the representative has access to technicians 24 hours per day, so critical issues can be addressed immediately.

4.8.2.8 Pay Phones

RFP Section	Requirement	Response
4.8.2.8	***Pay Phones*** *Currently, Nevada SNAP pays for the cost of 800 customer service phone calls. This practice will continue under the resulting contract from this RFP. On average, there are approximately 700 to 800 toll-free calls per month.*	***Solutran Complies***

4.8.2.9 SNAP/TANF Help Desk/Customer Service Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete.

4.8 SNAP/TANF HELPDESK/CUSTOMER SERVICE			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.8.3.1	Establishment and Operation of Customer Service for Cardholders, Retailers and Program Staff	4.8.2.1	N/A
4.8.3.2	Customer Service Representative Training	4.8.2.2	N/A
4.8.3.3	Establishment and Operations of Contractor Provided Hosting Services	4.8.2.3	N/A
4.8.3.4	Cardholder Customer Service Requirements	4.8.2.4	10
4.8.3.5	SNAP Retailer Customer Service	4.8.2.5	N/A
4.8.3.6	Retailer Customer Service Website	4.8.2.6	10
4.8.3.7	SNAP and TANF State and Local Agency/Office Assistance	4.8.2.7	N/A
4.8.3.8	Pay Phones	4.8.2.8	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.9 Project Wide Disaster Recovery and Support

The EBT contractor will be required to provide disaster recovery and EBT system support in the event of a disaster as defined in the Project Wide Business Continuity/Disaster Recovery Plan (see ***Section 4.4: Planning and Administration***.) FNS has issued guidance regarding disaster benefits. The Disaster Food Stamp Program Guidance, USDA, FNS, Dated July 2014, requires that States develop a State Agency Disaster Supplemental Nutrition Assistance Program Plan and review the plan annually. The EBT contractor would then provide a detailed Disaster Plan defining how the delivery of benefits and cards will be provided in the event of a localized or statewide disaster.

4.9.1 Objective: The objective of this task is to ensure the contractor has a viable plan in place to address disaster planning, recovery and support for all programs.

4.9.2 Activities: The approved vendor must complete the following activities.

We provide information on each of the activities (4.9.2.1–4.9.2.6) in the sub-sections that follow.

4.9.2.1 Backup Procedures

RFP Section	Requirements	Response
4.9.2.1	***Backup Procedures*** *The EBT contractor shall provide for backup procedures to ensure the continuation of operations in the event of a halt or major disruption in WIC, SNAP and TANF operations due to a disaster. In the event the State activates its SNAP and TANF disaster hot site, the EBT contractor shall interface with the site for continuation of benefit services to SNAP and TANF clients. It is the preference of the State that the SNAP/TANF interoperability standard be maintained during a disaster situation except that retailers, who do not have a POS device to clear SNAP or TANF manual vouchers, shall be advised not to accept out-of-state cards. Communications between the State hot site and the EBT contractor's EBT systems and the EBT contractor's back-up site shall be tested annually or as designated by the State.*	***Solutran Complies***

We understand that a comprehensive approach is critical to ensuring that the State's network and eligibility systems are available, so that clients continue to receive their essential benefits. We will fully support the recovery of the State's eligibility and EBT interface systems at a SNAP/TANF disaster hot site in the event of a disaster at the State's primary data center. Our State Support Unit (SSU) is available 24/7 to analyze and quickly resolve the recovery of benefits data with the State from their hot site.

We use Secure File Transfer Protocol (SFTP) for all file transmissions to/from the State, as standard, to ensure processing of benefits and account information during the recovery of the State's data processing systems, thus eliminating the need for dial-up access.

We work with the State to ensure that benefits are provided to clients through our S3™ system. We ensure cardholder benefits are extended or restored with new start and end dates via batch transmission or SOAR™. We also work with the State to provide system support to the State's hot site by switching our URL in a timely manner to the State's hot site to continue providing services via intranet connections.

Appropriate passwords, access, and software components are also provided for use during the disaster period. We move the appropriate passwords, security access files, and software components in the most efficient way to ensure seamless activation of a user's profile into our application.

Although we will maintain SNAP/TANF interoperability during disaster situations, we understand that retailers without a POS terminal to clear manual SNAP vouchers will be advised not to accept out-of-state SNAP/TANF EBT cards during the disaster situation.

We will test communications between the State's hot site annually, or as designated by the State, in a coordinated effort with the State to guarantee a smooth and successful transition in the event of a disaster impacting State systems.

4.9.2.2 Disaster Functionality

RFP Section	Requirements	Response
4.9.2.2	*The EBT contractor shall provide the EBT Programs with the capability to respond to an emergency or disaster by providing the following disaster functionality:* *A.* ***SNAP/TANF Certification Processing****: In the event of a disaster, SNAP/TANF clients are required to complete an application and go through an application screening,*	***Solutran Complies***

RFP Section	Requirements	Response
	eligibility review and verification process. The EBT contractor shall provide the systems and procedures necessary to allow the State to certify clients during a disaster. During a disaster, eligibility criteria and verification rules may be relaxed. The State must include a review process if benefits are denied and the EBT contractor must support this review process. *B.* ***SNAP and TANF Benefit Issuance****: The EBT contractor shall provide the necessary systems and procedures required to ensure the continuation of the SNAP and TANF Programs' benefit issuance function. The disaster EBT system must provide easy integration and reconciliation with the Programs' certification/eligibility systems and the EBT processor's database. Participants must have access to benefits within 3 calendar days of the application.* *C.* ***Online Cardholder Account Set-up and Benefit Issuance****: The Programs' staff require the ability to set up accounts for the new SNAP or TANF clients in a disaster quickly and provide them with emergency benefits. These benefits are specifically targeted for disaster assistance and must be used within a certain number of days, specified by the State.* *D.* ***SNAP and TANF Card Issuance****: The EBT contractor shall provide to the specific Nevada Program, the necessary disaster cards for distribution to the SNAP and/or TANF clients in the event of a disaster. The EBT contractor must be prepared to implement a disaster card distribution system in the event of a disaster. The disaster EBT cards must provide easy integration and reconciliation with the Programs' certification/eligibility systems and the EBT processor's database.* *E.* ***Vault Cards****: If a disaster has been declared, emergency vault cards with pre-assigned PINs shall be shipped via overnight express, on the same day of the State's request, to issuance sites. The State will determine the number of cards required for same day shipment. The remaining cards shall be available to the State within five (5) calendar days of the request.* *F.* ***SNAP and TANF Benefit Access****: Participants must have access to benefits within 3 calendar days of the application. Disaster EBT cards and PINs must be issued to participants and retailers must have access to manual vouchers if POS terminals and communications are not available. Disaster EBT cards may be pre-loaded with specific benefit values and allow for SNAP and TANF to be accessed using a single EBT card.* *G.* ***Specialized Reporting in a Disaster****: The Programs require the ability to view issuance, transactions and other information for disaster benefits.* *H.* ***Federal Disaster Reporting****: The EBT contractor shall implement a disaster EBT system that supports the SNAP and TANF Programs' in complying with Federal disaster reporting and reconciliation requirements. Reporting requirements include:* *1. Card production and issuance reconciliation;* *2. Benefit authorization and posting reconciliation;* *3. Benefit expungements; and* *4. FNS notification of disaster benefits issued.* *I.* ***Disaster System Testing****: The EBT contractor shall be required to conduct periodic (as designated by the State but no more than semi-annually) tests of the disaster EBT system and shall test the system prior to use in a disaster.* *J.* ***Program Integrity and Fraud Prevention****: The EBT contractor must develop strategies to prevent fraud and ensure program integrity.* *K.* ***Post Disaster Review****: The EBT contractor shall support the State in complying with FNS requirements for a post disaster review of certification, benefit issuance and fraud prevention.* *L.* ***Batch File Processing in a Disaster****: At the end of the day, the EBT Programs shall send the EBT contractor account set-up records via a batch file containing the actual card information and cardholder demographics. These records will be used to update cardholder records which have been added to the system through the administrative terminal or batch processes. Cards shall not be generated by this file, regardless of how the card issuance flag is set. If the State EBT Programs' unique ID is not found, an error will occur causing the record to reject. Rejects shall be reported in the*	

RFP Section	Requirements	Response
	confirmation return file and must be viewable online via an administrative system screen or report. Program staff may send the remainder of the cardholder's benefit via a batch benefit authorization file. *M.* ***Disaster Customer Service Support****: In the event of a disaster, the EBT contractor shall provide the same scope of services to retailers for the IVR and Customer Service Center. The IVR shall provide retailers with a disaster message. Because call volumes may increase, the EBT contractor shall increase the number of customer service representatives available to support retailers.*	

Solutran will provide the State's EBT Programs with the following disaster functionality to enable them to respond to an emergency or disaster:

SNAP/TANF Certification Processing

We understand that disaster benefit applications will be entered into the State's eligibility system by a State disaster team member. The State's eligibility system will then transmit the demographic and card records via batch interface to Solutran's S3™ EBT system for disaster cardholder account setup and benefit issuance.

We acknowledge that during a disaster, eligibility criteria and verification rules may be relaxed, as normal sources of verification may be destroyed or unobtainable in a disaster situation. Verification is still mandatory for identify and residency in the disaster area, but all other verification will be waived. If the State denies benefits to a disaster benefit applicant, the State will conduct a review process, which Solutran will support.

SNAP and TANF Benefit Issuance

Each State disaster team member uses the State's eligibility system to issue benefits. Once entered into the eligibility system, the benefit records are transmitted via batch interface to Solutran's S3™ EBT system for processing. If the record passes validation, the S3™ system posts the disaster benefits to the recipient's disaster account. Recipients will be able to redeem their SNAP and/or TANF benefits as soon as the benefit(s) availability date is reached. (The State mandates that disaster benefits will be available within a 3-day period.)

If the State's eligibility system is unavailable, our SOAR™ administrative terminal enables authorized State users to add benefits to disaster accounts.

Online Cardholder Account Set-up and Benefit Issuance

As an alternative option to the State using the batch interface, our SOAR™ administrative terminal provides authorized State users the ability to set up EBT cardholder disaster accounts and issue disaster benefits, which the cardholder must use within a State-specified number of days.

Our S3™ EBT system performs a dual participation fraud check against the current cardholder history database to identify and prevent issuance of disaster benefits to clients who are already receiving benefits.

SNAP AND TANF CARD ISSUANCE

Solutran will provide the necessary disaster cards for distribution to the SNAP and/or TANF clients in the event of a disaster. We will implement a disaster card distribution system, to pre-designated sites, in the event of a disaster. The disaster EBT cards deployed will be easily integrated and reconciled with the Programs' certification/eligibility systems and Solutran's S3™ EBT system. The State's staff assigned to the disaster response team will issue the disaster EBT cards over the counter using a card reader to swipe the card and have automated card number entry into the State's eligibility system (by linking the PAN to the designated client record). The card is also linked to the client's disaster account and benefit record on Solutran's S3™ EBT system.

VAULT CARDS

As discussed in the SNAP and TANF Card Issuance section above, once a disaster is declared, upon receiving a request from the State, we will provide State issuance sites with the State-determined number of emergency vault cards with pre-assigned PINs for shipment via overnight express (on the same day of the State request). We will provide the State with the remaining cards within five (5) calendar days of the State request.

SNAP AND TANF BENEFIT ACCESS

Once a participant's disaster account is set up and benefits issued (either via batch interface or using the SOAR™ administrative terminal), participants will have access to their disaster benefits (within three (3) calendar days of the application). The State's clerical staff assigned to the disaster response team will issue the disaster EBT cards with pre-assigned PINs over the counter to the participants.

Participants can redeem their disaster SNAP and TANF benefits at FNS-authorized EBT retailers. However, if a retailer's POS system is non-operational or there is a telecommunications failure, retailers must use manual voucher processing, which enables participants to make SNAP purchases only. If emergency stand-in processing is in place due to unavailability of Solutran's S3™ EBT system (for the retailer to obtain manual voucher voice authorization), the participant may redeem up to $50 of SNAP purchases.

SPECIALIZED REPORTING IN A DISASTER

Solutran's SOAR™ administrative terminal provides authorized State users with access to view real-time issuance, transactions, redemption, settlement, card details, and account information for disaster-related benefits.

FEDERAL DISASTER REPORTING

Solutran will support the State's SNAP and TANF Programs in complying with Federal disaster reporting and reconciliation requirements, specifically FNS-292B Report of Benefit Issuance; FNS-388 Monthly Issuance Report; FNS-209 Status of Claims Against Households; and FNS-46 Issuance Reconciliation Report. Reporting requirements include:

- ***Disaster card production and benefit issuance reconciliation;***
- ***Benefit authorization and posting reconciliation;***
- ***Benefit expungements; and***
- ***FNS notification of issued disaster benefits.***

Disaster System Testing

As mentioned previously, our S3™ system's active/active dual data center configuration between the primary and secondary data centers means that our platform always operates with its disaster recovery (DR) site in full production. If an entire data center is impacted by a disaster, load balancers route traffic to the other available data center with no disruption in service. Each data center is also designed with internal redundancy, so no single points of failure exist, which is what enables our platform to operate at 99.999% plus uptime. Unlike some of our competitors, who must manually intervene to accomplish a fail over and who may rarely test their ability to switch to a back-up data center, we already manage this process seamlessly on a 24/7 basis to ensure maximum up time. In addition, because our data is replicated instantly across data centers, data is always securely maintained in a minimum of two separate locations.

From a disaster recovery standpoint, having both the primary and secondary data centers actively process transactions concurrently offer the following benefits to the EBT project:

- ***Disaster recovery readiness is tested at all times by actively processing transactions.***
- ***There is no manual intervention required to enable back-up transaction processing.***
- ***Valuable time is not wasted on making the decision to implement a disaster recovery solution as the systems communicate in real time.***

Traditional disaster recovery solutions not only involve a convoluted process to move processing to a secondary facility, but also to move it back to the primary facility. Our solution makes restoring processing at the primary facility an automated event, which is transparent to program staff and participants.

On an annual basis (or as designated by the State, but no more than semi-annually), during a period of low activity, we will perform failover testing overnight in coordination with Fiserv, our EBT transaction Gateway, by shutting down the primary host system to verify that the S3™ system's alternate routing is able to continue operations seamlessly without any impact to cardholders. We will also test the system prior to use in a disaster.

Program Integrity and Fraud Prevention

Prior to issuing disaster benefits to clients, our S3™ EBT system performs a dual participation check against the current cardholder history database to identify and prevent issuance of benefits to clients who are already receiving benefits. We also have fraud prevention monitoring in place, including reports, to prevent fraud and ensure program integrity.

Post Disaster Review

In compliance with FNS requirements, Solutran will support the State in a post-disaster review of disaster certification, disaster benefit issuance, and fraud prevention activities.

We understand that the State will select and review a 0.5% sample of new disaster SNAP cases (with a maximum of 500 cases and a minimum sample of 25 cases) including both approved and denied cases.

Batch File Processing in a Disaster

Solutran's S3™ EBT system is configured to receive demographic and benefit files on a 24x7x365 basis. As determined in the Joint Application Design (JAD) session, there will be specific disaster demographic and benefits file specifications. During a disaster, the State's EBT Programs will, at the end of the day,

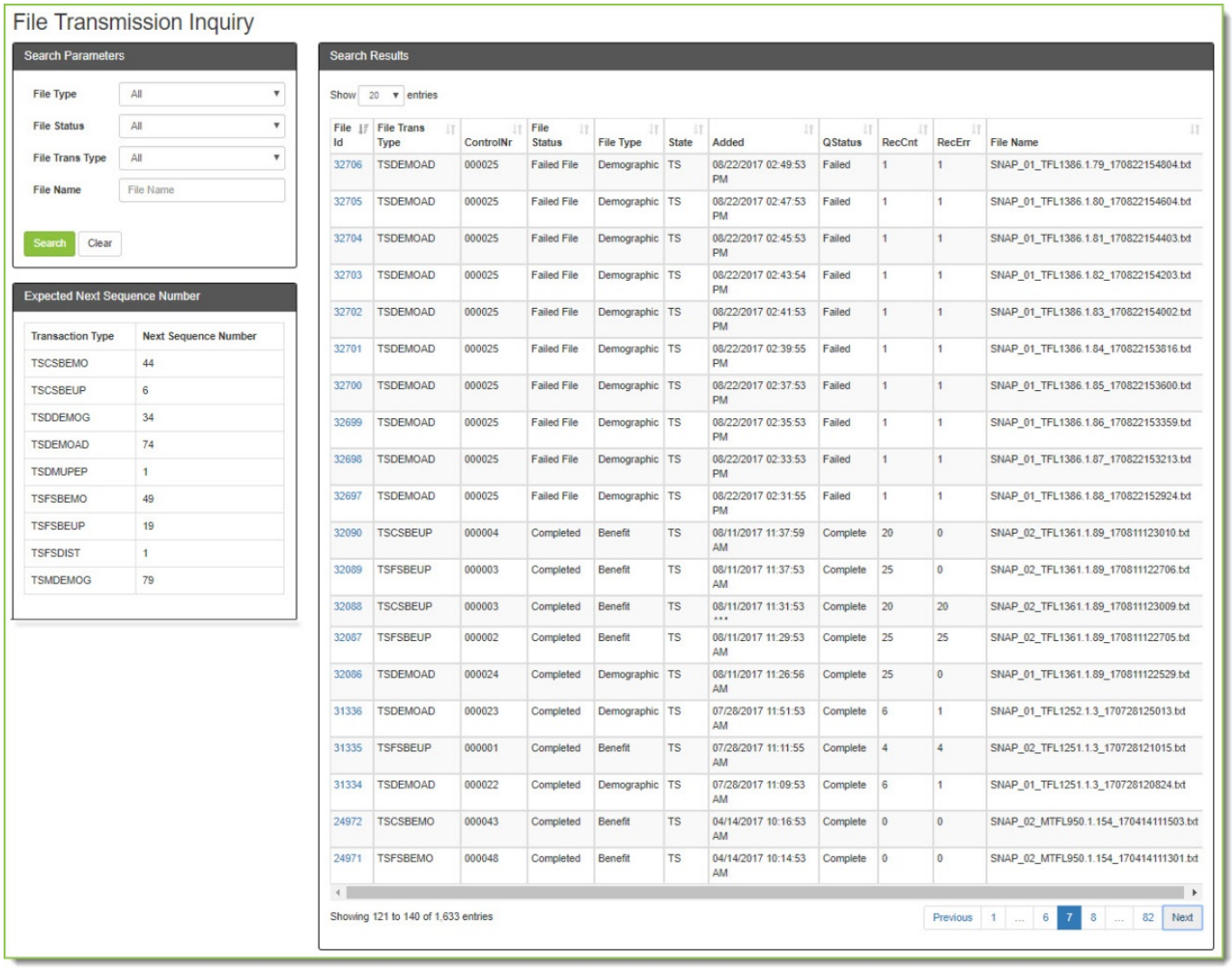
submit a batch file to Solutran's S3™ EBT system for processing. The demographic file containing actual card information and cardholder demographics will be used to update cardholder records added to the S3™ system via batch processes or online through Solutran's SOAR™ administrative terminal. Disaster demographic batch files will never contain data fields to generate a disaster card issuance. The S3™ system will validate the batch records and reject a record if the State EBT Programs' unique ID is not found. Upon completion of batch file processing, the S3™ system will send a confirmation file back to the State confirming the count of records processes, any rejected records, and the associated error codes (batch exception messages) for the rejected records.

Program staff may send the remainder of the cardholder's benefit via a batch benefit authorization file to Solutran's S3™ system for processing.

Our SOAR™ administrative terminal provides access to authorized State users to the following batch file inquiry screens.

FILE TRANSMISSION INQUIRY

Allows users to query batch files, which the State submits to Solutran.



FILE TRANSMISSION DETAIL SCREEN

Shows file summary data and processing activity logging.

File Transmission Detail

Back

File Info

File ID	32086	State	TS
File Type	Demographic	Control Seq Nbr	000024
File Status	Completed	Added Date/Time	08/11/2017 11:26:56 AM
File Name	SNAP_01_TFL1361.1.89_170811122529.txt	Added Source	FILE
File Host	VCP1602	Record Count	25
Posted Count	25	Posted Amount	0.00
Pending Count	0	Pending Amount	0.00
Rejected Count	0	Rejected Amount	0.00
Total Count	25	Total Amount	0.00

File Activity

Activity Date/Time	Event
08/11/2017 11:26:56 AM	New File Added
08/11/2017 11:26:56 AM	Queue File
08/11/2017 11:26:58 AM	Set Queue Status
08/11/2017 11:26:58 AM	Header Processed
08/11/2017 11:26:59 AM	Trailer Processed

File Inquiry Demographic Results

Show 20 entries Export Search:

#	Action Code	Case Number	Account Type	Client Type	Cardholder Access Indicator	SSN	First Name	Last Name	Address-1	City	Zip	Service Site	Caseworker ID	Date of Birth	Card Issuance Code	Card Number	Card Type	Error Code
HD																		
2	01	48122	3	01	3	XXX-XX-3201	APRIL	BIGGS	1425 S 31ST ST	ANYTOWN	11111	01		19450307	9	0001111110000430489	O	
3	01	48123	3	01	3	XXX-XX-6704	CLAIRE	CHILDS	5015 N 34TH ST	ANYTOWN	11111	01		19640911	9	0001111110000430497	O	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2303	[illegible]	[illegible]	SHERIDAN AVE N	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	01	48130	3	01	3	XXX-XX-1929	SABRINA	CAMPOS	9625 W WALNUT ST	ANYTOWN	11111	01		19830922	9	0001111110000430653	O	
20	01	48133	3	01	3	XXX-XX-8483	NICHOLE	BENEDICT	1049 3RD AVE S	ANYTOWN	11111	01		19680414	9	0001111110000430661	O	

Showing 1 to 20 of 27 entries

Previous 1 2 Next

If a record fails validation, users can click the Error Code for that record to view the error details:

Error Information

Sol Error Code:	DT47
State Error Code:	DT47
State Desc:	01 action code - Duplicate benefit

DISASTER CUSTOMER SERVICE SUPPORT

During a disaster event, Solutran's toll-free Retailer Help Desk IVR and Customer Service Center continue to provide EBT retailers with the same scope of services.

- ***We place a specific State-approved disaster message on the IVR so that any retailers calling are made aware of the situation; and***
- ***We supplement the Customer Service Center with additional CSRs to handle the anticipated increased number of calls.***

4.9.2.3 Disaster Planning for Cardholder Support

RFP Section	Requirements	Response
4.9.2.3	***Disaster Planning for Cardholder Support*** *A. The **Project-Wide Disaster Plan** will include a section on planning a disaster event that would impact the clients for each program. The Plan will also comply with the Nevada Disaster Preparedness Plan, see Appendix D: Nevada Disaster Preparedness Plan and address the following cardholder support services:* *B. **Lift Staggered Issuance**: In the event of a disaster, the State requires the ability to post all Program's benefits in a designated county(s) or region(s) immediately, regardless of actual availability date.* *C. **Benefit Issuance or Re-issuance**: During a disaster, if the State is unable to transmit a benefit file, the State may require the EBT contractor to issue or re- issue Program's benefits at the prior months benefit levels to cardholder accounts that were active the previous month.* *D. **Increased Customer Service Support**: In the event of a disaster, the EBT contractor shall provide the same scope of services to cardholders for the IVR and Customer Service Center. The IVR shall have a specific disaster script that has been approved by the State. Because call volumes may increase, the EBT contractor shall increase the number of customer service representatives available to support cardholders. Customer service representatives should be alerted when accessing the cardholder's record that the cardholder resides in the disaster area.* *E. **Manual Vouchers for SNAP**: In a disaster scenario, if POS devices and phone lines are inoperable, retailers will use manual vouchers to document the disbursement of goods for the clients. When phone lines are operational, retailers will request authorization for the manual voucher through either the IVR or customer service. Retailers are fully liable for the amount of the manual transaction. However, the State and/or FNS may establish a government stand-in per client, per store, per day, at the time of the disaster. The WIC Programs do not plan to use manual vouchers.* *F. **Disaster SNAP Purchases**: In a disaster situation, the manual SNAP voucher process can be invoked if the retailer is able to obtain a voice authorization. In that case, the transaction will be processed like any manual SNAP voucher transaction. If the retailer is not able to obtain a voice authorization due to system unavailability during a disaster, the transaction will be processed as an Emergency Stand-In Transaction. The EBT contractor shall be required to work with SNAP staff in developing disaster plans and processes for manual vouchers and retailer disaster purchases. **The WIC Programs do not plan to use manual vouchers.*** *G. **Drop Ship Delivery**: New EBT cardholders receiving their first benefit card during a disaster may have their card issued over-the-counter at local offices or mailed from the State's central offices, or mailed the EBT contractor. The State shall have the option of requiring the EBT contractor to drop ship active cards via overnight express mail to specific local or State Office(s). PINs will not be mailed with drop shipped cards; cardholders shall call the IVR and select their PIN or select their PIN through local office PIN selection devices or via the EBT website.* *H. **Identifying Operating Retailers/ATM Locations and Mapping**: In the event of a disaster, the EBT contractor shall provide daily reports to the State identifying operational retailer and ATM locations and shall provide geographical mapping of the operational and non-operational locations.* *I. **Provision of Disaster Training Materials**: Training and/or instructional materials provided to cardholders during disasters shall be available in English and Spanish. The EBT contractor shall maintain sufficient stock of these materials in both required languages for use during disaster situations.*	***Solutran Complies***

In the event of a disaster, Solutran's priority is to ensure cardholder needs are always met. Solutran will provide the State with a Project-Wide Disaster Plan, which includes information on planning a disaster event that would impact the clients for each State Program. The Plan will comply with the Nevada

Disaster Preparedness Plan (in Appendix D of the RFP) and address the following cardholder support services, which Solutran will provide during a disaster:

LIFT STAGGERED ISSUANCE

In the event of a disaster, for future-dated benefits, Solutran will support the State's request to lift staggered issuance by posting all Program's benefits for a designated county/counties or region(s) immediately regardless of the actual availability date.

BENEFIT ISSUANCE OR RE-ISSUANCE

If the State's MIS is unable to transmit a benefit file during a disaster, Solutran issues or re-issues benefits at the prior month's benefit levels to cardholder accounts that were active the previous month and that do not have benefits in a queue for issuance during the current month.

INCREASED CUSTOMER SERVICE SUPPORT

Solutran supplements Customer Service support to address anticipated increases in call volumes, especially around peak times. The IVR employs a specific, State-approved disaster script, and we increase the number of Customer Service Representatives (CSRs) to support rising call volumes. CSRs can determine, when accessing a flagged cardholder's record, if the cardholder resides in a disaster area. Our experienced staff is also part of the disaster SNAP (DSNAP) system evaluation and design task group formed with representatives from different states and EBT vendors innovating the "Disaster Workgroup" which evaluates best practices that can standardize access authorization and functions and streamlines DSNAP eligibility and responses.

MANUAL VOUCHERS FOR SNAP

In a disaster situation, if EBT retailers' POS devices are inoperable or there is a telecommunications failure, the retailers will use manual vouchers for SNAP purchases. When the phone lines are operational, retailers will call the toll-free Retailer Help Desk to obtain manual voucher authorization through either the automated IVR or Customer Service. Retailers are fully liable for the manual SNAP transaction amount. In an emergency, e.g., if Solutran's S3™ host system is available, the State and/or FNS may invoke emergency stand-in processing. For further information, see Proposal Section 4.9.2.4 Disaster Planning for Retailer Support. (Note: Manual voucher processing is only available for SNAP purchases. Manual vouchers cannot be used for clients to redeem cash (TANF) or WIC benefits.)

DISASTER SNAP PURCHASES

For information, see Proposal Section 4.9.2.5 Disaster SNAP Purchases.

DROP SHIP DELIVERY

New EBT cardholders receiving their first EBT benefit card during a disaster may have their card:

- ***Issued over the counter at local offices;***
- ***Mailed to them from the State's central offices; or***
- ***Mailed to them by Fiserv, Solutran's card provider.***

Note: While we can accommodate the State's request to send cards by United States Postal Service (USPS) mail to a client's last known address, we would recommend against sending EBT cards via mail during a disaster, as disasters frequently cause household displacement and may not arrive at the correct address. As such, we would suggest issuing new or replacement cards over the counter at State-determined locations.

At the State's request, Solutran will ship active cards through overnight express mail to a specific local or State office(s).

The cardholders will be able to select their PINs using one of the following options:

- ***Toll-free automated Cardholder Customer Service IVR;***
- ***Local office PIN selection devices; or***
- ***Cardholder Web portal.***

IDENTIFYING OPERATING RETAILERS/ATM LOCATIONS AND MAPPING

Solutran will work with the State during the JAD sessions to customize the daily reports that identify operational retailer and ATM locations and will provide geographical mapping of operational and non-operational locations.

PROVISION OF DISASTER TRAINING MATERIALS

Solutran will maintain a sufficient stock of cardholder training/instructional materials in both English and Spanish (written at a reading level no higher than 7th grade) for the State to provide cardholders with during disaster situations.

Applicable Program staff will have final approval of the materials.

4.9.2.4 Disaster Planning for Retailer Support

RFP Section	Requirements	Response
4.9.2.4	***Disaster Planning for Retailer Support*** *The **Disaster Plan** will address the following retailer support services:* *A. **Retailer/ATM Site Survey**: Upon notification by the State of a disaster, the EBT contractor shall survey selected retailer locations and financial institutions/ATM networks to determine the level of service that can be provided to cardholders because of equipment outage or other factors. After disaster services have been completed and the State resumes normal operations, the EBT contractor shall contact these benefit redemption points again to determine the status of ongoing operations. The EBT contractor shall ensure that CSRs are aware of which benefit redemption points are not operational during and after the disaster in order to direct cardholders to appropriate locations.* *B. **Distribution of Manual Vouchers for SNAP**: Retailers will normally maintain a supply of manual vouchers for SNAP. In the event of a disaster, retailers may require additional manual vouchers. The EBT contractor shall provide a method by which additional manual vouchers will be distributed to retailers during disaster events.* *C. **Extended SNAP Voucher Clearance Period**: Because retailers accept full risk and liability for manual voucher transactions, they shall have up to 60 calendar days, or another period designated by the State, to clear the voucher. Retailers may clear the authorized manual voucher at any time during the 60 calendar days or the State-*	***Solutran Complies***

RFP Section	Requirements	Response
	designated period, for the amount held at that time. After the 60 calendar days or the State-designated period, the hold will expire. *D. **Increased Retailer Customer Service**: In the event of a disaster, the EBT contractor shall provide the same scope of services to retailers for the IVR and Customer Service operations. The IVR shall have a specific disaster script that has been approved by the State. Because call volumes may increase, the EBT contractor shall increase the number of CSRs to support retailers.*	

Retailer management procedures are essential to the success of the EBT project, as satisfied retailers provide a higher level of service and accessibility to cardholders. Imperative to supporting Nevada EBT retailers is a service provider that has extensive retailer relationships, retailer management experience, and understands the project's complexity as well as its impact on all stakeholders.

Solutran will provide the State with a Project-Wide Disaster Plan, which addresses the following retailer's support services:

RETAILER/ATM SITE SURVEY

Immediately upon recognition of a disaster, Solutran surveys selected retailer locations and financial institutions/ATM networks to determine the level of service that can be provided to cardholders. Solutran ensures that CSRs are aware of which benefit redemption points are not operational in order to direct cardholders to appropriate operational retailer locations. An example of this would be recording outbound messages to all stand-beside EBT retailers providing instructions and resources for continuation of EBT processing in the event of power outages as the result of a disaster. In addition, this information would also be disseminated through email and phone to TPPs and posted on a retailer website for reference.

Solutran contacts each retailer after disaster services have been completed and the project has resumed normal operations to ascertain the status of operations and respond to individual needs accordingly.

DISTRIBUTION OF MANUAL VOUCHERS FOR SNAP

As part of our retailer management procedures, we provide retailers with a supply of manual SNAP vouchers. During disaster situations, we will ensure that we distribute additional SNAP vouchers to retailers.

EXTENDED SNAP VOUCHER CLEARANCE PERIOD

During disaster situations, retailers are given an extended period, up to 60 calendar days (or another State-designated period) in which to clear their manual SNAP vouchers. The retailers accept full risk and liability for manual voucher transactions. After 60 calendar days, the manual voucher hold will expire, and the retailer will not be paid for the transaction. For further information on clearing manual SNAP vouchers, refer to Proposal Section 4.15.2.17 Voucher Clear Transactions (SNAP Only).

INCREASED RETAILER CUSTOMER SERVICE

Solutran supplements retailer Customer Service support to commensurate with the anticipated increase in call volumes. The Retailer toll-free IVR includes specific State-approved disaster scripts and the number of CSRs are increased. When accessing a specific retailer record, the CSR can determine if the retailer is in the disaster area.

4.9.2.5 Disaster SNAP Purchases

RFP Section	Requirements	Response
4.9.2.5	***Disaster SNAP Purchases*** *In a disaster situation, the manual SNAP voucher process can be invoked if the retailer is able to obtain a voice authorization. In that case, the transaction will be processed like any manual SNAP voucher transaction. If the retailer is not able to obtain a voice authorization due to system unavailability during a disaster, the transaction will be processed as an Emergency Stand-In Transaction. The EBT contractor shall be required to work with SNAP staff in developing disaster plans and processes.*	***Solutran Complies***

When a disaster occurs, the normal manual SNAP voucher process may be invoked, as described in Proposal Section 4.15.2.4 Manual SNAP Transactions.

If Solutran's host system is unavailable during the disaster, we consult with the State to implement emergency stand-in procedures. Once the decision to implement stand-in processing is made, retailers are required to call the toll-free Retailer Help Desk to request telephone authorization and must receive an offline transaction approval number.

We allow retailers to obtain authorization of up to $50 per cardholder SNAP account per day (from 12:00 AM until 11:59 PM). Solutran accepts the liability for any insufficient funds for authorized transactions during the emergency stand-in processing period, which means that the retailer will be reimbursed for the authorized sale amount even if there is a smaller balance in the cardholder's SNAP account.

To be compensated for the offline transaction, the retailer must follow the approved protocol to submit the voucher for settlement (through a POS voucher clear transaction) within the State-determined number of calendar days.

Solutran will work with SNAP staff in developing disaster plans and processes for manual vouchers and retailer disaster purchases during the planning phase of the project.

4.9.2.6 Disaster Customer Service Support

RFP Section	Requirements	Response
4.9.2.6	***Disaster Customer Service Support*** *In the event of a disaster, the EBT contractor shall provide the same scope of services to retailers for the IVR and Customer Service Center. The IVR shall provide retailers with a disaster message. Because call volumes may increase, the EBT contractor shall increase the number of Customer Service Representatives available to support retailers.*	***Solutran Complies***

During a disaster event, Solutran's toll-free Retailer Help Desk IVR and Customer Service Center continue to provide EBT retailers with the same scope of services.

- ***We place a specific State-approved disaster message on the IVR so that any retailers calling are made aware of the situation; and***
- ***We supplement the Customer Service Center with additional CSRs to handle the anticipated increased number of calls.***

4.9.3 Project Wide Disaster Recovery and Support Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract

4.9 PROJECT WIDE DISASTER RECOVERY AND SUPPORT			
DELIVERABLE NUMBER	DESCRIPTION OF DELIVERABLE	ACTIVITY	STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)
4.9.3.1	Back-up Procedures	4.9.2.1	10
4.9.3.2	Disaster Functionality	4.9.2.2	10
4.9.3.3	Disaster Planning for Cardholder Support	4.9.2.3	N/A
4.9.3.4	Disaster Planning for Retailer Support	4.9.2.4	N/A
4.9.3.5	Disaster SNAP Purchases	4.9.2.5	N/A
4.9.3.6	Disaster Customer Service Support	4.9.2.6	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.10 Project Wide EBT Cards

4.10.1 Objective: The objective of this task is to ensure the vendor's activities will result in successful project completion.

4.10.2 Activities: The EBT contractor will supply all necessary EBT cards for use by all SNAP, TANF and WIC Programs, including ITCN, FMNP and SEBTC.

We provide information on each of the activities (4.10.2.1–4.10.2.15) in the sub-sections that follow.

4.10.2.1 Non-Branded EBT Card

RFP Section	Requirements	Response
4.10.2.1	***Cards for EBT Program Benefits*** *A. SNAP and TANF benefits are issued on a single non-branded EBT card. Nevada WIC and ITCN WIC each issue separate EBT cards, one per WIC household.* *B. The EBT contractor shall be required to provide cards using an updated card design or using the art work from the current design for the Nevada SNAP and TANF cards and for Nevada WIC and ITCN WIC. The EBT Program staff will provide input to the design process for their Programs' cards and reserve the right for prior approval of any changes in the card design or in information printed on the card and card sleeve. Prior to finalizing card design and prior to card issuance, the EBT contractor must submit samples of the card to the Program staff for review and approval. Card samples must also be submitted to Program staff for approval whenever the card is redesigned or changed in any aspect.* *C. Nevada has a State-specific, State-owned Bank Identification Number (BIN).* *EBT card designs shall be Program specific, incorporating Program specified graphics, logos and information. The Programs will specify information contained on the back of the card and card sleeve. The cards should contain the 800 number for cardholder customer*	***Solutran Complies***

RFP Section	Requirements	Response
	service. The EBT contractor shall describe how the new cards will be distributed prior to conversion to the new EBT system.	

Industry-leading service and state-of-the-art technology assures participants of the prompt receipt of a high-quality EBT card, a secure PIN, and necessary training needed to access essential benefits.

By welcoming constructive feedback and working collaboratively, we will provide Nevada WIC, ITCN WIC, and SNAP/TANF Programs with non-branded EBT cards that meet or exceed all required internal and external industry standards.

We acknowledge that Nevada WIC and ITCN WIC each issue separate EBT cards, one per WIC household.

Our card design process starts with the submission of sample card designs based on discussions with the State. We have found that in most cases, states have already discussed the card design internally and may have a clear vision for the card, e.g., on whether to use the artwork from the current design, or an updated card design. If the State does not have a specific idea for a card design, our graphic artist provides a variety of samples specific to the State, based on our experience designing cards for other projects.

The EBT Card Highlights:

- ***Cards meet FNS and Industry standards.***
- ***Card stock stored in secure environment.***
- ***OTC card management is a complete cyclical flow from inventory to card delivery to OTC to cardholder to reordering.***
- ***Support and multiple means for cardholders to request mailed replacement SNAP/TANF cards.***

We will provide Program staff with multiple, unique State-specific designs and samples for review and final approval. Once we submit the sample card designs, we request feedback and modifications from the Program staff. This process includes both the card front and back and involves the discussion of features such as flat card or embossing, colors used for text, and placement of any Program graphics and information. It is the responsibility of the State to acquire any licenses or approvals to use specific card images prior to production of card plastic to ensure that legal rights to graphics are retained by the State and not Solutran.

Once accepted by the Program staff, we will produce card samples for analysis and testing to verify they fulfill both design and functional expectations.

The final card designs for each Program evolve from established processes and stakeholder-specific attention to detail, personalized support, and hands-on knowledge throughout the design process. Our experienced team works with the Program staff to ensure the card design process is as smooth and effortless as possible. Having implemented similar card projects, we leverage best practices and lessons learned to avoid unnecessary re-work. If the card is subsequently redesigned or changed in any aspect, we will apply this same process of providing samples to Program staff for review and approval.

Our EBT cards comply with the following specifications:

- ***Quest® Operating Rules for format, encoding, function and appearance.***
- ***WIC EBT Operating Rules (WIC EBT cards) for appearance and requirements.***

- ***The International Organization for Standardization (ISO) for format and encoding of financial transaction magnetic strip cards:***
  - ***ISO 7810 – Identification Cards – Physical Characteristics;***
  - ***ISO 7811 – Identification Cards – Recording Technique;***
  - ***ISO 7812 – Identification Cards – Numbering System and Registration Procedures for Issuer Identifiers; and***
  - ***ISO 7813 – Information Technology – Identification Cards – Financial Transaction Cards.***
- ***The American National Standards Institute (ANSI) specifications for encoding and standards relating to cards for financial transactions.***

We implement required changes by the above organizations as needed.

The EBT card design will be Program-specific, incorporating Program-specified graphics, logos, and information. The Programs will also specify the information contained on the reverse of the card and card sleeve. Each EBT card will also include the 800-toll-free number of cardholder Customer Service.

We selected Fiserv as our card vendor based on their outstanding reputation for successfully providing and delivering EBT cards to numerous eWIC and SNAP/TANF programs. They are a market leader in the EBT card production industry. As a new vendor in the EBT industry, we do not have any issues to report with Fiserv that occurred in the last three years.

The State of Nevada and ITCN can rely on a provider that offers a stable, secure and dependable card management solution that uses time-tested processes and procedures. This critical component of any WIC and SNAP/TANF project ultimately determines if clients have access to the benefits they rely upon to care for their families. Without a dependable solution, the State's objectives for the project cannot be realized.

Partnering with Fiserv, a proven market leader that offers card production, personalization, and mailing services to approximately 18 EBT states and 13 eWIC states, we employ sophisticated software technology and leading manufacturing capabilities to meet or exceed the State's expectations for card production and management.

Fiserv's market leadership results reflect more than 47% market share in providing services to more than 15 million EBT households. The company employs three secure card personalization and mailing facilities with most production activity occurring in Houston, Texas and the other sites serving as back-up locations. To support card production and related services, Fiserv offers a dedicated support team in Austin, Texas, comprised of highly trained and knowledgeable individuals. We meet routinely with Fiserv to review statuses, current and upcoming initiatives, and open items. To support testing efforts, Fiserv provides test plastics, processes test files, and produces test samples for review/evaluation and, as an added value, we maintain access to Fiserv's online reporting system to verify the accuracy and timeliness of the State's card production jobs.

Security features as related to card and PIN processing and card inventory management are detailed in the System Security and State Support tables below.

SYSTEM SECURITY

Technical Feature	Description	Benefits to the State
Enhanced Data Security	***Personal information is encrypted always – in transit and at rest.***	***Low risk of data loss to external hacking attempts.***
Best-in-class Hardware Security Module (HSM)	***HSM infrastructure includes best-in-class security of State keys and client PINs.***	***Increased security features support current and future program needs.***

STATE SUPPORT

Technical Feature	Description	Benefits to the State
Card inventory management system	***Online tool that monitors card inventory levels at each clinic, sends "low inventory" alerts to the clinics, and establishes business rules for automated card replenishment.***	***Simplifies the process of replenishing clinic card stock.***

Solutran understands the significance of card and PIN management and the high level of accountability required to efficiently support these procedures daily. Any breakdown in this regard can result in a negative, and potentially unrecoverable, breach in public trust. As such, we offer thorough administration and oversight over card and PIN production and management and all aspects of daily operations, including scheduled work, special requests, and materials management. As part of our processes, we also maintain access to Fiserv's online reporting system to verify the accuracy and timeliness of all State card production jobs.

With extensive manufacturing strategies and inventory management experience, our processes generate seamless and timely delivery of services. We proactively track scheduled jobs to ensure service levels are met and perform quality checks throughout the manufacturing process. We routinely leverage operational monitoring and inquiry tools for pre-emptive and structured accountability. We encourage open lines of communication, and establish mutually beneficial growth and improvement opportunities.

For further information about our card distribution process, refer to Proposal Section 4.10.2.3 Card Distribution and Inventory Controls.

4.10.2.2 Card Sleeves

RFP Section	Requirements	Response
4.10.2.2	***Cards Sleeves*** *A. The WIC Programs and SNAP/TANF require the use of card sleeves.* *B. Required discrimination language must be printed on the sleeve for SNAP and TANF. However, the WIC Programs cards, not the sleeve, require printing of the non-discrimination statement. The statement must read as follows: "The USDA is an equal opportunity provider and employer."*	***Solutran Complies***

RFP Section	Requirements	Response
	C. The EBT contractor shall produce and provide a card sleeve to accompany Nevada SNAP/TANF cards and the WIC Programs'. The card sleeve (envelope) must be produced from a rugged material, such as Tyvek or Mylar, to endure normal wear and tear in the use of the EBT card. *D. The EBT contractor will be responsible for securing, maintaining and providing card sleeves to designated State, county offices or local agency offices. Card sleeves or jackets shall not contain the name of any State or local official. Neither EBT informational nor EBT training materials shall indicate association with any political party or other political affiliation.*	

Solutran will provide a card sleeve to accompany the Nevada WIC and SNAP/TANF EBT cards.

In accordance with the State's requirements, the card sleeve for SNAP/TANF EBT cards will be printed with a non-discrimination statement. However, for Nevada WIC Program cards, only the cards themselves (and not the card sleeves) will be printed with a non-discrimination statement i.e., "The USDA is an equal opportunity provider and employer."

Solutran will produce the card sleeve from a rugged material, such as Tyvek or Mylar, to endure normal wear and tear in the use of the card.

The card sleeve will not contain the name of any State or local official. In addition, the card sleeve (and any EBT informational or training materials) will not indicate association with any political or other political association.

Solutran is responsible for the safeguard, security, and maintenance of the card sleeves and will provide the designated State, county and local agency offices with the card sleeves when requested.

4.10.2.3 Card Distribution and Inventory Controls

RFP Section	Requirements	Response
4.10.2.3	***Card Distribution and Inventory Controls*** *The EBT contractor is responsible for the provision and distribution of EBT card stock.* *A. To support the EBT Programs OTC card issuance, the EBT contractor shall deliver blocks of sequentially numbered EBT cards to designated points in the Programs. The Project Management Team retains the right to alter the process during the term of the Contract. The EBT Contactor shall track cards and link them to their distribution point via the card numbers. The EBT Contractor shall provide the Project Management Team with an automated tracking tool or report to enable the State and local offices to manage their card inventory.* *B. The Programs' card issuance and distribution is the responsibility of the WIC clinic or SNAP/TANF local office. A supply of EBT cards will be mailed from the EBT contractor to the designated state Program Office. Program will distribute to the WIC clinics or to the SNAP/TANF local offices. The WIC clinics or the SNAP/TANF local offices, will keep track of the inventory. Although, a majority of cards are issued OTC, the Nevada SNAP/TANF agency or participants may utilize the EBT contractor to mail some of the cards. WIC clinics will be responsible for issuance of all initial card issuance and for card replacements. Each WIC clinic will maintain an inventory of cards and track usage and distribution within the clinic's inventory system, which is part of the WIC MIS.* *C. Card inventory is to be provided by the EBT contractor quarterly or as needed, upon receiving a card stock order from the State or local offices using the following minimum security processes:* *1. Card boxes are to be shipped with a numbering system and accompanying inventory list in hard copy and electronic format that will indicate card numbering sequences, so that the contents of the box may be ascertained without inspection/opening the box.* *2. Cards are to be packaged in sleeves, not to exceed 400 cards per sleeve for SNAP/TANF and 100 cards per sleeve for WIC Programs.* *3. Each sleeve shall be labeled with the card number sequence it contains and be sealed with security tape to identify unauthorized access.* *4. Sleeves should be packed in cartons in numeric sequence (i.e., from lowest sequence number in lowest carton number to highest sequence number in highest carton number).* *5. Cartons should be sealed with a security tape to identify unauthorized access.* *6. Cartons should not be labeled in a manner that reveals their contents, but should be labeled with their sequence (i.e., 1 of 20, 2 of 20, and so on).* *7. Produce a single flat file, formatted to display the destination of each card numbered sequence mailed for the quarterly card manifest.* *8. The EBT contractor shall provide a deactivation method for daily or bulk card stock missing (lost/stolen) card inventory that would prevent further linkage of the card to any State's client identifier number.*	***Solutran Complies***

As part of our comprehensive and secure card distribution process, to support Over-the-Counter (OTC) issuance, Solutran delivers blocks of sequentially numbered WIC and SNAP/TANF EBT cards to designated State Program Offices for onward distribution to the WIC clinics and SNAP/TANF local offices. We understand that the State may alter the process over the life of the contract, and we will work collaboratively to ensure needs are continually met as appropriate.

Tracking and monitoring card inventory is essential to a successful EBT project. Our card vendor, Fiserv, manages and maintains the card stock for our projects. Fiserv maintains the stock in a secure facility. Fiserv sends all card shipments using a secure mail provider such as the United States Postal Service (USPS), which enables us to track the shipment to the designated end point.

Our card inventory management system tracks OTC card orders and links the specific card numbers/PANs generated by the S3™ system to the distribution points for management and tracking purposes. Working with the State during the system requirements validation meetings, we present our card inventory solution to ensure it allows the WIC clinics and SNAP/TANF local offices to manage their card inventory effectively. This includes the capability to establish thresholds (re-order points) by WIC clinic and SNAP/TANF local offices and alert authorized users that a threshold has been reached and it is time to reorder stock.

Our proposed card inventory management system offers the following functionality:

- ***Allows State users to manage card inventory.***
- ***Defines card inventory user security roles to restrict access.***
- ***Configures/maintains designated clinic/local office contact and shipping information.***
- ***Defines threshold levels for reorder notification via distribution location.***
- ***Views current card inventory totals.***
- ***Views card order history at the designated individual WIC clinics or SNAP/TANF local offices.***
- ***Views card inventory history data at a card level.***
- ***Alerts distribution locations when low inventory thresholds are reached.***
- ***Submits OTC orders.***
- ***Tracks card production activity from card vendor (card order through receipt).***
- ***Acknowledges card inventory shipment receipt.***
- ***Updates card inventory when card is issued.***
- ***Identifies unused cards to ensure these are accounted for in inventory.***
- ***Reports on card inventory levels.***

The enhanced system also allows authorized users to re-order card stock and provides summary and detail level reporting to assist in physical inventory counts and audits. The system also better prepares the State to perform the following:

- ***Control/identify clinics/local offices permitted to receive OTC card orders.***
- ***Track OTC cards orders by clinic/local office by order number.***
- ***Track OTC card stock quantities by clinic/local office.***
- ***Update OTC card stock quantities by clinic/local office.***
- ***Manage OTC card stock quantities by clinic/local office.***
- ***Proactively order OTC card stock in a timely manner to keep WIC clinics and SNAP/TANF local offices properly stocked.***

As an added advantage, since the requested totals are grouped, tracked, and validated against what is received, our system provides a more comprehensive reconciliation process for auditing. Standard OTC card manifests and inventory lists can also be cross-referenced for bookkeeping and audit purposes, and reporting is provided at a summary and a detailed level.

Inventory tracking is included to ensure card stock is traced and accounted for in a comprehensive manner. With timely low threshold notifications, orders are placed well in advance, which ensures that the proper amount of card stock is available for daily issuance and periodic replacements to occur without interruption. Overall improvements in inventory management efficiency are greatly enhanced by closely monitoring inventory levels and performing necessary calculations and reconciliations.

In addition to supporting OTC card issuance/replacement, we also support card issuance/replacement through the mail.

We understand that although most cards are issued OTC, the Nevada SNAP/TANF agency or participants may request card replacements via mail. Card replacements through the mail are generated via the following means:

- ***Cardholder requests through the Cardholder Customer Services Help Desk; and***
- ***Authorized State user requests through Solutran's Online Account Reporting (SOAR™) administrative terminal.***

For further information, please refer to Proposal Section 4.10.2.6 Card Replacement.

We understand that each WIC clinic will track cards though their MIS system. We look forward to discussing this option with the State.

We provide card replenishment on a quarterly basis, or as needed, when the State or local offices submit a card stock order using the following minimum-security measures:

- ***Card boxes are shipped with a numbering system and accompanying inventory list in hard copy and electronic format that indicate card numbering sequences so that the contents of the box may be ascertained without inspection (opening the box).***
- ***Cards are packed in sleeves, which do not exceed 400 cards per sleeve for SNAP/TANF cards, and 100 cards per sleeve for WIC Programs.***
- ***Each sleeve is labeled with the card number sequence it contains and is sealed with security tape to identify unauthorized access.***
- ***Sleeves are packed in cartons in numeric sequence (i.e., from the lowest sequence number in the lowest carton number to the highest sequence number in the highest carton number).***
- ***Cartons are sealed with security tape to identify unauthorized access.***
- ***Cartons are never labeled in a manner that reveals their contents, but rather with their sequence (e.g., "1 of 20," "2 of 20,' etc.).***
- ***We produce a card manifest in a flat file format to provide the destination of each card numbered mailed.***
- ***We also provide a deactivation method for daily or bulk card stock missing (i.e., lost/stolen) card inventory to prevent further linkage of the card to a State's client identifier number.***

Solutran looks forward to discussing in more detail card inventory functionality and card order frequency during the system requirements validation and system design sessions.

4.10.2.4 Card Readers/PIN Devices

RFP Section	Requirements	Response
4.10.2.4	***Card Readers/PIN Devices*** *The WIC Programs' clinics have card readers installed at all locations. WIC clinics do not use separate stand-alone PIN set devices.* *To reduce errors in OTC card issuance and/or to improve the efficiency of county or local office operations, the EBT contractor shall provide the SNAP/TANF Program offices/local agencies with sufficient card readers and card PIN set devices to meet the offices' business practices.* *The card reader shall enable the SNAP/TANF State and county or local staff to swipe the EBT card, read the PAN and link the PAN to the designated client record or to assist in accessing a client file. As an OTC security feature to prevent internal fraud, the EBT*	***Solutran Complies***

RFP Section	Requirements	Response
	contractor shall propose a method to capture the issuing staff member's identity and link the identity to the card issuance record. The PIN selection devices will allow the cardholder to enter their PIN selection at the time of card issuance. The number of Card Issuance/Read Terminals devices utilized with the Nevada SNAP and TANF card issuance is currently 50 of each unit. The decision to use Card Issuance/Read Terminals may change during the term of the Contract.	

Having the right equipment in the SNAP/TANF Program offices/local agencies makes the workflow streamlined and allows the workers to effectively manage the flow of cardholders.

CARD READERS

Card readers are used in many EBT projects for both WIC EBT and SNAP/TANF. States have found over the years that it is much easier for State and county or local staff to swipe a card and have automated card number entry into the system (by linking the PAN to the designated client record) rather than hand keying each entry, which can lead to keying errors. For Nevada, we are responsible for the procurement, distribution, inventory control, remote installation, repair and/or replacement, software programming and updates of card readers used in the SNAP/TANF Program offices/local agencies.

Card Reader:

- ***Magtek Dynamag Secure Card Reader***
- ***Authenticator (SCRA) is MagneSafe™***
- ***PIN Select Device: VeriFone VX 805 and VX 520***

Solutran's S3™ system maintains an online, audit history of cards issued to cardholders (whether they are issued OTC or via mail). Information captured includes the date/time of the card issuance/replacement, card number, cardholder type, card status, description of the activity (i.e., card issued OTC, card issued mail, etc.), medium through which the card issuance occurred (e.g., SOAR, MIS), and the ID of the user/system who performed the activity. Authorized system users (State, local clinic/office staff) are granted online viewing of this history via the SOAR™ administrative terminal.

PIN SELECTION

We support a cardholder's selection of a private PIN selection through several methods:

- ***PIN selection devices in Program offices/local agencies;***
- ***The secure cardholder Web portal;***
- ***Customer Service Helpdesk's IVR; and***
- ***Our mobile app Bnft™.***

Cardholders can select a PIN at Program offices/local agencies using one or more of the above methods, as determined during the Joint Application Design (JAD) sessions. We believe that while a PIN select device offers the cardholder a quick means of selecting a PIN after initial card issuance, it also misses an opportunity to have cardholders use the IVR, Web portal or mobile app for PIN selection. An additional appeal of the Web portal and IVR solutions is that they require no changes on the State eligibility system to integrate with PIN selection devices and do not require the purchase of devices.

Understanding that the State may still prefer PIN selection equipment in the offices, we offer a variety of equipment options:

- ***<u>Mag Stripe Swipe Card Reader</u> – Input devices that read the magnetic stripe of a card to help reduce the errors caused by manual card entry into the State eligibility system. This device does not allow for the selection of PINs.***
- ***<u>PIN Selection Device</u> – Input devices that read the magnetic stripe of a card, and prompt for the entry of a PIN. This information is validated, and transmitted to the appropriate system for processing. While we understand that primary development on this device is our responsibility, it cannot be ruled out that changes may be needed to the MIS system to assure compatibility.***
- ***<u>PIN/Balance Inquiry Device</u> – Input devices that read the magnetic stripe of a card, and prompt for the entry of a PIN. This information is validated, and transmitted to Solutran's S3™ host system for processing. Once the PIN is selected, balance information could also be returned. This information does not process through the state MIS System. This could result in additional interface requirements and development on the synchronization of card information between S3™ and the State MIS system. Also, these devices would require an internet or analog phone line connection to communicate with the S3™ host.***

These devices meet industry and security standards, including compliance with ISO and other relevant specifications. Our PIN security protocols conform to industry standards.

4.10.2.5 PIN Selection Process

RFP Section	Requirements	Response
4.10.2.5	***PIN Selection Process*** *Each EBT Program will issue their clients' initial card in the local office/clinic. To establish the initial PIN, the SNAP/TANF program staff allows the cardholder to set their PIN using a PIN device at the office. For the WIC Programs participants set their PIN by accessing the host IVR. The Program staff will not select the PIN. PIN changes can be made by contacting the EBT contractor's IVR.* *A.* ***Personal Identification Number****: The PIN for the WIC or SNAP/TANF cards is made up of four (4) alphanumeric characters or digits. PIN verification will be conducted at the EBT host. The PIN offset shall not be encoded on the magnetic strip of the card. The EBT contractor shall be required to follow the EBT QUEST® Operating Rules regarding PIN entry, encryption, transmission and key management processes and procedures.* *B.* ***Card and PIN Issuance****: Most of the Nevada EBT cards are issued OTC, in state-run local offices. A relatively small percentage of EBT cards are issued by mail. PIN selection is completed by the recipients' entry of a PIN into the administrative terminal. Cardholders also have the option of contacting the IVR to set/change their PIN.* *The EBT contractor shall be required to provide the necessary data, processes, tools, equipment and supplies to meet the card and PIN issuance requirements of the Programs. The specific requirements are described below.* *1. The EBT contractor shall also be required to provide capability to monitor, control and manage the card and PIN inventory and distribution processes.* *2. The EBT contractor will support the process for the card issuance sites to allow the recipients to select their PIN and the card to be "PIN-ed".* *3. To prevent fraud, the EBT contractor shall be required to provide a method to verify client identity prior to issuing or changing a PIN via the IVR. The EBT contractor should describe the method for verifying client identity of the*	***Solutran Complies***

RFP Section	Requirements	Response
	cardholder when the calls are received by the IVR. Currently, the Nevada EBT Programs require that the recipient's date of birth or other unique identifiers be provided prior to changing the PIN. *4. The EBT contractor shall provide a deactivation method for daily or bulk missing, lost, or stolen card inventory which would prevent further linkage of the card to any client identifier number.*	

We understand that each EBT Program issues their clients' initial cards over-the-counter at local offices and clinics. For SNAP/TANF EBT cards, the Program staff allow the cardholder to set their PIN using a PIN device at the office, whereas WIC Programs participants set their PIN via the Customer Help Desk's Interactive Voice Response (IVR) toll-free automated phone system.

In addition, Solutran also supports PIN selection via our secure cardholder Web portal and cardholder mobile app (Bnft™) and we look forward to discussing these methods with the State upon contract award.

PERSONAL IDENTIFICATION NUMBER

The PIN for both WIC and SNAP/TANF EBT cards consists of four (4) alphanumeric characters or digits, which Solutran's S3™ host system verifies.

Solutran complies with the EBT Quest® Operating Rules regarding PIN entry, encryption, transmission and key management processes and procedures. PINs are never provided in the clear and the only PIN information stored anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset, which is stored on Solutran's S3™ host system, and not on the card's magnetic strip. By not storing the PIN offset on the magnetic strip of the card, we eliminate the possibility of someone reading the stripe to obtain the PIN information. In addition, our key management techniques meet or exceed industry standards. We manage this through our PCI-certified Hardware Security module, the LUNA EFT PL 1600.

Solutran's S3™ PIN Management Module manages the PIN encryption and storage procedures to satisfy State Program requirements according to the following standards:

- ***S3™ PIN storage procedures comply with IBM 3624 derived PIN procedures, which are consistent with ANSI X9.81983 standards.***
- ***S3™ PIN management procedures follow the ISO Format 0 PIN Block for online transactions and ISO Format 3 PIN Block for PIN functions originating at the clinic environment.***
- ***S3™ key management procedures follow the guidelines outlined in the international standard ISO 1568 as well as ANSI X.9.24-1:2009.***
- ***S3™ PIN management controls follow the international standard of ISO 9564, which is standard in most financial institutions.***

CARD AND PIN ISSUANCE

Solutran's Online Account Reporting (SOAR™) administrative terminal allows authorized Program and local office/clinic staff to monitor, control, and manage the card and PIN inventory and distribution processes. As previously discussed, we provide several different secure PIN selection methods for both OTC and mailed EBT cards, which we look forward to discussing with the State.

Cardholder may select or change their PINs at any time (24/7) using the secure Customer Service Help Desk's IVR system, cardholder Web portal, or mobile Bnft™ app. Prior to allowing a cardholder to

select/change their PIN, Solutran's system must positively identify the cardholder. This is typically based on values such as the cardholder's date of birth and the ZIP code associated with their address information. We also offer additional security for PIN selection and card replacement with a cardholder security code, which is an additional cardholder validation that must be entered prior to any cards being replaced or PINs being selected. This feature is generally used for cardholders that have continuing issues with fraudulent card replacements or domestic violence.

Solutran provides a deactivation method for daily or bulk card stock missing (i.e., lost/stolen) card inventory to prevent further linkage of the card to a State's client identifier number. We also provide functionality for a cardholder to report their card as lost, stolen, or damaged 24/7 using the Customer Service Help Desk's IVR system or cardholder Web portal. As part of our standard processing, once reported, our S3™ system validates that the status of the cardholder's previous card is deactivated. Once the card has been statused (deactivated), the cardholder is either instructed to visit their local agency to receive a replacement EBT card, or, depending on the State Program, is given the option to request a mailed replacement card (as per SNAP/TANF Program requirements). We provide further information on card replacement in the next sub-section.

Solutran's S3™ system maintains an online, audit history of cards assigned to cardholders. Authorized system users (State, local clinic/office staff) are granted online viewing of this history via the SOAR™ administrative terminal. SOAR™ provides the ability to navigate between card history, transaction history, and account information as part of our core application, as this information can be used separately or in conjunction to define cardholder patterns. Card history is a separate tab within the account that easily allows the authorized user to see the cardholder's entire card history.

4.10.2.6 Card Replacement

RFP Section	Requirements	Response
4.10.2.6	***Card Replacement*** *SNAP/TANF clients may go to a local office to acquire a replacement card or they may contact the EBT contractor to have a replacement card mailed. SNAP/TANF clients must always report a lost/stolen/damaged card to the EBT contractor's IVR for liability purposes.* *A. Requests to issue a SNAP/TANF card by mail must be processed promptly. These cards should be placed in card mailers and received at the U.S. Postal Service for mailing on the next business day following receipt of the request. Replacement cards issued by mail shall be sent active so that the cardholder does not have to engage in card activation procedures. The old PIN will transfer to the replacement card.* *B. The EBT contractor shall provide SNAP/TANF cardholders with 24 hours per day, seven (7) days per week capability to report lost, stolen or malfunctioning cards and shall provide or support the card replacement function as described above. Cards reported lost, stolen or malfunctioning must be deactivated immediately. New and replacement cards may be mailed by the EBT contractor or may be issued by the State or local clinic/agency office. The SNAP/TANF Program will allow either of the two (2) methods for card issuance:* • *OTC card issuance; or* • *Mailings from the EBT contractor.* *The WIC Programs will only allow OTC card issuance with the exception of disaster or emergency card issuance. See Section 4.14.2.9.B WIC Issuance of Card Replacement.* *C. The Nevada SNAP/TANF Programs do not currently assess a card replacement fee from client accounts. Program retains the right to add that function during the Contract term. If Program would add replacement fees, the EBT contractor shall provide a user-friendly method for the Program to reverse or cancel a card replacement fee assessed against a client's account. Card replacement fees shall be included in the Administrative Activity Report. Replacement card fees collected by the EBT contractor would be remitted to the Programs on a monthly basis or applied as a credit against monthly charges to the Programs for EBT services. WIC does not, or plan to, collect fees for card replacements.*	***Solutran Complies***

Solutran supports both OTC and mailed card replacement methods.

We understand that the Nevada WIC Program will only allow OTC card issuance/replacements.

For the Nevada SNAP/TANF Program, SNAP/TANF clients may visit their local office to acquire an OTC replacement card, or they can request a mailed replacement card (after reporting their card as lost, stolen, damaged (malfunctioning), or compromised) using one of the following means, which are available 24/7:

- ***Cardholder requests through the Customer Service Help Desk's IVR;***
- ***Cardholder Web portal; or***
- ***Cardholder Bnft™ mobile app.***

Note: Authorized State personnel can also request a mailed replacement card for a recipient through our SOAR™ administrative terminal's Card Replacement screen.

On reporting a card as lost, stolen, damaged, or comprised, the S3™ system performs security verification to confirm the cardholder's identity prior to deactivating the card and requesting a mailed card replacement. The security verification requires key pieces of personal information known to the cardholder prior to completing the request. The specific data used to authenticate the user is defined

with the State during the Joint Application Design (JAD) sessions. If the system cannot verify the cardholder information, the cardholder is referred to their local clinic/office for an OTC replacement card.

Cardholders never have more than one active card at any given time. This is strictly enforced by the system for both mailed and OTC cards. In addition to the security verification, the system also confirms the cardholder's address on record before creating a mailed card request.

Once a request has been received, our S3™ system holds card requests until midnight (Central Time) when a card replacement production file is generated.

- ***The card production file creation process scans all card requests made in the previous 24 hours and then generates the card production file, which it transmits to our card vendor, Fiserv, for card production and mailing. The S3™ system logs the date/time stamp of when the card production file was sent to Fiserv.***
- ***Fiserv receives the file overnight and then follows their internal process to generate and mail the cards to the cardholder addresses on record the next business day after the request. Fiserv sends a response file to Solutran marking the items as fulfilled. The S3™ system logs the date/time stamp of when we received the response file.***
- ***Fiserv places the SNAP/TANF EBT cards in card mailers and distributes the cards to the SNAP/TANF recipients using first class mail through the United States Postal Service (USPS) the next business day following a card request.***

Fiserv provides Solutran with online access to their reporting system for Solutran to monitor the status of the card production files and ensure we meet the State's service level requirements.

By file, Solutran personnel can see the current production status including:

- ***File receipt date and time;***
- ***Percentage printed;***
- ***Percentage mailed;***
- ***Current status (i.e., completed or not);***
- ***Mail date vs SLA date statistics; and***
- ***Percentage on time.***

The process used has been followed in numerous EBT projects and is considered a standard business process in EBT.

The mailed replacement cards are issued in an Active status to enable the cardholder to use their card immediately upon receipt without having to engage in card activation procedures. Replacement cards retain the cardholder's existing PIN, which facilitates the transition and use of the replacement card so long as there is no suspected fraudulent activity. In the event of potential fraud, cardholders are encouraged to change their PINs via the Customer Services Help Desk's IVR, cardholder Web portal, or cardholder Bnft™ app, which are available 24/7.

CARDHOLDER REPLACEMENT FEES

We understand that the Nevada WIC Programs do not, nor plan to, assess fees to cardholders for card replacements. SNAP/TANF Programs do not currently assess a fee to cardholders for card replacements; however, the Program retains the right to add that function during the Contract term. If the SNAP/TANF Programs choose to add card replacement fees, Solutran's S3™ system can deduct card replacement fees from client accounts according to parameters established by Nevada's SNAP/TANF Programs. Card

replacement fees will either be remitted to the State monthly or applied as a credit against the monthly charges to the Programs for EBT services. During the requirements gathering phase, Solutran would like to discuss the requirement to either cancel or reverse the card replacement fee transaction. Since card replacement fees are financial transactions that settle daily, there is no way to either 'reverse' or 'cancel' a card replacement fee, if it occurs after the daily settlement cutoff. Standard practice in the EBT industry is to process a credit adjustment to the cardholder's account, once it has been determined that the card replacement fee was charged incorrectly. Otherwise, there is no current means available to link back to a previous transaction. In the financial transaction processing industry, cancel transactions only occur before the transaction is completed and reversals occur when something goes wrong with the transaction that causes it to reverse immediately.

Solutran's Administrative Activity Report, which lists all administrative actions attempted and completed either by the system or users logged onto the system, will include details on card replacement fees.

4.10.2.7 High-Coercivity Magnetic Strip

RFP Section	Requirements	Response
4.10.2.7	***High-Coercivity Magnetic Strip*** *EBT cards must have a high-coercivity magnetic strip. This requirement applies to both standard and disaster EBT cards. Program has an interest in assuring that the EBT cards supplied by the EBT contractor do, in fact, meet the quality standards set forth in this RFP. Accordingly, the EBT contractor shall be required to produce card specifications and test results to confirm the card meets the RFP specifications and that the stripe for both standard and disaster cards is high-coercivity.*	***Solutran Complies***

All Nevada standard and disaster EBT cards include a high-coercivity magnetic strip at 2750 Oersteds. High-coercivity cards are more durable than low-coercivity cards, as it is more difficult to erase through exposure to magnets or scanners. Advanced magnetic strip technology contributes to fewer delays in the retailer shopping lane and reduces key-entered transactions and the potential for fraud often associated with these types of transactions.

In addition, all cards comply with the following specifications:

- ***Quest® Operating Rules for format, encoding, function and appearance.***
- ***The International Organization for Standardization (ISO) for format and encoding of financial transaction cards:***
  - ***ISO 7810 – Identification Cards – Physical Characteristics;***
  - ***ISO 7811 – Identification Cards – Recording Technique;***
  - ***ISO 7812 – Identification Cards – Numbering System and Registration Procedures for Issuer Identifiers; and***
  - ***ISO 7813 – Information Technology – Identification Cards – Financial Transaction Cards.***
- ***The American National Standards Institute (ANSI) specifications for encoding and standards relating to cards for financial transactions.***

We will provide the State with a document detailing the card specifications and test results to confirm the EBT cards meet the State's RFP requirements.

For information on the track 2 encoding of the EBT cards' magnetic strip, see Proposal Section 4.10.2.9 Track 2 Format.

4.10.2.8 Annual Review

RFP Section	Requirements	Response
4.10.2.8	***Annual Review*** *The EBT contractor shall provide WIC, SNAP and TANF Program staff with an annual attestation indicating that all cards provided during the preceding year, including disaster card inventories, meet the card specifications required in this RFP.*	***Solutran Complies***

In compliance with the State's requirements, Solutran will provide the Nevada WIC, SNAP and TANF Program staff with an annual attestation to indicate that all EBT cards provided by Solutran to the State during the preceding year, including disaster card inventories, meet the States required card specifications.

4.10.2.9 Track 2 Format

RFP Section	Requirements	Response
4.10.2.9	***Track 2 Format*** *Track 2 of the EBT card shall be encoded in accordance with ISO 7813. The maximum character count in Track 2 shall not exceed 40 characters, including all control characters. The layout of Track 2 for the current EBT card is as shown in this table. The EBT cards currently have a non-expiring expiration date of '4912' encoded on Track 2. The Service Code field is encoded with a value of 120. Cards have a Card Authentication Value (CAV) encoded. The new Contractor shall continue to encode the CAV field on Track 2 with a cryptographic value to validate the Track 2 data contents.*	***Solutran Complies***

EBT Card: Track 2 Layout		
Field Number	***Field Name***	***Field Length***
1	*Start Sentinel*	*1*
2	*Primary Account Number*	*16*
3	*Field Separator*	*1*
4	*Expiration Date*	*4*
5	*Service Code*	*3*
6	*Card Authorization Value*	*3*
7	*Discretionary Data*	*2*
8	*Longitudinal Redundancy Check*	*1*

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Track 2 encoding of the EBT card's magnetic strip is in accordance with ISO 7813. The maximum character count in Track 2 does not exceed 40 characters, including all control characters. The expected layout of Track 2 for the EBT cards is shown in the following table:

EBT Card: Track 2 Layout		
Field Number	**Field Name**	**Field Length**
1	Start Sentinel	1
2	Primary Account Number	16
3	Field Separator	1
4	Expiration Date	4
5	Service Code	3
6	Card Authorization Value	3
7	Discretionary Data	2
8	Longitudinal Redundancy Check	1

Cards are produced with the standard, non-expiring date of "4912" encoded on Track 2 and a Service Code field encoded with a value of 120. Cards also include a Card Authentication Value (CAV), which is a 3-digit security code with a cryptographic value used to validate the Track 2 data content.

4.10.2.10 Primary Account Number (PAN)

RFP Section	Requirements	Response
4.10.2.10	***Primary Account Number (PAN)*** *The new Contractor shall issue EBT cards containing a 16-digit PAN that utilizes the State's current BIN/Issuer Identification Number (IIN). The process by which the new EBT contractor calculates the PAN for new cards shall not duplicate existing card numbers in use in the State's EBT Programs' existing card base. The discretionary field is a two (2)-digit number that may be used by the EBT contractor with Project Management Team's approval. The customer identification number is a six (6)-digit number that uniquely identifies the client to the card that is issued. The BIN/IIN is a six (6)-digit number encoded on the magnetic strip that begins immediately after the start sentinel. Nevada's BIN is 507715. At the end of the contract period, the BIN/IIN will revert back to the State. The BIN/IIN will comply with ISO 7813.*	***Solutran Complies***

The high-coercivity magnetic strip EBT cards contain a 16-digit PAN that uses the State Program's Issuer Identification Number (IIN), which is a six-digit number encoded on the magnetic strip that begins immediately after the start sentinel. Nevada's IIN is 507715 and will revert to the State at the end of the contract period. The IIN complies with ISO 7813.

Solutran's S3™ system uses calculated authentication techniques to validate the PAN calculation throughout processing. This prevents duplicate numbers and guarantees creation of a unique PAN for every card. In addition, S3™ system logic ensures that the requested card number is within card inventory parameters upon OTC card issuance.

The layout of the 16-digit PAN includes the information included in the following table:

Position	Length	Description
1-8	**8**	**IIN**
9	**1**	**Discretionary**
10-15	**6**	**Customer Identification Number**
16	**1**	**Check Digit**

The Discretionary field is a 2-digit number that Solutran may use with Nevada's Project Management Team's approval.

The 6-digit Customer Identification Number uniquely identifies the client/cardholder to the card that is issued.

The Check Digit, which is used for card validation to access benefits, is calculated on all the preceding 15 digits of the PAN and is computed according to the Luhn formula for modulus10 check digit, as defined in ISO 7812-1, Identification Cards – Identification to Issuers – Part 1: Numbering System.

4.10.2.11 Card Security Features

RFP Section	Requirements	Response
4.10.2.11	***Card Security Features*** *The design of the EBT cards shall incorporate current industry card security features. Card security features are incorporated into the card design to deter counterfeiting and lifting of data from the magnetic strip. Security features are also designed to assist in investigations. Card security features include ultra violet ink and four (4)-color and fine line printing. The EBT contractor shall ensure that the State's EBT cards will continue to be viable at authorized retailers in the future.*	***Solutran Complies***

All WIC and SNAP/TANF EBT cards comply with the following industry specifications:

- ***Quest® Operating Rules for format, encoding, function and appearance.***
- ***The International Organization for Standardization (ISO) for format and encoding of financial transaction cards:***
  - ***ISO 7810 – Identification Cards – Physical Characteristics;***
  - ***ISO 7811 – Identification Cards – Recording Technique;***
  - ***ISO 7812 – Identification Cards – Numbering System and Registration Procedures for Issuer Identifiers; and***
  - ***ISO 7813 – Information Technology – Identification Cards – Financial Transaction Cards.***
- ***The American National Standards Institute (ANSI) specifications for encoding and standards relating to cards for financial transactions.***

In addition to the high-coercivity magnetic strip, the design of the EBT cards will incorporate the following security features to deter counterfeiting and lifting of data from the card's magnetic strip and to assist in fraud investigations:

- ***Ultraviolet ink;***

- ***Four-color printing for graphics; and***
- ***Fine line printing.***

As per the State's requirements, we will ensure that the State's EBT cards continue to be viable at authorized retailers in the future.

4.10.2.12 Card Obverse

RFP Section	Requirements	Response
4.10.2.12	***Card Obverse*** *The obverse of the card must have the following features:* *A. Graphics approved by the Programs' staff using a four (4)-color printing process;* *B. The Primary Account Number (PAN) must be printed on the front of the card with contrasting color for readability;* *C. In cases where the EBT contractor issues a card via mail (such as client- requested card replacement), the EBT contractor may be required to emboss the PAN if the Program chooses this feature;* *D. Ultraviolet ink; and* *E. Fine line printing.*	***Solutran Complies***

The card obverse (front) specifications of the Nevada WIC and SNAP/TANF EBT cards feature:

- ***Graphics that incorporate a four-color printing process, which are approved by the Programs' staff;***
- ***16-digit Primary Account Number (PAN) that uses contrasting color for legibility, which may be embossed, if the Program chooses this feature for client-requested mailed SNAP/TANF EBT card replacements;***
- ***Ultraviolet ink; and***
- ***Fine line printing.***

4.10.2.13 Card Reverse

RFP Section	Requirements	Response
4.10.2.13	***Card Reverse*** *The reverse of the card shall have the following features:* *A. FNS abbreviated non-discrimination statement if SNAP chooses to print on card (Note: SNAP will print on the card sleeve and WIC will have the non-discrimination statement printed on the card);* *B. QUEST® logo;* *C. Tamper-evident signature panel;* *D. Return address;* *E. High-coercivity magnetic strip required; and* *F. Other printed information as specified by the Program.*	***Solutran Complies***

The card reverse specifications of the Nevada WIC and SNAP/TANF EBT cards feature:

- ***USDA FNS-abbreviated non-discrimination statement, i.e., "The USDA is an equal opportunity provider and employer."***

Note: The non-discrimination statement will be printed on WIC EBT cards. For SNAP/TANF EBT cards, the statement will be printed on the card sleeve and potentially on the EBT card itself, if the SNAP/TANF Program chooses this option.

- ***QUEST® logo/service mark.***
- ***Tamper-evident signature panel.***
- ***Return address for cards that are found.***
- ***High-coercivity magnetic strip.***
- ***Other printed information, as specified by the Program.***

4.10.2.14 EBT Card Production and Management

RFP Section	Requirements	Response
4.10.2.14	***EBT Card Production and Management*** *The EBT contractor shall produce and supply magnetic strip cards for issuance to EBT clients. The EBT contractor shall work with the Program staff to develop a card design unique to each program specified in this RFP. The EBT contractor shall complete the following:* *A. Perform all necessary processes and functions to design Program's EBT card;* *B. Distribute/deliver cards to designated State and local offices for over-the-counter issuance;* *C. Issue, replace and distribute/deliver cards to SNAP/TANF cardholders by mail as specified by this RFP;* *D. Maintain a centralized card issuance management database; and* *E. Process returned EBT cards as defined by the Program staff. Nevada SNAP staff currently manage the returned EBT cards.* *The EBT contractor shall ensure that the State's EBT cards are designed and comply with specifications including the QUEST® Operating Rules, the International Standards Organization (ISO) and American National Standards Institute (ANSI) specifications and standards relating to cards used for financial transactions. The card must carry the QUEST® service mark.*	***Solutran Complies***

As described under Proposal Section 4.10.2.1 Non-Branded EBT Card, Solutran ensures that Nevada WIC, ITCN WIC, and SNAP/TANF Programs are well served by applying proven practices to the design of unique magnetic strip cards and materials in accordance with industry-approved standards and practices. As the EBT services provider, we:

- ***Perform all necessary card design processes and functions in designing the Programs' EBT cards;***
- ***Produce and supply high-coercivity magnetic strip cards;***
- ***Distribute/deliver cards to designated State and local offices for OTC issuance or by mail (if requested by SNAP/TANF cardholders);***
- ***Maintain a centralized card issuance management database; and***
- ***Process returned EBT cards, as defined by the Program staff. (We understand that the Nevada SNAP staff currently manages the returned EBT cards.)***

To help minimize the number of undelivered mailed cards, we have security measures in place to check a cardholder's address before issuing a replacement card to ensure that the card is delivered to the correct address. However, there may still be circumstances when a card is not delivered, e.g., if a cardholder moves home without notifying the State. We include a return address on the reverse of each

EBT card for returning undelivered cards, or returning cards that are found. We will discuss the State's requirements for processing returned cards during the Joint Application Design (JAD) sessions.

Our WIC and SNAP/TANF EBT cards comply with the following specifications:

- ***Quest® Operating Rules for format, encoding, function and appearance, including the display of the QUEST® service mark.***
- ***WIC EBT Operating Rules (WIC EBT cards) for appearance and requirements.***
- ***The International Organization for Standardization (ISO) for format and encoding of financial transaction magnetic strip cards:***
  - ***ISO 7810 – Identification Cards – Physical Characteristics;***
  - ***ISO 7811 – Identification Cards – Recording Technique;***
  - ***ISO 7812 – Identification Cards – Numbering System and Registration Procedures for Issuer Identifiers; and***
  - ***ISO 7813 – Information Technology – Identification Cards – Financial Transaction Cards.***
- ***The American National Standards Institute (ANSI) specifications for encoding and standards relating to cards for financial transactions.***

We implement required changes by the above organizations as needed.

4.10.2.15 Retailer Test Cards

RFP Section	Requirements	Response
4.10.2.15	***Retailer Test Cards*** *If requested and approved by the Project Management Team, the EBT contractor shall issue EBT test cards and make test accounts available to new retailers for the purpose of testing their EBT POS system prior to going live. SNAP shall authorize that the cards be loaded with limited monetary value, not to exceed $1.00. Retailers shall be instructed to conduct an offsetting refund transaction to ensure that there is no monetary impact on settlement balances. Retailer test cards and accounts shall not be subject to aging.*	***Solutran Complies***

We provide test cards and test accounts upon request and State approval to support new retailers in testing their EBT POS systems prior to going live.

The State Program authorizes that the cards are loaded with limited monetary value (not to exceed $1.00), and retailers are instructed to conduct an offsetting refund transaction to ensure that there is no monetary impact on settlement balances.

Our S3™ system supports the issuance of cards and the setup and maintenance of associated test accounts to test retailers' EBT POS systems. The State or its designees will also be able to conduct compliance and monitoring activities at the retailer locations. We maintain and support the necessary access to test and production environments to support State initiatives.

Solutran acknowledges that the retailer test cards and accounts will not be subject to aging.

Specific parameters for account setup and card issuance, including benefit issuance and settlement, for testing purposes are established during the system requirements validation meetings. We jointly work through the specific needs of the State to determine the best approach to support its needs and the needs of State retailers.

4.10.3 Project Wide EBT Cards Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.10 PROJECT WIDE EBT CARDS			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.10.3.1	Non-Branded EBT Card	4.10.2.1	N/A
4.10.3.2	Card Sleeves	4.10.2.2	N/A
4.10.3.3	Card Distribution & Inventory Controls	4.10.2.3	N/A
4.10.3.4	Card Readers/PIN Devices	4.10.2.4	N/A
4.10.3.5	PIN Selection Process	4.10.2.5	N/A
4.10.3.6	Card Replacement	4.10.2.6	N/A
4.10.3.7	High-Coercivity Magnetic Strip	4.10.2.7	N/A
4.10.3.8	Annual Review	4.10.2.8	10
4.10.3.9	Track 2 Format	4.10.2.9	10
4.10.3.10	Primary Account Number (PAN)	4.10.2.10	10
4.10.3.11	Card Security Features	4.10.2.11	10
4.10.3.12	Card Obverse	4.10.2.12	10
4.10.3.13	Card Reverse	4.10.2.13	10
4.10.3.14	EBT Card Production & Management	4.10.2.14	N/A
4.10.3.15	Retailer Test Cards	4.10.2.15	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.11 Project Wide Account Set Up and Benefit Authorization

4.11.1 Objective: The objective of this task is to ensure the vendor's activities will result in successful project completion.

4.11.2 Activities: The following activities related to EBT cards must be addressed: Account Setup and Benefit Authorization; EBT Account Structure: Benefit Types: Exception Transactions; User Identification/Authentication; Set Up EBT Account; Establish the EBT Account Number; EBT Account Maintenance; Maintain EBT Transaction History; and Benefit Authorization.

We provide information on each of the activities (4.11.2.1–4.11.2.10) in the sub-sections that follow.

4.11.2.1 Account Setup and Benefit Authorization

RFP Section	Requirements	Response
4.11.2.1	***Account Setup and Benefit Authorization*** *Nevada EBT programs generate the account set-up and benefit authorization files and records by benefit type based upon activity occurring within the Programs' certification/eligibility systems. To establish an EBT account and post benefit authorizations, Program staff transmit account set-up and benefit authorization files and records to the EBT contractor through online, host-to-host and batch processes. The EBT contractor's EBT systems must accommodate the EBT Programs' interface requirements and shall be available 24 hours per day, seven (7) days per week to accept account set-up and benefit authorization records and file transmissions. During the contract period, the EBT contractor shall be required to accommodate changes in interface requirements resulting from modifications to the EBT Programs' certification/eligibility systems. The EBT contractor shall be available to accept file and record transmissions within 60 minutes of being notified by the EBT Program staff that their system was not available to accept a file or record transmission.* *The EBT contractor shall be required to establish high performance connectivity between the EBT contractor's primary and back-up EBT systems and EBT Programs' primary and back-up systems. The EBT contractor shall be required to provide all necessary hardware and software to ensure connectivity. The EBT contractor shall be required to have a back-up procedure to transfer and accept account set-up and benefit authorization files and records should the normal file and/or record transfer process fail.* *Also, the EBT contractor shall support FNS standards and requirements for the support of farmers' market retailers for the duration of the contract. The SNAP staff may desire to provide additional support to farmers' markets or direct-marketing farmers in the future. Further discussion of this topic will occur during the JAD process.*	***Solutran Complies***

Our S3™ system supports both batch and online, real-time, cardholder account setup. Our cardholder account setup functions are designed in compliance with the FNS EBT rules and regulations. The State can maintain/update cardholder accounts either using a batch file update or through the SOAR™ administrative terminal. If the update is made online, the update is applied real time. If through the batch process, then the update is made as soon as the record in the file is processed.

For both batch file processing and for online account set up, S3™ performs validation checks prior to creating or updating any records. Validation checks confirm that data is in the correct format, is not duplicative of prior records, or corrupted in some way. For batch file processing, prior to processing any records the file is checked for overall compliance. Once that has been confirmed, then the individual records within the file are processed. If any of the records within the file fail a validation check, then the record is not processed, and the file continues to process. Upon completion of file processing, a confirmation file is sent back to the State that confirms the count of records processed, any rejected records and the associated error codes for the rejection.

The S3™ system is designed to accept and process batch files from the State at any time and with any frequency. S3™ is configured prior to conversion to accept files using the current file formats for SNAP/TANF and WIC.

We accept files processed at any time of the day, seven days per week. S3™ will identify and begin processing files in sequential order. For all batch transmissions, we return an acknowledgement file. For example, if all records are processed, an acknowledgement file will be returned with a Header and Trailer record (but no Detail records), as everything will have been successfully processed. If a record is

not processed, the acknowledgement file will be returned with the Header record, Trailer record and the Detail record(s) that were rejected, along with the rejection code reason.

We employ a file monitoring process that allows for the reprocessing of any unsuccessful batch file transmissions from the State are detected, rectified and processed.

BENEFIT AUTHORIZATION

Our S3™ system supports SNAP benefit authorizations (i.e., benefit issuances, cancellations, and benefit repayments) sent via batch file transmissions or entered online through the SOAR™ administrative terminal. S3™ can accept and process these files at State-established times each day or month, 24 hours a day, 7 days a week. The State and Solutran will agree to a specific timeframe or window for batch transmissions. This allows both parties to monitor daily file processing and define timeframes for when batch processing should be checked if not completed. All transactions that are made online are processed immediately.

Each benefit authorization posted in S3™ is linked to the appropriate account based on the account number, benefit type, and unique authorization number.

For both batch file processing and online benefit maintenance, S3™ performs validation checks prior to updating any account records. Validation checks confirm that data is in the correct format, is not duplicative of prior records, or corrupted in some way. For batch file processing, prior to processing any records the file is checked for overall compliance. Once that has been confirmed, then the individual records within the file are processed. If any of the records within the file fail a validation check, then the record is not processed, and the file continues to process.

Upon completion of file processing, a confirmation file is sent back to the State that confirms the count of records processed, any rejected records and the associated error codes for the rejection.

CONNECTIVITY

Our primary method of connectivity between the State systems and our S3™ system is SFTP. Using SFTP eliminates the need for telecommunications equipment and lines to be installed and maintained. This allows for connectivity to be maintained from both of our active data centers to the State's primary and backup data centers quickly and efficiently. This allows for activity to continue to occur in the event of a disaster or problem that impacts any sites.

FARMER'S MARKET

Solutran offers a wireless farmer's market solution for both SNAP and WIC. Our solution which will soon be piloted in our Maryland WIC program meets all FNS requirements for transaction processing and will be fully operational before the start of the NV EBT project.

4.11.2.2 EBT Account Structure

RFP Section	Requirements	Response
4.11.2.2	***EBT Account Structure*** *EBT Account Structure requirements apply to benefits which are accessed with WIC, SNAP or TANF issued EBT cards. The EBT contractor shall design the EBT Account Structure to ensure that:* *A. Benefit balances are accurately maintained;* *B. Benefits accessed by clients are drawn from the appropriate benefit account;* *C. Benefits accessed by the WIC HOH are only those food items authorized for that household, only for the applicable issuance period and only UPC's maintained on the WIC Programs Approved Product List (APL).* *D. Benefit accounts are not overdrawn; and* *E. The EBT contractor shall be liable for any funds drawn from an incorrect account or program, for overdrafts against EBT benefit accounts including allowing access to program benefits prior to the availability date, for WIC benefits allowed from non-authorized food categories or subcategories and for EBT host transaction processing errors.*	***Solutran Complies***

Our S3™ system is specifically designed and developed for account management and benefit issuance for state and federal programs. The system consists of a series of software modules that perform end-to-end processing of SNAP, TANF, and WIC program benefits—from setting up accounts and issuing cards, to providing benefits to participants through the authorization and processing of transactions, and finally to crediting retailers for redeemed benefits.

Our SNAP/TANF system is separate from our WIC system yet both systems ensure that benefit balances are accurate and can be tracked for accuracy within the SOAR™ administrative terminal. Authorized program staff can view the relationship between store purchase and account debits and can see that benefits are drawn from the appropriate benefit account. For WIC cardholders, the benefit authorizations are specific to the food items issued to the account and purchases are only allowed from UPC's associated with the current APL.

During transaction processing, the system performs a series of validation checks, one of which is to verify that the account balance is sufficient for the requested purchase amount. If the account balance is not sufficient, the transaction is denied, and the account balance is printed on the corresponding receipt. This validation check prevents accounts from being overdrawn.

Solutran accepts liability for any funds drawn from incorrect account or program or for any overdrafts or transactions that occur outside of benefit authorization timeframes. For WIC accounts, Solutran accepts liability if any food items are approved from non-APL items or incorrect items.

4.11.2.3 Benefit Types

RFP Section	Requirements	Response
4.11.2.3	***Benefit Types*** *A. The EBT contractor shall establish an EBT account structure that supports the characteristics and restrictions of the State's EBT programs. The State reserves the right to modify program requirements in response to changes in State or Federal program regulations or to add other Federal or state-administered programs.* *B. The EBT contractor's TANF Cash Benefit account structure includes both prefunded and day-of-draw cash benefits.* *C. The TANF account structure must have the flexibility to accommodate and support additional nutrition, cash, health or other benefit programs that may be added to the EBT program during the contract period.*	***Solutran Complies***

Solutran's S3™ is built to accommodate the various benefit types and restrictions needed by each state and/or program. For example, with TANF benefits, the state program can determine if protective payees are allowed under the account structure. This flexibility allows us to support each state's needs. For TANF benefits, we offer the ability to support additional programs such as heating assistance or other nutrition, health or cash benefit programs. During the initial JAD sessions, Solutran staff with work with the appropriate State Program staff to ensure that the benefit types are configured properly.

For benefit types that are not incorporated into the initial design, Solutran will work with the Program staff to define those requirements as part of a change request. This includes modifications that result from changes in State or Federal program regulations.

4.11.2.4 Exception Transactions

RFP Section	Requirements	Response
4.11.2.4	***Exception Transactions*** *The ANSI X9.58-2013 (or most current version) standard (for SNAP) has been updated to address new technology that eliminates the need to swipe the card or key-enter the PAN into the POS device. This includes such innovations as identification by finger image (e.g., Pay-by-Touch) and Radio Frequency Identification (RFID) cards. The EBT contractor must accept and process EBT transactions that contain the new codes, record the new transaction types as part of transaction history and identify them to FNS as specified in the ALERT file instructions.*	***Solutran Complies***

Solutran's vision for the future of EBT includes the future implementation of new technologies such as finger imaging or RFID cards. Our assumption has been that, as with online shopping, prior to implementation of these technologies, FNS will offer pilot projects in each area. Solutran welcomes the opportunity to partner with Nevada on such a project since it would have wide-ranging impact on the industry. Since the implementation of these types of technologies will require participation from TPPs and retailers, this opportunity will require close coordination with all entities involved and we look to FNS to provide leadership in this area. Since there are no requirements associated with these technologies, pricing is not available at this time.

4.11.2.5 User Identification/Authentication

RFP Section	Requirements	Response
4.11.2.5	***User Identification/Authentication*** *In order to manage EBT users and maintain security, the EBT contractor will be required to provide Program Management staff with a report of any State/local user who has been inactive for six (6) months. The applicable program staff will then determine whether to delete or inactivate the users.*	***Solutran Complies***

Our SOAR™ administrative terminal allows each program to define their user roles. Our online reports provide information on user activity or inactivity thus allowing the program staff to determine the necessary course of action.

4.11.2.6 Set Up EBT Account

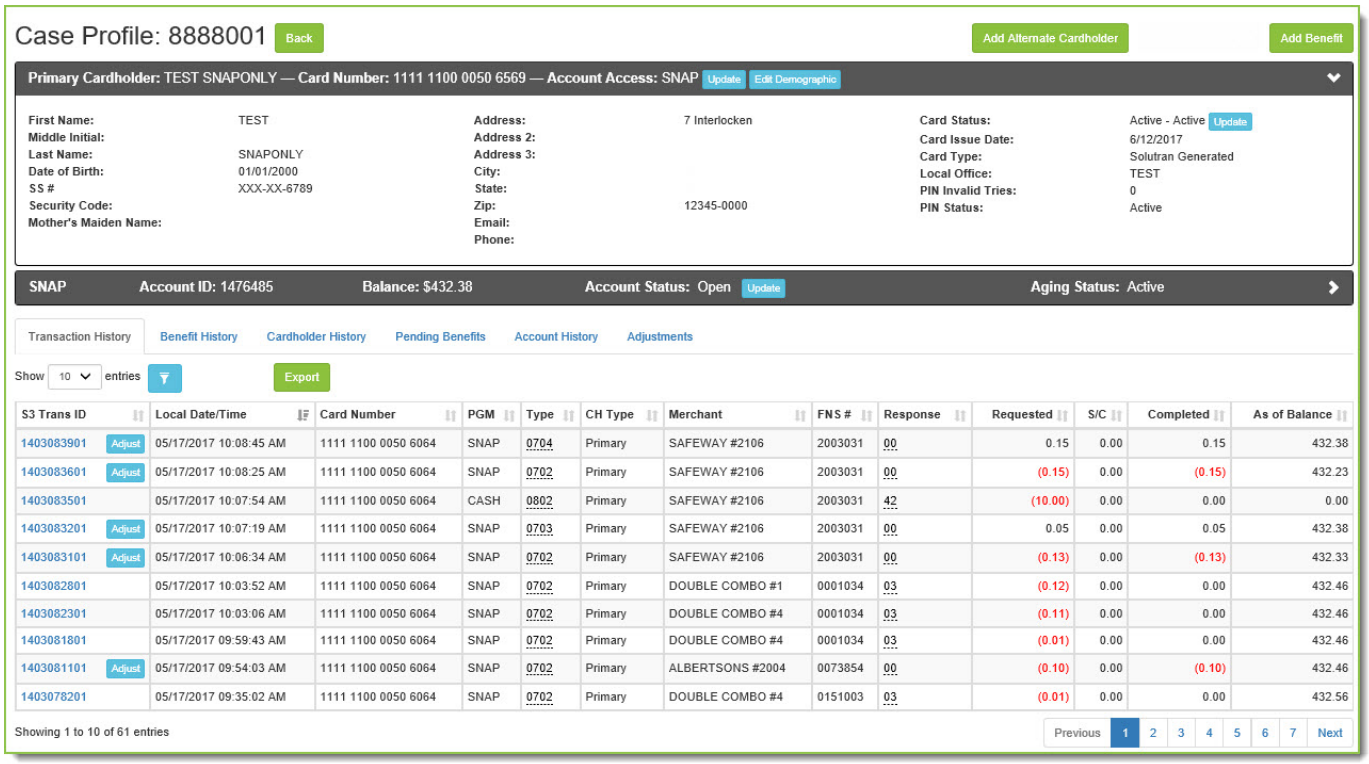
RFP Section	Requirements	Response
4.11.2.6	***Set Up EBT Account*** *To set up an EBT account, the Program staff will generate account setup records containing specific client demographic data necessary for the establishment of an EBT account and transmit these records to the EBT contractor's EBT host system. Each case/participant is created with a primary cardholder or head of household (HOH). In the EBT contractor's EBT system, the screen which displays the primary cardholder's, or HOH's, information should contain active links to the cardholder screens of all other cardholders connected to the case (i.e. authorized representatives, protective payees, where allowed, etc.). The EBT system must create EBT accounts upon the receipt of the account setup record.*	***Solutran Complies***

SOAR™ allows authorized users to easily see the results of account setup activities that occur through batch processing. The account set up records contain the necessary information to establish an EBT account and upon completion of the account setup, the results can be viewed in SOAR™. The following exhibit provides a sample of a SNAP account in SOAR™ and demonstrates our account navigation whereby users can 'click' to the tab providing information on benefit information, cardholder history, pending benefits, account history, and adjustments. We built this screen so that users could quickly access information related to information frequently used.

CASE PROFILE PAGE

Displays the case profile/EBT account information

Navigation: Account Management > Cardholder Search – Case Number link



S3 Trans ID	Local Date/Time	Card Number	PGM	Type	CH Type	Merchant	FNS #	Response	Requested	S/C	Completed	As of Balance
1403083901 Adjust	05/17/2017 10:08:45 AM	1111 1100 0050 6064	SNAP	0704	Primary	SAFEWAY #2106	2003031	00	0.15	0.00	0.15	432.38
1403083601 Adjust	05/17/2017 10:08:25 AM	1111 1100 0050 6064	SNAP	0702	Primary	SAFEWAY #2106	2003031	00	(0.15)	0.00	(0.15)	432.23
1403083501	05/17/2017 10:07:54 AM	1111 1100 0050 6064	CASH	0802	Primary	SAFEWAY #2106	2003031	42	(10.00)	0.00	0.00	0.00
1403083201 Adjust	05/17/2017 10:07:19 AM	1111 1100 0050 6064	SNAP	0703	Primary	SAFEWAY #2106	2003031	00	0.05	0.00	0.05	432.38
1403083101 Adjust	05/17/2017 10:06:34 AM	1111 1100 0050 6064	SNAP	0702	Primary	SAFEWAY #2106	2003031	00	(0.13)	0.00	(0.13)	432.33
1403082801	05/17/2017 10:03:52 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #1	0001034	03	(0.12)	0.00	0.00	432.46
1403082301	05/17/2017 10:03:06 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0001034	03	(0.11)	0.00	0.00	432.46
1403081801	05/17/2017 09:59:43 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0001034	03	(0.01)	0.00	0.00	432.46
1403081101 Adjust	05/17/2017 09:54:03 AM	1111 1100 0050 6064	SNAP	0702	Primary	ALBERTSONS #2004	0073854	00	(0.10)	0.00	(0.10)	432.46
1403078201	05/17/2017 09:35:02 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0151003	03	(0.01)	0.00	0.00	432.56

4.11.2.7 Establish the EBT Account Number

RFP Section	Requirements	Response
4.11.2.7	***Establish the EBT Account Number*** *The EBT contractor is required to establish a unique EBT account number for use in identifying each EBT account in the EBT contractor's system.*	***Solutran Complies***

To identify each EBT account in our S3™ EBT system, we will set up a unique EBT account number for each account. This number is generally referred to as the Account ID.

4.11.2.8 EBT Account Maintenance

RFP Section	Requirements	Response
4.11.2.8	***EBT Account Maintenance*** *A. The EBT contractor shall maintain an account for each SNAP/TANF household and WIC family. The primary purpose of client account maintenance is to ensure that clients have access to their authorized benefits, Program staff have administrative access and tools to manage client accounts, and that accurate and timely information is maintained regarding client transactions, account balances and client demographic information.*	***Solutran Complies***

RFP Section	Requirements	Response
	The EBT contractor shall not make changes or updates to account demographic information unless authorized to do so by the Programs staff. The EBT Program staff will send updates to account demographic information through batch or administrative processes. The EBT contractor shall be required to return a confirmation for updates to the EBT account and demographic data. *B. Authorized clients may be eligible for benefits under both SNAP and TANF so the card must maintain accounting for each program separately on the SNAP or TANF issued card. The EBT contractor must ensure that benefits are available on the benefit availability date and time designated by each program.* *1. Any unused SNAP and TANF cash balance(s) are carried over from month-to-month.* *2. Any unused WIC benefits are removed at the end of the calendar month.* *C. Authorized WIC participants will receive one card per household with the benefits for all authorized participants in the household aggregated to the household card. Foster children will receive their own card.*	

We maintain an account for each SNAP, TANF, and WIC household on our S3™ system and we support account maintenance updates, such as those required for household demographic changes for primary and alternate cardholders. Solutran also supports the State's ability to change current demographic data for an account by processing an online, real-time, host-to-host message. This allows for accurate and timely management of household activity. Solutran will not make any changes or updates to account demographic data without authorization from the State.

Our functionality classifies new household EBT accounts without associated benefits as "pending" and we maintain the account as such until benefits are posted to the account. The S3™ system only posts benefits to the account upon receipt of a benefit issuance record from the State's system(s). Our system then tracks each specific benefit issuance transmitted from the State using a unique benefit number.

For SNAP and TANF, each benefit authorization is tracked with a separate benefit authorization number. Solutran supports the FNS rules for aging and expungement of SNAP benefits and will configure the TANF system requirements to support the State's requirements for aging and expungement. All unused WIC benefits are removed at the end of the calendar month. Our system can also quickly search for pending accounts via our administrative terminal functionality in SOAR™. In addition, we provide online, real-time reporting as well as periodic reporting of pending accounts by local agency and clinic or at a program level.

For WIC, The S3™ system also supports a benefit issuance number up to 20 digits with the ability to associate up to 30 different benefit food items with the benefit issuance number. When a benefit record is established, a unique record is created for each food item (category/subcategory) associated with a unique benefit issuance number. This facilitates reporting and tracking mechanisms related to benefit issuance data. In addition, all online Web service transactions processed from the State's MIS contain a unique transaction trace number. These can be used as a reconciliation tool as well and we include this information as required in all reporting files based on WIC Universal MIS-EBT Interface requirements.

Solutran's S3™ EBT system supports account maintenance updates, such as those required for household demographic changes like name and/or demographics. The State can change the current demographic data for an account by submitting an online real-time, host-to-host message from the State's administrative processes or through a batch file. This allows for the accurate and timely management of the household's activity. Our system always returns a positive confirmation message when

demographic data updates are successfully or unsuccessfully performed for the State to know that data within S3™ always remains in sync.

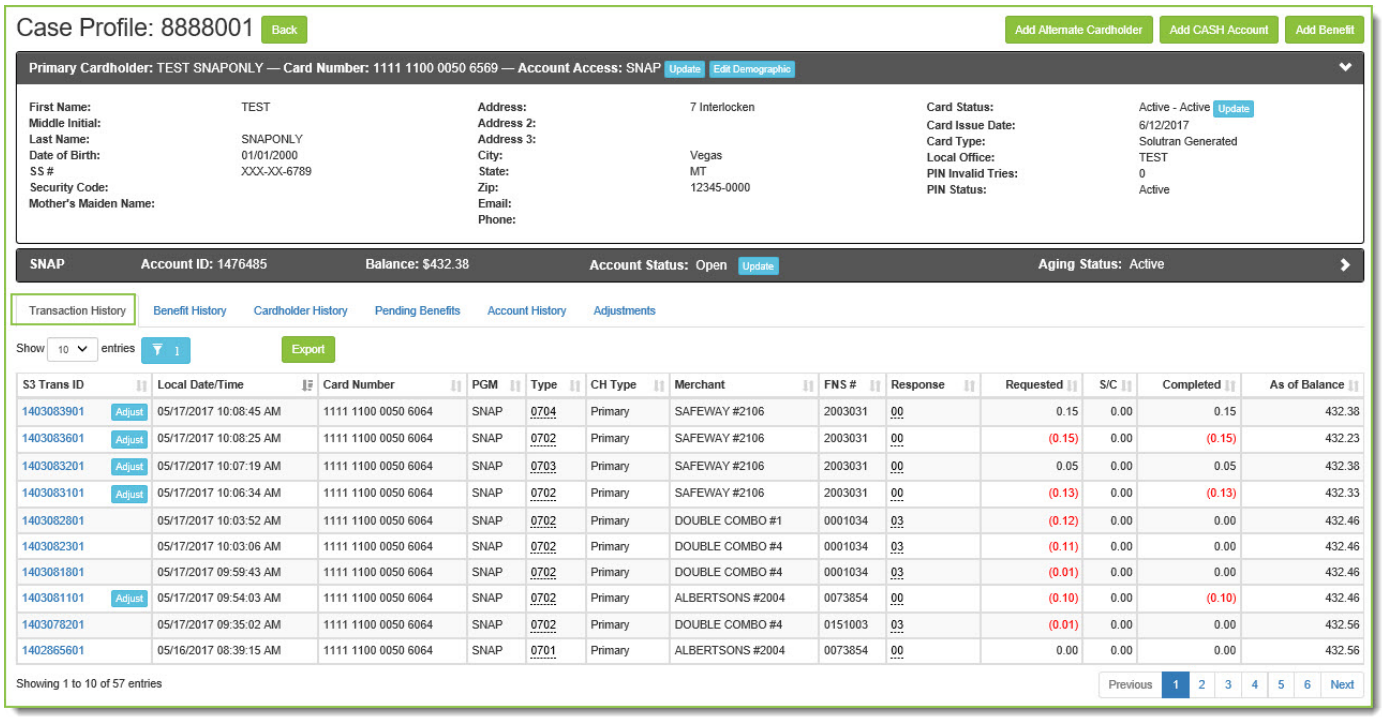
4.11.2.9 Maintain EBT Transaction History

RFP Section	Requirements	Response
4.11.2.9	***Maintain EBT Transaction History*** *A. The EBT contractor shall be required to maintain and provide access to current account balances and a rolling five (5)-year transaction history for each account. The EBT contractor shall provide the SNAP and TANF program staff with online access through administrative terminal functionality for a minimum of one year of transaction history. WIC Programs staff will have access to WIC participants/HOH account balances and transaction history through the EBT host's web portal.* *B. Access to data older than five (5) years must be made readily accessible to authorized entities as required for investigative and auditing purposes. Transaction history data must be maintained as required by Nevada, FNS, Federal Reserve Board, QUEST® Rules or Federal law.* *C. At the termination of the contract, the EBT contractor shall transfer the most recent five (5) years of transaction detail to an entity specified by the State's EBT Programs and ensure accuracy and readability of such information at the new location, or maintain the transaction detail in such a format that it supports timely access to that data by authorized State and Federal staff. At a minimum, data within the transaction history inquiries shall include:* *1. PAN (card number);* *2. EBT account number;* *3. Recipient case identification numbers;* *4. Benefit program identifier;* *5. Retailer identification numbers (USDA-FNS, EBT system and acquirer);* *6. Terminal identification number;* *7. Transaction type;* *8. Transaction amount;* *9. Transaction date and time;* *10. Transaction detail;* *11. Transaction results (approval code or denial reason);* *12. Store name and address;* *13. Account balance after the transaction; and* *14. ACH transaction history.*	***Solutran Complies***

Solutran's S3™ system is fully capable of supporting the State's requirement for maintaining a rolling five years of transaction history for each account within each program. Transaction history in our system will begin with the data converted from the previous EBT provider and will build from there up to the required five years. We provide authorized State Program staff with online access to our SOAR™ administrative terminal where they can access the transaction history via the Transaction History screen. We provide a sample of this screen in the following exhibit. Authorized users can sort and filter transaction history for each account allowing staff to easily access the desired data.

TRANSACTION HISTORY

Displays transaction history summary for a case.



Case Profile: 8888001 Back

Add Alternate Cardholder | Add CASH Account | Add Benefit

Primary Cardholder: TEST SNAPONLY — **Card Number:** 1111 1100 0050 6569 — **Account Access:** SNAP Update Edit Demographic

First Name:	TEST	**Address:**	7 Interlocken	**Card Status:**	Active - Active Update
Middle Initial:		**Address 2:**		**Card Issue Date:**	6/12/2017
Last Name:	SNAPONLY	**Address 3:**		**Card Type:**	Solutran Generated
Date of Birth:	01/01/2000	**City:**	Vegas	**Local Office:**	TEST
SS #	XXX-XX-6789	**State:**	MT	**PIN Invalid Tries:**	0
Security Code:		**Zip:**	12345-0000	**PIN Status:**	Active
Mother's Maiden Name:		**Email:**			
		Phone:			

SNAP **Account ID:** 1476485 **Balance:** $432.38 **Account Status:** Open Update **Aging Status:** Active

Transaction History | Benefit History | Cardholder History | Pending Benefits | Account History | Adjustments

Show 10 entries 1 Export

S3 Trans ID	Local Date/Time	Card Number	PGM	Type	CH Type	Merchant	FNS #	Response	Requested	S/C	Completed	As of Balance
1403083901 Adjust	05/17/2017 10:08:45 AM	1111 1100 0050 6064	SNAP	0704	Primary	SAFEWAY #2106	2003031	00	0.15	0.00	0.15	432.38
1403083601 Adjust	05/17/2017 10:08:25 AM	1111 1100 0050 6064	SNAP	0702	Primary	SAFEWAY #2106	2003031	00	(0.15)	0.00	(0.15)	432.23
1403083201 Adjust	05/17/2017 10:07:19 AM	1111 1100 0050 6064	SNAP	0703	Primary	SAFEWAY #2106	2003031	00	0.05	0.00	0.05	432.38
1403083101 Adjust	05/17/2017 10:06:34 AM	1111 1100 0050 6064	SNAP	0702	Primary	SAFEWAY #2106	2003031	00	(0.13)	0.00	(0.13)	432.33
1403082801	05/17/2017 10:03:52 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #1	0001034	03	(0.12)	0.00	0.00	432.46
1403082301	05/17/2017 10:03:06 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0001034	03	(0.11)	0.00	0.00	432.46
1403081801	05/17/2017 09:59:43 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0001034	03	(0.01)	0.00	0.00	432.46
1403081101 Adjust	05/17/2017 09:54:03 AM	1111 1100 0050 6064	SNAP	0702	Primary	ALBERTSONS #2004	0073854	00	(0.10)	0.00	(0.10)	432.46
1403078201	05/17/2017 09:35:02 AM	1111 1100 0050 6064	SNAP	0702	Primary	DOUBLE COMBO #4	0151003	03	(0.01)	0.00	0.00	432.56
1402865601	05/16/2017 08:39:15 AM	1111 1100 0050 6064	SNAP	0701	Primary	ALBERTSONS #2004	0073854	00	0.00	0.00	0.00	432.56

Showing 1 to 10 of 57 entries

Previous 1 2 3 4 5 6 Next

Solutran will provide access to data older than five years to authorized individuals as required for investigative purposes. Requests for this type of information should be made through the State program since our contractual relationship is with the State and we want to ensure that the State is aware of and approves these requests prior to disclosing data. We currently maintain transaction history data in accordance with FNS, Federal Reserve Board, QUEST® Rules or Federal law and will make any changes needed to comply with Nevada law.

4.11.2.10 Benefit Authorization

RFP Section	Requirements	Response
4.11.2.10	***Benefit Authorization*** *A. To authorize benefits, the Programs staff generates benefit authorization records, containing the case number or HOH and participant ID numbers, Program/benefit type, amount, and availability date information. (WIC benefit information will also contain the category name and number, the subcategory name and number, and the amount by unit of measure.) The EBT contractor shall be required to check the benefit availability date of each benefit file and record to ensure that it is not older than a State specified date. (WIC benefits are issued by calendar month with benefit dates generally being the first day of the month, unless benefits are prorated, and the end date being midnight of the last day of the month.) In addition, the EBT contractor shall be required to develop a file edit procedure to detect duplicate files and/or records. The EBT account is the record kept and maintained by the EBT contractor for each benefit type (WIC, SNAP, and TANF) that the client receives.* *B. Account set-up and benefit authorization records received by monthly, daily, multiple daily, overnight, and 'real-time' batches must be processed and benefits made available to clients on the benefit availability date by the time specified by the Program and agreed upon with the EBT contractor. In addition to overnight batch files, the EBT*	***Solutran Complies***

RFP Section	Requirements	Response
	contractor must be able to accept batch files or account set-up and benefit authorization records sent through administrative terminals throughout the day. Batch files received during the day must be processed and benefits made available, if applicable according to the benefit start date, to clients within one (1) hour of receipt. *C. Records sent through the administrative terminal or web portal are online and must be processed and benefits made available to clients immediately, if applicable according to the benefit start date.*	

For both batch file processing and for online account set up, S3™ performs validation checks prior to creating or updating any records. Validation checks confirm that data is in the correct format, is not duplicative of prior records, or corrupted in some way. For batch file processing, prior to processing any records the file is checked for overall compliance including a check to confirm that the file is not a duplicate of a previous file. Once that has been confirmed, then the individual records within the file are processed. If any of the records within the file fail a validation check, then the record is not processed, and the file continues to process. Upon completion of file processing, a confirmation file is sent back to the State that confirms the count of records processed, any rejected records and the associated error codes for the rejection.

For all batch transmissions, we return an acknowledgement file. For example, if all records are processed, an acknowledgement file will be returned with a Header and Trailer record (but no Detail records), as everything will have been successfully processed. If a record is not processed, the acknowledgement file will be returned with the Header record, Trailer record and the Detail record(s) that were rejected, along with the rejection code reason.

We employ a file monitoring process that allows for the reprocessing of any unsuccessful batch file transmissions from the State are detected, rectified and processed.

S3™ benefit authorization records are processed and made available to cardholders in accordance with benefit availability parameters provided by the State for each program. This means that if the benefit availability date is the current date, then the benefits are made available to the cardholder upon the completion of the record being processed. During our file validation process, we will configure S3™ to reject any benefit authorization records that do not conform to program related date ranges.

Our system is designed to accept and process batch files from the State for each program at any time and with any frequency. Any benefit authorizations sent through SOAR™ with current date benefit availability are made available to the cardholder immediately.

4.11.3 Project Wide Account Set Up and Benefit Authorization Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.11 PROJECT WIDE ACCOUNT SET UP AND BENEFIT AUTHORIZATION			
DELIVERABLE NUMBER	DESCRIPTION OF DELIVERABLE	ACTIVITY	STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)
4.11.3.1	Account Set-up and Benefit Authorization	4.11.2.1	10
4.11.3.2	EBT Account Structure	4.11.2.2	10
4.11.3.3	Benefit Types	4.11.2.3	10
4.11.3.4	Exception Transactions	4.11.2.4	10
4.11.3.5	User Identification/Authentication	4.11.2.5	10
4.11.3.6	Set-up EBT Account	4.11.2.6	10
4.11.3.7	Establish the EBT Account Number	4.11.2.7	10
4.11.3.8	EBT Account Maintenance	4.11.2.8	10
4.11.3.9	Maintain EBT Transaction History	4.11.2.9	10
4.11.3.10	Benefit Authorization	4.11.2.10	10

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.12 SNAP/TANF Reporting and Data Requirements

4.12.1 Objective: The objective of this task is to ensure the vendor's activities will result in successful project completion.

The EBT contractor shall generate management and statistical reports, both summary and detailed reports, regarding cardholder accounts to each applicable State program.

4.12.2 Activities: The Project Management Team shall have approval rights over all standard reports and data files being provided by the EBT contractor to Nevada SNAP and TANF staff.

All report formats and report data will be tested during UAT and validated by the Program staff prior to statewide rollout.

We provide information on each of the activities (4.12.2.1–4.12.2.10) in the sub-sections that follow.

4.12.2.1 Electronic Reports

RFP Section	Requirements	Response
4.12.2.1	***Electronic Reports*** *Reports shall be provided electronically via:* • *administrative functionality;* • *electronic data files; and/or* • *through a data warehouse.* *Settlement and reconciliation reports shall be consolidated at the State level by program. See additional information regarding data warehouse requirements in Appendix F ~ Data Warehouse Functionality.*	***Solutran Complies***

Solutran excels in providing reports that cover all activities related to administering a successful EBT program for Nevada.

We will support the State's electronic reporting requirements by providing the State with our dynamic, on-demand, comprehensive suite of EBT SOAR™ administrative terminal reports and electronic data files; and if required, access to our EBT Data Warehouse solution, Tableau, a third-party Business Intelligence (BI) tool.

SOLUTRAN'S ONLINE ACCOUNT REPORTING (SOAR™) ADMINISTRATIVE TERMINAL

Nevada's SNAP and TANF Programs are complex enough without having to add the understanding of the EBT processor's database table architecture into the mix of things. SOAR™ offers capabilities to support the current, historical, and future needs of the State and USDA FNS. The SOAR™ reports provide key information in a timely manner on system monitoring and security, settlement and reconciliation, and provide for accurate management input, output, payment distribution, and all other activities related to or produced by the system. We will work with the State to define the reports for the State to administer their Programs. All our EBT program reporting complies with FNS requirements for reconciliation and reporting.

Our S3™ EBT solution provides the State with the capability to perform data mining activity without having to understand our S3™ EBT system data elements, table associations, as well as each table data key. This allows the SOAR™ user to be confident that the data being returned is accurate and reliable.

The on-demand reports that are available via our SOAR™ administrative terminal provide authorized State users with the following functionality:

- ***Users can refine the report results by using filters for specific attributes (e.g., date range, cardholder-specific attributes, county, etc.) to narrow report results.***
- ***Users can view and download ad hoc queries in CSV or PDF format.***
- ***All data is provided in real-time mode.***
- ***Users can retrieve up to five (5) years of online demographic benefit and retailer transaction data.***
- ***Role-based security enables the State's Security Administrator to assign/provide access to only those reports that are relevant to a user's role.***

Note: We consolidate our settlement and reconciliation reports at the State level by program.

The State reports may be used for purposes including, but not limited to:

- ***Management reporting and decision making;***
- ***Monitoring system performance;***
- ***Conducting internal financial reconciliation activities;***
- ***Fraud detection; and***
- ***Providing information to oversight agencies.***

Transactions for a business process day will include all transactions from the previous 24 hours. A pre-determined period will be defined for a business process day. Transactions for a month will include all transactions processed in a calendar month.

EBT DATA WAREHOUSE (TABLEAU)

The reports we provide to the State via our SOAR™ administrative terminal are designed to provide the State with the information they require. However, if the State requires additional reports, we can provide the State with our EBT Data Warehouse solution, Tableau, which provides access to transactional data replicated near real-time, approximately one (1) hour after a transaction is posted. (Refer to Proposal Section 4.12.2.5 Data Warehouse for further information).

REPORT DELIVERY/DISTRIBUTION

We provide a full suite of daily and monthly EBT reports in electronic format, which can be delivered to the State and USDA FNS via Secure File Transfer Protocol (SFTP), batch, email, or other mutually agreed-upon delivery method; or accessed online via our SOAR™ administrative terminal or EBT Data Warehouse.

We will also electronically transmit any current report files from the EBT host to the State in a format compatible with Nevada's host computer system using the agreed-upon interface design and reports reference. During the project's Systems Design Confirmation phase, we will work with the State to finalize the method(s) of distribution.

We can support the retransmission to the State of two previous generations of previously produced daily and monthly reports. The file transmission reports we provide to the State use standard American National Standards Institute (ANSI) carriage control for controlling the formatting of the reports.

We will work with the State to develop a daily and monthly batch report generation schedule. The reporting system will produce information at the program, sub-program (benefit type), and county summary levels. All financial reports, including settlement and reconciliation, will be consolidated at the State level; and the program and sub-program level.

4.12.2.2 Daily and Monthly Activity Data Files

RFP Section	Requirements	Response
4.12.2.2	***Daily and Monthly Activity Data Files*** *The EBT contractor shall provide a comprehensive set of daily and monthly activity files to the Program staff reflecting all transactions or account actions that impact each programs EBT account balances or account status.*	***Solutran Complies***

We will provide the State with a suite of daily and monthly activity data files using an agreed-upon delivery method (e.g., SFTP, batch, email, or online) and format.

The activity data files will provide the State with information on all transactions and EBT account actions that impact each Program's EBT account balances or account statuses. At a minimum, the reports will show the amount of the transaction, type of transaction, data and time of the transaction (in local time), and how the transaction was performed (i.e., via batch or online).

4.12.2.3 Standard Reports

RFP Section	Requirements	Response
4.12.2.3	***Standard Reports*** *The EBT contractor shall be responsible for producing periodic (daily, weekly, and monthly, as appropriate) standard reports for transmission to each program and USDA-FNS. Standard reports provided to the Program staff and USDA-FNS electronically shall use standard ANSI carriage controls for controlling the formatting of reports being printed.*	***Solutran Complies***

We will provide each State Program and USDA-FNS with daily, weekly, and monthly standard reports to meet the State requirements using an agreed-upon delivery method (i.e., SFTP, batch, email, or online using our SOAR™ administrative terminal or EBT Data Warehouse). The standard reports assist the State with the following at a minimum:

- ***Benefit management;***
- ***Card management;***
- ***Financial management related to settlement and reconciliation activities;***
- ***Fraud management;***
- ***Administration and monitoring of the EBT Programs; and***
- ***Monitoring transaction activity for both online and offline (i.e., manual voucher) transactions.***

The electronic reports we provide to the State and USDA-FNS use standard ANSI carriage control for controlling the formatting of the reports being printed. (For information on the USDA-FNS data files, refer to Proposal Section 4.12.2.10 USDA Data Files.)

All our Solutran EBT Program reporting complies with FNS requirements, as specified in FNS Code of Regulations – 7 CFR 274.4 Reconciling and Reporting.

We will work with the State during the Joint Application Design (JAD) sessions to develop any additional statistical reports to meet or exceed the State's requirements.

The following pages show samples of some of the on-demand reports that are available to authorized users via the SOAR™ administrative terminal.

ACCOUNT AGING DETAIL REPORT

Daily report providing detailed information on cardholder accounts with no activity for the benefit aging parameters (e.g., number of days inactive, dormant, and expunged). The report is listed by county.

EBT Account Aging Detail

COUNTY	STTS	PGM	WORKER	LAST NAME	FIRST NAME	CARD NUMBER	CASE NUMBER	LAST ACTIVITY/DATE OPENED	ACCOUNT BALANCE
TEST	Dormant	FS	TEST	M'ORAN	MACIE	5077180004200010	TS10000	06/23/16 L	97.53
TEST	Dormant	FS	TEST	MATA	SHERIKA	5077180004200030	TS10002	06/23/16 L	214.99
TEST	Dormant	FS	TEST	RANDOLPH	CAITLYN	5077188000000330	TS10035	08/01/16 O	200
TEST	Dormant	FS	TEST	PAUL	LAQUITA	5077188000000360	TS10038	08/01/16 O	200
TEST	Dormant	FS	TEST	POPE	JOSPHINE	5077188000000370	TS10039	08/01/16 O	325
TEST	Dormant	FS	TEST	LLOYD	DREMA	5077188000000380	TS10040	08/01/16 O	200
TEST	Dormant	FS	TEST	LYNN	CHANELLE	5077188000000400	TS10042	08/01/16 O	200
TEST	Dormant	FS	TEST	WILKERSON	RAYMONDE	5077188000000420	TS10044	08/01/16 O	200
TEST	Dormant	FS	TEST	BENSON	KARMA	5077188000000430	TS10045	08/25/16 L	200
TEST	Dormant	FS	TEST	MCKEE	SHANE	5077188000000440	TS10046	08/25/16 L	200
TEST	Dormant	FS	TEST	HAYNES	JANIECE	5077180000418610	10186	06/20/16 O	300

COUNTY	STTS	PGM	WORKER	LAST NAME	FIRST NAME	CARD NUMBER	CASE NUMBER	LAST ACTIVITY/DATE OPENED	ACCOUNT BALANCE
TEST	Inactive	FS	1234	DEMO	SALLY	5077180000422860	44274427	11/04/16 L	4.23
TEST	Inactive	FS	1234	DEMO	SALLY	5077180000422870	90799079	11/04/16 L	4.23

CARD REPLACEMENT DETAIL

Daily or monthly report providing detailed information relating to card replacements by county for a defined date range.

EBT SNAP Card Replacement Detail Report

EBT System	Test State
Date Range	06/01/2017 - 06/30/2017
Program	EBT - SNAP
Report Date/Time	07/24/2017 02:29:55 PM

Report Begin Date	Report End Date	County Name	Replacement Date	Client Name	Card Number
06/01/2017	06/30/2017	12345 Site(12345)	06/29/2017	FARREN , LEWIS	'1111110000128026'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	PIPER , RODDY	'1111110000127838'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	HERRIN , LISSA	'1111110000127812'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	BURDEN , CARL	'1111110000127804'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	BASS , HECTOR	'1111110000127903'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	BASS , HECTOR	'1111110000127911'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	ARATHORN , ARAGORN	'1111110000127861'
06/01/2017	06/30/2017	12345 Site(12345)	06/27/2017	PIPER , RODDY	'1111110000127820'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127788'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127671'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127762'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127754'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127689'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127713'
06/01/2017	06/30/2017	12345 Site(12345)	06/26/2017	BASS , HECTOR	'1111110000127705'

ADMINISTRATIVE TRANSACTIONS DETAIL REPORT

Daily or monthly report providing detailed information on all SOAR™ administrative terminal transactions that are monetary in nature, which affect cardholder EBT account balances.

EBT Administrative Transactions Detail

GROUP	USER	CASE NUMBER	CARD NUMBER	ADJUSTMENT COUNT	ADJUSTMENT AMOUNT	EMERGENCY COUNT	EMERGENCY AMOUNT	REPAYMENT COUNT	REPAYMENT AMOUNT	FORCD EXPIRE COUNT	FORCD EXPIRE AMOUNT
SNAP - GROUP1	MSUAT1	29232	5077180000588950	0	0	0	0	3	233	0	0
SNAP - GROUP1	MSUAT1	29233	5077180000588970	0	0	0	0	1	200	0	0
SNAP - GROUP1	MSUAT1	29230	5077180000588910	0	0	0	0	1	100	0	0
SUBTOTALS USER				0	0	0	0	5	533	0	0

GROUP	USER	CASE NUMBER	CARD NUMBER	ADJUSTMENT COUNT	ADJUSTMENT AMOUNT	EMERGENCY COUNT	EMERGENCY AMOUNT	REPAYMENT COUNT	REPAYMENT AMOUNT	FORCD EXPIRE COUNT	FORCD EXPIRE AMOUNT
SNAP - GROUP1	MSUAT2	19233	5077180000588620	0	0	0	0	1	100	0	0
SNAP - GROUP1	MSUAT2	19232	5077180000588600	0	0	0	0	2	150	0	0
SNAP - GROUP1	MSUAT2	19230	5077180000588560	0	0	0	0	1	100	0	0
SUBTOTALS USER				0	0	0	0	4	350	0	0
GRAND TOTALS				0	0	0	0	9	883	0	0

MANUAL VOUCHER – NEW HOLDS REPORTS

Daily report providing a list of new manual voucher authorization transactions by retailer.

EBT Voucher Report - New Holds

DATE AUTH	RETLR_ID	RETAILER NAME	CARD NUMBER	VOUCHER NUMBER	AUTH NUMBER	AMOUNT	HOW RECD
04-Apr-17	2003031	SAFEWAY	5077180000588200	131401	151001	0.29	ARU
04-Apr-17	73854	Albertsons	5077180000588410	130901	150501	2.18	ARU
04-Apr-17	73854	Albertsons	5077180000588410	131301	150901	1.27	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588190	129701	149301	1.16	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588190	129801	149401	1.17	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588190	129901	149501	1.32	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588190	130001	149601	0.25	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588220	131601	151201	1.22	ARU
04-Apr-17	73854	Albertsons	5077180000588430	131501	151101	2.22	ARU
04-Apr-17	73854	Albertsons	5077180000588440	131701	151301	2.23	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588200	131101	150701	0.26	ARU
04-Apr-17	73854	Albertsons	5077180000588410	131201	150801	1.28	ARU
04-Apr-17	2003031	SAFEWAY	5077180000588200	130401	150001	1.18	ARU
	TOTAL COUNT:	12			AMOUNT:	16.03	

POS OUT-OF-STATE USAGE REPORT

Monthly report providing a summary of transactions made by cardholders at out-of-state POS terminals.

EBT Monthly POS Out-Of_State

TYPE	TERMINAL	CARD NUMBER	CARDHOLDER LAST NAME	COMPL TRANS	COMPL AMOUNT	MERCHANT NAME	ADDRESS	CITY	STATE
A	JDarie01	5077180000590250	SMITH	1	0	PARAGON AP	300 Kimball Drive	Parsnippany	NJ
A	JDarie01	5077180000588650	EVANS	1	0	PARAGON AP	300 Kimball Drive	Parsnippany	NJ
A	JDarie01	5077180000588660	KEIG	1	0	PARAGON AP	300 Kimball Drive	Parsnippany	NJ
REPORT TOTALS:				3	0				

4.12.2.4 Statistical Reports

RFP Section	Requirements	Response
4.12.2.4	***Statistical Reports*** *The EBT contractor shall provide statistical reports, which assist with the management of each Program's EBT system. The EBT contractor may also suggest, in addition to the reports detailed in this RFP, other statistical reports that will help with the management of the EBT system.*	***Solutran Complies***

We will provide the State with the following statistical reports, at a minimum, to assist the State in managing the various functions of each Program's EBT system:

- ***Transaction Statistics Report***
- ***Card Issuance/Re-Issuance Reports***
- ***Invalid Card Attempts Report***
- ***System Response Time Reports***
- ***Host and EBT System Availability Reports***
- ***Management Statistics Report***
- ***Customer Service Statistics Reports***
- ***Case Activity Summary Report***

In addition to the statistical reports required by the State under Proposal Section 4.12.2.7 General Reports, we can also provide the State with the following additional statistical reports:

Report Name	Description
Cardholder Calls by Language Report	***Monthly report that provides statistics for cardholder calls made to the Cardholder Customer Service IVR by language (e.g., English (ENG), Spanish (SPN), or Other).***
Cardholder Calls by Volume Report	***Monthly report that provides the volume of cardholder calls made to the Cardholder Customer Service IVR.***
Retailer Calls by Volume Report	***Monthly report that provides the volume of retailer calls made to the Retailer Customer Service IVR.***

CARDHOLDER CALLS BY LANGUAGE REPORT

IVR - Cardholder Calls by Language

Product Name	Product: SNAP EBT System
Month Run	March , 2017
Date Range	03/01/2017-03/31/2017
Report Type	CSV
Report Date/Time	04/07/2017 12:16

Date	Total	ENG	% ENG	SPN	% SPN	OTHER	% OTHER
Total	75	75	100	0	0	0	0
03/02/2017	39	39	100	0	0	0	0
03/03/2017	8	8	100	0	0	0	0
03/06/2017	3	3	100	0	0	0	0
03/07/2017	1	1	100	0	0	0	0
03/10/2017	1	1	100	0	0	0	0
03/21/2017	20	20	100	0	0	0	0
03/22/2017	1	1	100	0	0	0	0
03/24/2017	2	2	100	0	0	0	0

CARDHOLDER CALLS BY VOLUME

IVR In is the total number of calls received, IVR Out is the total number of calls transferred from the IVR to a live CSR, ATT is the average length of time spent in the IVR, # RES is the number of calls resolved (i.e., where the call terminated in the IVR without being transferred to a CSR), and % RES is the percentage of calls resolved in the IVR.

IVR - Cardholder Call Volume Report

EBT System	SNAP EBT System
Date Range	Mar-17
Report Type	IVR
Report Date/Time	04/07/2017 13:28

Date	IVR In	IVR Out	ATT	# Res	% RES
Total	87	4	00:01:38	83	95.4
03/02/2017	45	3	00:01:47	42	93.33
03/03/2017	9	0	00:01:58	9	100
03/06/2017	3	1	00:02:46	2	66.67
03/07/2017	1	0	00:00:15	1	100
03/10/2017	1	0	00:00:52	1	100
03/21/2017	21	0	00:01:28	21	100
03/22/2017	1	0	00:01:01	1	100
03/23/2017	2	0	00:00:06	2	100
03/24/2017	4	0	00:00:53	4	100

RETAILER CALLS BY VOLUME

IVR - Retailer Card Volume

EBT System	SNAP EBT System
Date Range	Mar-17
Report Type	IVR
Report Date/Time	04/07/2017 13:32

Date	IVR In	IVR Out	ATT	# Res	% RES
Total	28	5	00:01:37	23	82.14
03/06/2017	3	0	00:01:14	3	100
03/07/2017	3	0	00:01:32	3	100
03/10/2017	1	0	00:00:12	1	100
03/22/2017	8	2	00:02:12	6	75
03/23/2017	7	2	00:01:56	5	71.43
03/24/2017	5	1	00:01:00	4	80
03/27/2017	1	0	00:00:40	1	100

We will work with the State during the Joint Application Design (JAD) sessions to develop additional statistical reports.

4.12.2.5 Data Warehouse

RFP Section	Requirements	Response
4.12.2.5	***Data Warehouse*** *A. The EBT contractor shall be required to provide the Program with an electronic repository serving as a data warehouse of all transactional data relating to the Program's EBT system. The Data Warehouse should be designed in such a way that it facilitates the Program's ability to derive reports and perform analysis of data derived from EBT operations. The EBT contractor shall be required to provide Data Warehouse capability that will allow appropriate Program staff to access the data warehouse through administrative terminals, screens and/or systems or through an Internet browser application. This data should include at a minimum, but not necessarily be limited to, the data elements shown in the table in Appendix F: Data Warehouse Functionality.* *B. The Contractor shall provide a SNAP and TANF Data Warehouse User Guide and maintain a browser-based Data Warehouse application. Following successful login of an End User and before displaying any System Data, the Data Warehouse application shall require the End User to accept a State-approved terms of usage message stating that Data is confidential, system access is logged, and system use is for business purposes only. If the End User does not accept the terms of usage, the Data Warehouse application shall log the End User out and display the login page.* *C. The Data Warehouse application shall use a data repository that is independent of the EBT Host Systems. The Contractor shall partition and secure the Data Warehouse Data in such a manner as to ensure that only State-identified End Users can access, view, query, and download the Data.* *D. The Data Warehouse application shall include all Data available in:* *1. The SNAP/TANF administrative application;* *2. SNAP/TANF administrative application End User activity logs;* *3. SNAP/TANF EBT Batch Files;* *4. SNAP/TANF EBT Reports;* *5. Cardholder Website End User activity logs;* *6. Retailer Website End User activity logs; and* *7. FNS REDE Files.* *E. The Data Warehouse application shall retain Data for a minimum of five (5) years. The Contractor shall archive, on an ongoing basis, Data that is five (5) years or older, and make the archived Data available to the State, upon request, within five (5) Business Days.* *F. The Data Warehouse application shall allow End Users to display an executive management dashboard that displays summary information identified by the State in the form of graphs and charts.* *G. The Data Warehouse application shall allow End Users to display Data using ad hoc queries. The Data Warehouse application shall allow End Users to create ad hoc queries using a drag-and-drop tool. The Data Warehouse application shall allow End Users to save ad hoc queries.* *H. The Contractor shall provide Data Warehouse specific End User support between the hours of 8:00 am and 5:00 pm Pacific Time Monday through Friday.* *I. The Contractor shall provide up to one hundred (100) hours of agreed upon changes to the Data Warehouse at no cost to the State each calendar year, with unused hours carried over to subsequent calendar years through the end of the Contract. Time for the Contractor to correct Data Warehouse defects or performance-related Data Warehouse issues shall not count against the one hundred (100) no-cost (to the State) hours of agreed-upon changes per calendar year.*	***Solutran Complies***

The reports we provide to the State via our SOAR™ administrative terminal are designed to provide the State with the information they require. However, if the State requires additional reports, we can provide the State with our EBT Data Warehouse solution, Tableau, which provides access to

transactional data relating to the Program's EBT system replicated near real-time, approximately one (1) hour after a transaction is posted.

Tableau is a dynamic, flexible, browser-based, user-driven third-party Business Intelligence (BI) tool that allows secure web access to the State's EBT transaction history, cardholder demographics, and benefit information data using an authorized user ID and password.

The data includes, at a minimum, the data elements shown in the RFP's Appendix F: Data Warehouse Functionality document and includes all data available in the following:

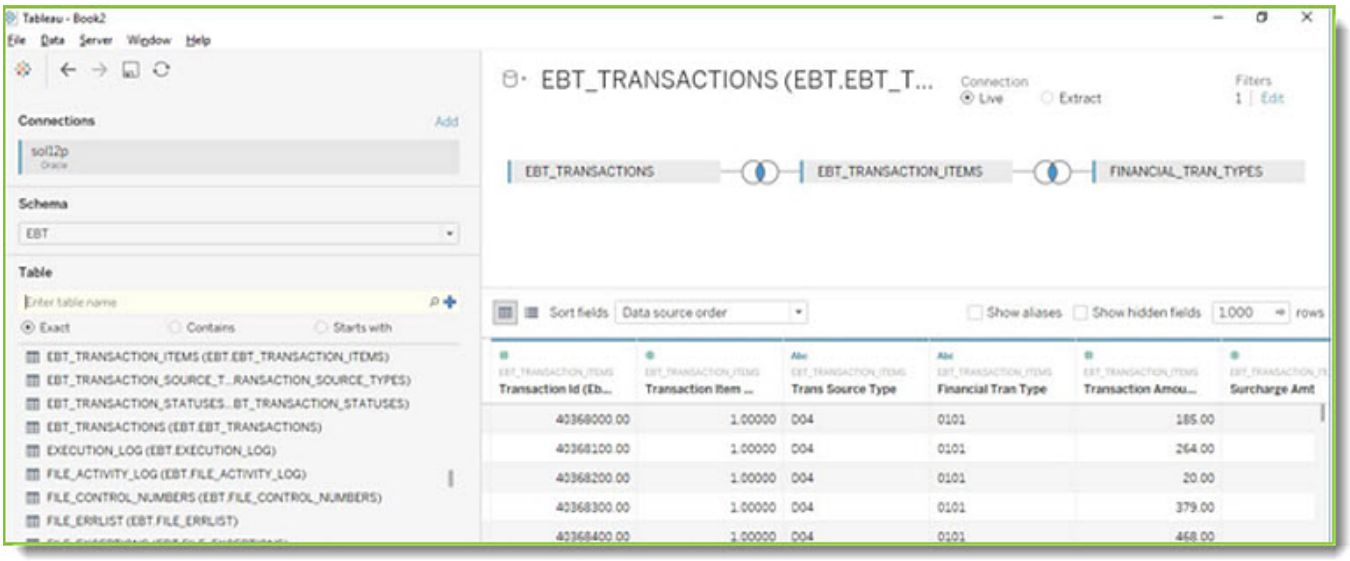
- ***SOAR™ administrative application – SNAP/TANF data;***
- ***SOAR™ administrative application – end user activity logs;***
- ***SNAP/TANF EBT batch files;***
- ***SNAP/TANF EBT Reports;***
- ***Cardholder Web portal end user activity logs;***
- ***Retailer Web portal activity logs; and***
- ***FNS REDE files.***

We have chosen Tableau as a front end for our EBT Data Warehouse solution because of its incredible features and easy-to-use functionality. Tableau provides standard and custom ad hoc reports that can be easily accessible by the users leveraging this tool. It is easily configurable based on individual requirements or needs. Some of the configurable features include:

- ***Dashboards;***
- ***Data reporting (including built-in standard reports; and customizable user-defined customer queries;***
- ***Graphic analysis data; and***
- ***Security control on data access.***

TABLEAU DASHBOARD – TRANSACTIONS

TABLEAU – CUSTOM QUERIES



In response to the State's requirements, Solutran will:

- ***Provide the State with a SNAP and TANF Data Warehouse User Guide to assist end users in using the built-in standard reports and ad hoc queries.***
- ***Following successful login, prompt the user to accept a State-approved terms of usage message regarding confidentiality of data, system access logging, and system use. If the user does not accept the terms, Tableau logs the user out and re-displays the login page.***
- ***Store the Data Warehouse data in a data repository, which is independent of our S3™ host system.***
- ***Authenticate the user ID and password before allowing the user to access, view, query, and download the system data.***
- ***Retain Data Warehouse data for a minimum of five (5) years, which we will archive on an ongoing basis. Upon request, Solutran will make archived data (of five (5) years or older) available to the State within five (5) business days.***
- ***Display an executive management dashboard showing summary information identified by the State in the form of graphs and charts.***
- ***Allow end users to use a drag-and-drop tool to create and save custom queries.***
- ***Provide end user support between the hours of 8:00 AM and 5:00 PM Pacific Time (Monday through Friday).***
- ***Provide up to one hundred (100) hours of agreed-upon changes to the Data Warehouse at no cost to the State per calendar year, and carry over any unused hours to subsequent calendar years through the end of the Contract.***

Note: Solutran will not deduct any time taken by us to correct Data Warehouse defects or performance-related Data Warehouse issues from the State's no-cost agreed-upon changes time.

4.12.2.6 Ad-hoc Reporting Capability

RFP Section	Requirements	Response
4.12.2.6	***Ad-Hoc Reporting Capability*** *A. To make use of the Data Warehouse functionality, the EBT contractor shall be required to provide the Program staff with a robust ad-hoc reporting capability. The EBT contractor may propose either a web based reporting application or an online reporting application and may propose a commercial off the shelf (COTS) reporting package.* *B. The ad hoc reporting capability must provide access to transaction history data and the data warehouse. The EBT contractor shall provide parameter driven-access to permit, at a minimum, data inquiry, sorting and extraction capability as follows:* *1. By account, summary credit, debit, and current balance information;* *2. By account, detail information on all program transactions for a specified period of time, listing items such as date, time, location, and amount;* *3. By account, detail information on all transactions for specific retailer terminals;* *4. By account, 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;* *5. By retailer, detail information on all program transactions for a specified period of time, listing such information as account numbers, dates, times, locations, terminals, and amounts;* *6. By retailer, detail information on all transactions for a particular account; and* *7. By transaction sequence number.* *C. Due to changing and evolving business needs, the report formats and data requirements of the State and the Federal Program agencies are subject to change. Therefore, a comprehensive EBT Data Warehouse and Ad-hoc Reporting Tool must accommodate evolving reporting requirements that the EBT contractor shall be required to support.*	***Solutran Complies***

We can support Nevada's need for ad hoc reporting. Should the need arise for ad hoc reporting, the State can:

- ***Request reports through our toll-free State Support Unit (SSU) to ensure that all the State's required data is provided. We prefer the State completes a template for the request, including the goal of the query; fields requested; and sorting and filtering requirements. This assists the developer working on the query to fully understand what the State is requesting and decreases the risk of proving incomplete results or results that do not match what the State intended. The scope and amount of data requested will impact the delivery time.***
- ***Use the EBT Data Warehouse to create and save ad hoc custom queries using parameter driven-access to permit, at a minimum, the following data inquiry, sorting and extracting capability, as per the State's requirements:***
  - ***By account:***
    - ***Summary credit, debit, and current balance information;***
    - ***Detailed information on all Program transactions for a specified date range, listing items such as date, time, location, and amount;***
    - ***Detailed information on all transactions for specific retailer POS terminals; and***
    - ***EBT card status, card issuance, and card replacement history, including account balances at the time of replacement, and summary statistics on card replacements for a specified date range.***

- ***By retailer:***
  - ***Detailed information on all Program transactions for a specific date range, including account numbers, dates, times, locations, POS terminals, and amounts; and***
  - ***Detailed information on all transactions for an account.***
- ***By transaction sequence number.***

We will support changes to report formats and data requirements of the State and Federal Program agencies as/when business needs change or evolve.

4.12.2.7 General Reports

RFP Section	Requirements	Response
4.12.2.7	***General Reports*** *Following is a list of reports, by general description, that will be needed by program staff to manage, operate and monitor the Programs' EBT systems. The Bidder is encouraged to provide a description of other reports that could be provided to assist in the operations and monitoring of the Programs' EBT systems:* *A.* ***Daily and Monthly Activity Files/Reports:*** *The EBT contractor shall provide a comprehensive set of daily account activity data files reflecting all programs' transactions or account actions initiated by the program staff via batch and/or online during an EBT processing day, initiated on behalf of the State by the EBT contractor or initiated by cardholders. The reports shall provide details on every transaction that impacts an EBT account balance or account status. The reports shall show the amount of the transaction, type of transaction, date and time of transaction, and who originated the transaction (batch or online).* *B.* ***Daily and Monthly Activity – Benefit Redemption Reports:*** *The EBT contractor shall provide Daily and Monthly Program Benefit Redemption Reports for each EBT Program. The reports shall identify all benefit redemption activity for each processing day and for the month. The reports shall indicate total number of redemptions, number of debits, number of credits, value of debits, value of credits, time of redemption, value of non-settling transactions and net benefit redemption amount.* *C.* ***Daily and Monthly Activity – Benefit Authorization/Issuance Reports:*** *The EBT contractor shall provide Daily and Monthly Activity Program Benefit Authorization Reports for each EBT Program. The reports shall identify all authorization activity/issuance for each processing day and for the month. This includes all activity to authorize/issue benefits, cancel, repayments, and aging, whether the transaction was initiated at an administrative terminal, through the batch files, or the aging process. The reports shall reflect all transactions that affect the value of the database.* *D.* ***Daily and Monthly Activity - Terminal Reports:*** *The EBT contractor shall provide Daily and Monthly Program Activity Terminal Report. The reports shall identify all benefit authorizations, purchases by card for each business day and for the month. This includes all activity at POS terminals and balance inquires. The report shall be segmented by county/local office, retailer and then by PAN.* *E.* ***Daily and Monthly Activity - Summary Reports:*** *The EBT contractor shall provide Daily and Monthly Activity Summary Reports of activity for each program. The reports shall summarize all the activity reported on the Daily and Monthly Activity Authorization and Daily and Monthly Activity-Terminal reports. The totals are used in the settlement process.* *F.* ***Settlement Reports:*** *The EBT contractor shall provide daily Program Settlement and Clearing Reports for each EBT Program. These reports shall provide, at a summary level, the total funds that settled for the processing day for each programs' benefits*	***Solutran Complies***

RFP Section	Requirements	Response
	issuance, retailers settled amounts, by retailer, and required funding to pay retailers. This report shall balance to the totals from the terminal activity reports. *In addition, the EBT contractor shall also be required to develop procedures and reports that will enable the program staff to streamline the reconciliation and settlement verification processes. A comprehensive daily electronic report that reconciles all benefit transactions for each EBT Program back to the original authorization and allows the program staff to ascertain their daily change in their outstanding obligations is preferred. These reports, which are segmented by Program, will include benefit authorizations, benefit adjustments, benefits pending or future benefits, net benefit redemptions, benefits in suspense for SNAP, repayments for SNAP, expungements, adjustments, transfers, voids, reversals, ATM fees for TANF, restored benefits, unapplied transactions, any other transactions that affect settlement, and the resulting settlement amounts by retailer.* *G. **Financial Reports:** The EBT contractor shall provide daily and monthly financial reports, which are reports needed by the EBT Program in order to account, reconcile, balance, and audit the EBT systems processing and operations.* *H. **End of Day Database Balance Reports:** The EBT contractor shall provide Daily and Monthly End of Day Database Reports for each program. The reports shall provide the value of the outstanding liability for unused benefits residing on the EBT systems at the end of the processing day. The daily and monthly totals shall be maintained by benefit type and rolled up to the Program. Totals shall be reported by program. The ending balance for the previous day shall become the beginning balance for the current processing day. The ending balance for the current processing day shall be reconciled by taking into account the beginning balance for the processing day (which is the ending balance from the previous day) and adding or subtracting, as appropriate, the account activity as detailed from both the Terminal Activity and Account Activity Reports and as summarized on the End of Day Database Balance Reports. Account activity shall include, but is not limited to, opening balances, purchases, voids, cancellations, expungements, credits, transfers, holds, repayments, and closing balances.* *I. **Reconciliation Reports:** The EBT contractor shall provide an Agency Reconciliation Report. This report shall provide proof of reconciliation by Program. This report shall reflect program totals beginning with the current settlement, reduced by the previous suspense, increased by the current suspense to arrive at the daily activity.* *J. **ACH Activity Reports – Clients and Retailers:** The EBT contractor shall provide daily Program ACH Activity Reports by Clients and Retailers. This report shall identify all direct deposit activity, including payments, returns, pre-notes and Notice of Change (NOC). The report shall identify the name of the client or provider, their Program ID or case number, their financial institution, their bank account number, the value of the deposit or return and any NOC data.* *K. **ACH Activity Summary Reports:** The EBT contractor shall provide daily Program ACH Activity Summary Reports for each Program. These reports shall summarize all EBT-only merchant, client and retailer ACH activity. This report shall reflect the merchant, client and retailer entries by amount and count.* *L. **Repayment Reports:** The EBT contractor shall provide a daily SNAP/TANF Repayment Report. This daily report shall provide a listing of the SNAP/TANF benefits that have been retrieved by the State. This report shall list the case number or State ID number, transaction date, source, user ID, county, local office or admin code, benefit type, authorization number, requested amount, and repayment amount. These are non-settling transactions.* *M. **Billing Reports:** The EBT contractor shall provide Nevada SNAP and TANF Programs, in an electronic format, detail reports substantiating the monthly billing for EBT services. The billing reports shall include detail information to allow the EBT Programs to validate the bill for EBT services as well as pass through expenses being charged, such as optional services.* *N. **Recipient Account Reports:** The EBT contractor shall provide all necessary reports to support and track the complete conversion of recipient accounts maintained by the*	

RFP Section	Requirements	Response
	Programs' existing EBT contractor (FIS/CDP). These reports shall include all elements necessary for an audit of the records that would provide adequate assurance to the State and the EBT Program staff that a successful, accurate and complete conversion of recipient accounts was achieved. In addition, the new EBT contractor shall provide a reconciliation of the final database value of the current EBT contractor prior to conversion and an opening database value from the new EBT contractor after conversion of the recipient accounts. The EBT contractor shall be liable for any errors or omissions resulting from a delayed, incomplete or inaccurate conversion of files. The EBT contractor shall assure the Project Management Team that all data elements in each recipient file have been properly converted, including availability dates of future dated benefits. The EBT contractor shall be liable for any benefits, which are made available before their scheduled availability dates. *O.* ***Administrative Activity Reports:*** *The EBT contractor shall provide daily Administrative Activity Reports that lists all administrative actions attempted and completed either by the system or users logged onto the EBT system. The reports shall identify the transaction type and the EBT account affected. Administrative actions include, but are not limited to, account set-up, benefit authorization, update to client demographic, case, or account data (e.g., recipient name or address), account closure, card or PIN issuance, benefit transfers, benefit expungements, authorized representative and/or alternate cardholder additions or updates, and change of client ID on pending cards/accounts.* *P.* ***Authorized Representative/Alternate Cardholder Reports for SNAP/TANF:*** *The EBT contractor shall provide a daily report that lists all benefit transactions initiated by a SNAP/TANF authorized representative or alternate cardholder. The report shall identify the authorized representative/alternate cardholder name and card number, the client name, address, State ID number, the amount of the transaction and the transaction type.* *Q.* ***Protective Payee Reports for SNAP/TANF:*** *The EBT contractor shall provide a daily report that lists all benefit transactions initiated by a SNAP/TANF protective payee cardholder. The report shall identify the protective payee name and card number, the client name, address, State ID number, the amount of the transaction and the transaction type. The EBT contractor shall also provide a daily report that lists all protective payees and identifies the case numbers for which they are the protective payee.* *R.* ***Invalid Card Attempts Report:*** *The EBT contractor shall provide monthly reports that lists all transaction attempts using an invalid card. The reports shall include cardholder name, State or Program ID or case number, retailer ID, retailer name and location, terminal ID, date and time.* *S.* ***Pending Reports:*** *Program staff may issue a card, set up client demographics or set up benefits data prior to completion of the client certification process. In some cases, the client will not become certified. The EBT contractor shall be required to provide daily reports detailing pending benefits and quarterly reports for pending cards and demographics. The Pending Card Reports shall include card number or PAN, date card issued, and client ID. The Demographics Pending Reports shall include client name, client ID, and client address. The Benefits Pending Reports shall include card number/PAN, benefit amount, benefit type and benefit availability date.* *T.* ***Pending Purge Reports:*** *The EBT systems will automatically purge pending cards, accounts and demographic data based on parameters specified by the Project Management Team. The EBT contractor shall provide monthly reports of purge activity.* *U.* ***Administrative Benefit Authorization Reports:*** *The EBT contractor shall provide daily reports of all program benefit authorizations that are added to the EBT system through the Administrative functionality. This audit report shall include, at a minimum, the benefit amount, benefit type, and the User ID of the staff member using the Administrative functionality to issue the benefit.* *V.* ***Benefit Aging Reports:*** *The EBT contractor shall provide daily reports of program recipients who have not accessed their benefits during the Programs specified intervals.*	

RFP Section	Requirements	Response
	The EBT contractor shall clearly identify the aging category, the applicable Program and the EBT account and the amount of benefits being aged. *W.* ***Card Issuance/Re-Issuance Reports:*** *The EBT contractor shall provide audit and statistical reports of EBT program benefit cards issued and/or reissued to recipients. Audit reports shall provide detail data by card issued, such as reason for issuance (i.e., initial issuance or replacement for lost/stolen card) and by Program. Statistical reports shall provide data needed to manage the EBT systems, such as the card reissue rate, the reasons for the re-issuance, etc. The EBT contractor shall suggest the statistical reports that will best help program staff to manage the issuance process.* *X.* ***Card Status Reports:*** *The EBT contractor shall provide daily reports detailing all program benefit cards "statused" as well as a summary of cards "statused" for each status reason.* *Y.* ***Lost, Stolen or Damaged Card Reports:*** *The EBT contractor shall provide daily reports to each Program detailing all program benefit cards reported as lost, stolen or damaged. The reports shall include card number or PAN, cardholder name, date card reported, reason (lost, stolen or damaged), and total number of cards that have been issued to the cardholder.* *Z.* ***Transaction Denial Summary Reports:*** *The EBT contractor shall provide monthly statistical reports that provides the number and percentage of recipient transactions denied, the applicable Program, and the reason for the denials (i.e., non- sufficient funds, invalid PIN, etc.).* *AA.* ***Invalid PIN Attempts Reports:*** *The EBT contractor shall provide monthly reports of cardholders that have conducted three (3) invalid PIN transactions within a 24-hour processing day during the month. The reports shall provide cardholder name, card number, retailer name, retailer location, retailer ID, terminal ID, date and time and Programs.* *BB.* ***Fraud Detection Reports:*** *The EBT contractor shall recommend a set of fraud reports to help the staff from each EBT Program manage and detect fraud. Examples of such reports include multiple withdrawals on the same day, even dollar transactions, excessively large dollar transactions, large amount or recurring refund and credit transactions, manual transactions and excessive card replacement. To prevent internal fraud, the EBT contractor shall also develop a process and provide reports to systematically identify cards issued by a worker and sent to the worker's address. The EBT contractor shall also recommend other fraud reports that would be helpful to the EBT Program.* *CC.* ***Manual Card Entry Reports – County or Local Office:*** *The EBT contractor shall provide monthly reports by county, local agency, and local office, listing the SNAP cards that were manually entered and not swiped. The report shall list the card number, case number, and transaction amount, and indicate whether the card is for the recipient or for an alternate payee. The report shall include only those cards for which 100% of the transactions are manually entered.* *DD.* ***Manual PAN Entry Reports – Terminal:*** *The EBT contractor shall provide monthly reports by terminal, listing the program card PANs that were manually entered rather than swiped. The report shall list the card number, case number, merchant ID, terminal ID, clerk ID, transaction date and time, transaction type, rejection code, and the transaction amount. The report shall include only those terminals for which 100% of the transactions are manually entered.* *EE.* ***Reports Required by FNS:*** *If requested by the State, the EBT contractor shall provide additional reports to meet FNS requirements. These requirements may include, but are not limited to, reporting changes in retailers' financial institutions, a report on POS inventory including terminal identification, and a report of commercial retailers by TPPs.* *FF.* ***Batch File Reports:*** *The EBT contractor shall propose a standard set of batch processing reports to be used by the EBT contractor and the Programs' staff to ensure the complete and accurate transfer of data during nightly batch processing.* *GG.* ***Batch Processing Reports:*** *The Batch Processing Report shall include a summary report by file transmission that provides a confirmation for the processing of the batch*	

RFP Section	Requirements	Response
	file(s). The summary report shall contain summary verification data, including the total number of records received in the batch and the number of records by record type (e.g., number of additions, changes, and deletions of records). The report shall contain a transmission processing summary (i.e., number of records accepted and number of records rejected). The EBT contractor shall submit batch confirmation reports to Program staff within one (1) hour of processing the file. *HH.* ***Batch Exception Reports:*** *The EBT contractor shall provide a Batch Exception Report for all batch files received by the State. Batch Exception Reports shall contain a listing of all records received within a batch, which were not processed by the EBT contractor, and verification of the comparison of reports to prevent duplicate files and records. Each record included on the exception report shall have a corresponding reason code indicating the cause of the rejection. In particular, duplicate case exceptions shall be clearly identified. The EBT contractor shall submit Batch Exception Reports and/or records to the Program within 30 minutes of processing the file.* *II.* ***System Response Time Reports:*** *The EBT contractor shall provide monthly reports summarizing EBT Host response times within pre-established tiers for both recipient transactions for SNAP and WIC (POS and ATM transactions) and for Administrative Terminal transactions for SNAP and TANF. The reports shall include:* • *Average daily response indicating the number of transactions for the day, the average transaction response time for the day and the number of transactions completed within one, two, three and greater than three seconds for the day;* • *By hour of the day, the number of transactions completed in one, two, three and over three seconds. The reports shall be used to monitor the EBT contractor's compliance with host response times. The EBT contractor shall also provide monthly reports providing response times for administrative screens, card issuance and PIN selection devices.* *JJ.* ***Schedule System Maintenance:*** *The EBT contractor shall issue a monthly report providing the system maintenance schedule for a rolling six (6) month period.* *KK.* ***Host System Availability Report:*** *The EBT contractor shall provide a monthly report summarizing EBT Host system availability. The report shall detail all instances of host system down time, including the reason, duration of down-time and whether the down time was scheduled or unscheduled. The report shall be used to monitor the EBT contractor's compliance with host system availability requirements.* *LL.* ***EBT System Availability Report:*** *The EBT contractor shall provide a monthly report summarizing availability of the entire EBT system, to include any services provided by the EBT contractor or any subcontractors, including but not limited to, the central computer, network, intermediate processing facilities and gateway. The report shall detail all instances of down time, including the reason, duration of down time and whether the down-time was scheduled or unscheduled. The report shall be used to monitor the EBT contractor's compliance with EBT system availability requirements.* *MM.* ***Non-System Performance Reports:*** *The EBT contractor shall be required to provide a reporting mechanism to keep the Programs apprised of contractor performance on non-system performance standards. Non-system performance standards are specified in Appendix E ~ Performance Standards, and include, but are not limited to, the following:* • *Inaccurate transactions;* • *Customer/Retailer answered calls timely;* • *PIN selection equipment replacement timelines;* • *Response timelines for user setup/password changes for PIN selection devices;* • *Card mailing standards reports; and* • *Timely posting and availability of benefits.* *NN.* ***Transaction Statistics Report:*** *The EBT contractor shall provide a monthly report providing a summary of transactions by Program, by time of day and day of month. The purpose of the report is to show the peak processing time for the EBT system.*	

RFP Section	Requirements	Response
	OO. ***Management Statistics Report:*** *The EBT contractor shall provide a monthly summary report of transaction activity on the EBT system at a county and State level. Statistics provided should include, at a minimum, benefits authorized for the previous month, transactions performed by transaction type (i.e., SNAP purchases, cash purchases, cash withdrawals), the number of active cases on the system, number of active cards on the system, and the number of cards issued and the number of cards replaced during the month.* PP. ***Case Activity Summary:*** *The EBT contractor shall provide monthly reports containing a statistical summary of case activity.* QQ. ***Administrative Function Security Reports:*** *The EBT contractor shall provide Administrative Function Security Reports. Administrative Function Security Reports identify the users of the EBT Administrative Function application and card issuance and PIN selection terminals. The report shall provide an audit trail of the access and administrative transactions performed by the users.* RR. ***Access Definition Report:*** *The EBT contractor shall provide a monthly report detailing each authorized administrative terminal or system user with the ability to access State, county or local office EBT data or conduct administrative transactions. The report must include the status of the individual (active, inactive, new user, revoked due to failed attempts, etc.). The report shall also detail the level of access afforded the user through the EBT administrative and data warehouse functions. The report shall include the State and local office profiles and the valid functions within each profile.* SS. ***Failed Logon Report:*** *The EBT contractor shall provide by State, county or local office, and by user ID, a daily report of users failing in their attempt to logon to the EBT system. The report shall be broken down into day, week and month.* TT. ***User Session Activity Report:*** *The EBT contractor shall provide a daily audit report by user ID of all actions taken by the user on the EBT system through the administrative functionality.* UU. ***Card Issuance Report:*** *The EBT contractor shall provide a daily report by user ID and local, county and/or regional office of all EBT cards issued over the counter and by web admin screen for the previous day.* VV. ***Security Access Issuance Report:*** *The EBT contractor shall provide a monthly report detailing the date of receipt of a security access request from the Program staff and the date the EBT contractor issued the user password.* WW. ***Customer Service Statistics Report:*** *The EBT contractor shall provide on a monthly basis reports, containing statistics and the effectiveness of the customer service functions for the client, provider and retailer Customer Service Help Lines. Statistics for the IVR, EBT Web Site and CSRs shall be reported. The EBT contractor shall deliver the reports described below:* **8.** ***Monthly Cardholder Customer Service Statistics Reports:*** *The EBT contractor shall provide a Cardholder Customer Service, Help Desk, IVR and Web Portal Statistics Report. This monthly report shall provide a summary of the number of calls received by the Cardholder Call Center by Program, by reason (hot card, balance inquiry, transaction history, etc.) for both IVR and CSR. Daily statistics regarding the call center performance (i.e., number of calls, number of rings before answered, number of abandoned calls, number of busy signals received) shall be collected and reported.* **9.** ***Monthly Retailer Customer Service Statistics Reports:*** *The EBT contractor shall provide a Retailer Customer Service, Help Desk, IVR and Web Portal Statistics Report. This monthly report shall provide a summary of the number of calls received on the Retailer Help Desk by reason (voice authorization, terminal problems, settlement questions, etc.) for both IVR and CSR. Statistics regarding retailer help tickets, including number of tickets opened, tickets closed, reason for ticket, and applicable EBT Program shall be provided. 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) shall be collected and reported.*	

RFP Section	Requirements	Response
	10. ***Monthly EBT Web Portal Statistics Reports:*** *The EBT contractor shall provide a monthly report summarizing website activity including inquiries and transactions conducted by clients, retailers and provider and group home facilities.* 11. ***Monthly Top 50 Callers Report:*** *The EBT contractor shall provide a monthly report identifying the 50 clients making the most calls to the Client Call Center by program.* 12. ***Monthly Account High Balance Report:*** *The EBT contractor shall provide a monthly report identifying clients with high dollar value accounts. The dollar amount will be specified by the State.* 13. ***Notice of Change Orders:*** *The EBT contractor shall be required to provide a quarterly report to program staff identifying change orders that were processed for the previous quarter.*	

The following table includes the State-requested general reports Solutran will provide the State to assist Program staff in managing, operating, and monitoring the Programs' EBT systems:

RFP Section	Report Name
4.12.2.7 (A)	***Daily and Monthly Activity Files/Reports***
4.12.2.7 (B)	***Daily and Monthly Activity – Benefit Redemption Reports***
4.12.2.7 (C)	***Daily and Monthly Activity – Benefit Authorization/Issuance Reports***
4.12.2.7 (D)	***Daily and Monthly Activity – Terminal Reports***
4.12.2.7 (E)	***Daily and Monthly Activity – Summary Reports***
4.12.2.7 (F)	***Settlement Reports***
4.12.2.7 (G)	***Financial Reports***
4.12.2.7 (H)	***End of Day Database Balance Reports***
4.12.2.7 (I)	***Reconciliation Reports***
4.12.2.7 (J)	***ACH Activity Reports – Clients and Retailers***
4.12.2.7 (K)	***ACH Activity Summary Reports***
4.12.2.7 (L)	***Repayment Reports***
4.12.2.7 (M)	***Billing Reports***
4.12.2.7 (N)	***Recipient Account Reports***
4.12.2.7 (O)	***Administrative Activity Reports***
4.12.2.7 (P)	***Authorized Representative/Alternate Cardholder Reports for SNAP/TANF***
4.12.2.7 (Q)	***Protective Payee Reports for SNAP/TANF***
4.12.2.7 (R)	***Invalid Card Attempts Report***
4.12.2.7 (S)	***Pending Reports:*** • ***Pending Card Report*** • ***Demographics Pending Report***

RFP Section	Report Name
	• ***Benefits Pending Report***
4.12.2.7 (T)	***Pending Purge Reports***
4.12.2.7 (U)	***Administrative Benefit Authorization Reports***
4.12.2.7 (V)	***Benefit Aging Reports***
4.12.2.7 (W)	***Card Issuance/Re-Issuance Reports*** ***Note: We have several different card issuance and replacement card-related reports, including:*** • ***Card Issuance Statistics Report – Provides summary counts relating to card issuance and replacements for a defined date range.*** • ***Card Replacement Detail Report – Provides detailed information relating to card replacement by county for a defined date range.*** • ***Excessive Care Replacement Report*** • ***Lost/Damaged/Stolen Cards Detail and Summary Reports*** • ***Undelivered Card Report*** ***We will work with the State during the JAD sessions to discuss card issuance/re-issuance reporting requirements.***
4.12.2.7 (X)	***Card Status Reports***
4.12.2.7 (Y)	***Lost, Stolen or Damaged Card Reports***
4.12.2.7 (Z)	***Transaction Denial Summary Reports***
4.12.2.7 (AA)	***Invalid PIN Attempts Report***
4.12.2.7 (BB)	***Fraud Detection Reports*** ***Note: We have several different fraud detection reports, including:*** • ***Even Dollar Transactions Report*** • ***Large Dollar Transactions Detail and Summary Reports*** • ***Manual Card Entry Detail and Summary Reports*** • ***Rapid/Repeated Transactions Detail and Summary Reports*** • ***Excessive Card Replacement Report*** ***We will work with the State during the JAD sessions to discuss fraud detection reporting requirements.*** ***In addition, the SOAR™ administrative terminal provides authorized users access to our Solutran Transaction Activity Reporting (STAR) tool. Details of this are provided later in this section.***
4.12.2.7 (CC)	***Manual Card Entry Reports – County or Local Office***
4.12.2.7 (DD)	***Manual PAN Entry Reports – Terminal***
4.12.2.7 (EE)	***Reports Required by FNS***
4.12.2.7 (FF)	***Batch File Reports***
4.12.2.7 (GG)	***Batch Processing Reports***

RFP Section	Report Name
4.12.2.7 (HH)	Batch Exception Reports
4.12.2.7 (II)	System Response Time Reports
4.12.2.7 (JJ)	Schedule System Maintenance
4.12.2.7 (KK)	Host System Availability Report
4.12.2.7 (LL)	EBT System Availability Report
4.12.2.7 (MM)	Non-System Performance Reports
4.12.2.7 (NN)	Transaction Statistics Report
4.12.2.7 (OO)	Management Statistics Report
4.12.2.7 (PP)	Case Activity Summary
4.12.2.7 (QQ)	Administrative Function Security Reports
4.12.2.7 (RR)	Access Definition Report
4.12.2.7 (SS)	Failed Logon Report
4.12.2.7 (TT)	User Session Activity Report
4.12.2.7 (UU)	Card Issuance Report
4.12.2.7 (VV)	Security Access Issuance Report
4.12.2.7 (WW)	Customer Service Statistics Report: • 1. Monthly Cardholder Customer Service Statistics Reports • 2. Monthly Retailer Customer Service Statistics Reports • 3. Monthly EBT Web Portal Statistics Reports • 4. Monthly Top 50 Callers Report • 5. Monthly Account High Balance Report • 6. Notice of Change Orders

In addition to the listed State-required reports, we can provide the State with the following reports:

Report Name	Description
Undelivered Card Report	This daily/monthly on-demand report provides a list of undelivered/returned mailed cards by county, which includes the cardholder name, case, and address. Users can generate a report for a defined date range for all or specific case numbers.
Cardholder Calls by Language Report	Monthly report that provides statistics for cardholder calls made to the Cardholder Customer Service IVR by language (e.g., English (ENG), Spanish (SPN), or Other). For an example, see Proposal Section 4.12.2.4 Statistical Reports.
Cardholder Calls by Volume Report	Monthly report that provides the volume of cardholder calls made to the Cardholder Customer Service IVR.

Report Name	Description
	For an example, see Proposal Section 4.12.2.4 Statistical Reports.
Retailer Calls by Volume Report	***Monthly report that provides the volume of retailer calls made to the Retailer Customer Service IVR.*** ***For an example, see Proposal Section 4.12.2.4 Statistical Reports.***
Billing Detail Report (CPCM)	***Provides detailed information on SNAP and cash counts for a user-specified monthly billing period.***
Billing Summary Report (CPCM)	***Provides summary counts on SNAP and cash counts for user-specified monthly billing period.***

UNDELIVERED CARD REPORT

Page 1 of 1

EBT Undelivered Card Report

EBT System: Test State
Program: SNAP

Date Range: 10/15/2017 - 11/13/2017
Report Date/Time: 11/13/2017 11:24:58 AM

County: Test Site

Card Name	Case Number	Reason Description	Undelivered Address	Current Address
EIGHTBIT, TESTONE	8888101	No Such Number	ADDRESS 3 TAMPA FL 33601	ADDRESS 3 TAMPA FL 33601
EIGHTBIT, TESTONE	8888101	Insufficient Address	ADDRESS 3 TAMPA FL 33601	ADDRESS 3 TAMPA FL 33601
EIGHTBIT, TESTONE	8888101	Attempted Not Known	ADDRESS 3 TAMPA FL 33601	ADDRESS 3 TAMPA FL 33601
EIGHTBIT, TESTONE	8888101	Unable to Forward	ADDRESS 3 TAMPA FL 33601	ADDRESS 3 TAMPA FL 33601
EIGHTBIT, TESTTWO	8888102	Unable to Forward	1 Red Tampa FL 33601	1 Red Tampa FL 33601

County Total : 5

County:

Card Name	Case Number	Reason Description	Undelivered Address	Current Address

Grand Total : 5

BILLING DETAIL REPORT (CPCM)

EBT Monthly Billing Detail Report

EBT System	SNAP EBT System
Date Range	03/2017 - 03/2017
Program	SNAP
Report Date/Time	07/25/2017 02:11:07 PM

Report Begin Date	Report End Date	Case Number	Program	Benefit Type	Completed Amount
Mar-17	Mar-17	870968	SNAP	FSFSS	325.00
Mar-17	Mar-17	870970	SNAP	FSFSS	61.00
Mar-17	Mar-17	870971	SNAP	FSFSS	264.00
Mar-17	Mar-17	870972	SNAP	FSFSS	303.00
Mar-17	Mar-17	870973	SNAP	FSFSS	194.00
Mar-17	Mar-17	870974	SNAP	FSFSS	264.00
Mar-17	Mar-17	870975	SNAP	FSFSS	132.00
Mar-17	Mar-17	870977	SNAP	FSFSS	486.00
Mar-17	Mar-17	870979	SNAP	FSFSS	495.00
Mar-17	Mar-17	870980	SNAP	FSFSS	478.00
Mar-17	Mar-17	870981	SNAP	FSFSS	381.00
Mar-17	Mar-17	870982	SNAP	FSFSS	137.00
Mar-17	Mar-17	870983	SNAP	FSFSS	126.00
Mar-17	Mar-17	870984	SNAP	FSFSS	303.00
Mar-17	Mar-17	870985	SNAP	FSFSS	511.00
Mar-17	Mar-17	870986	SNAP	FSFSS	511.00
Mar-17	Mar-17	870989	SNAP	FSFSS	511.00

BILLING SUMMARY REPORT (CPCM)

EBT Monthly Billing Summary Report

EBT System	SNAP EBT System
Date Range	03/01/2017 - 03/31/2017
Program	SNAP
Report Date/Time	07/25/2017 02:14:09 PM

Report Begin Date	Report End Date	Program	Benefit Type	Benefit Count
03/01/2017	03/31/2017	SNAP ONLY	FSFSS	17

RECONCILIATION AND SETTLEMENT

In addition to the daily reconciliation and settlement reports, which we will provide to the State, we provide Program staff with comprehensive training covering all aspects of reconciliation and settlement to help Program staff streamline their reconciliation and settlement verification processes. There will be an immediate enhancement to the state processes as our system has a single settlement day – there is no suspense accounting. We will discuss reconciliation and training with the State during the JAD sessions and if necessary, will develop further procedures and reports to ensure that we fulfil the State's needs.

FRAUD MONITORING

In addition to our set of Fraud Reports, the SOAR™ administrative terminal provides authorized users with Solutran Transaction Activity Reporting (STAR), which enables the State to track and report retailer and cardholder transaction activity patterns to help identify store locations and cardholders that may be prone to fraudulent activity.

The STAR Alert dashboard user interface allows users to seamlessly navigate between the Retailer and Cardholder tabs to set default Key Fraud Indicator (KFI) thresholds to trigger near real-time e-mail alerts based on cardholder and/or retailer transaction activity. The dashboard settings establish the default settings for retailers and cardholders and allow users to customize settings by retailer and cardholder, if desired.

The STAR Alert Key Fraud Indicators include:

Key Fraud Indicator	*Description*
Max Benefit Purchases	*To receive alerts when benefit balances are exhausted within a single transaction.*
High Dollar Variance per Location	*To set a variance threshold to receive alerts when a benefit purchase amount exceeds that location's average benefit purchase dollar amount for the past 30 days of purchase data for that location.*
High Dollar Variance per Area	*This setting triggers alerts when a benefit purchase amount at a specific location exceeds the variance threshold based on the 30-day average purchase for all stores within the same county.*

Key Fraud Indicator	*Description*
Out of Range Purchases	***Allows users to enter an "out-of-range" distance in miles, e.g., 10 miles, to trigger alerts when cardholders are out of range of that store based on the cardholder address (per their household (case) profile) and the geolocation of that store.***
Late Night Purchases	***Allows users to enter a timeframe to trigger purchase alerts when transactions are conducted within a specified timeframe, e.g., 1 AM to 5 AM local time.***
High/Same Dollar Purchases	***Allows users to specify a high dollar amount threshold and same dollar frequency to receive alerts based on transaction trends at a given store location. For example, to receive alerts when there are 10 or more transactions for the same amount occurring within a week (or month) greater than $100.00.***
Manually Keyed Purchases/Week	***Allows users to set a manually keyed transaction percentage to receive alerts when a store location exceeds that threshold within a week timeframe (seven (7) rolling calendar days).***

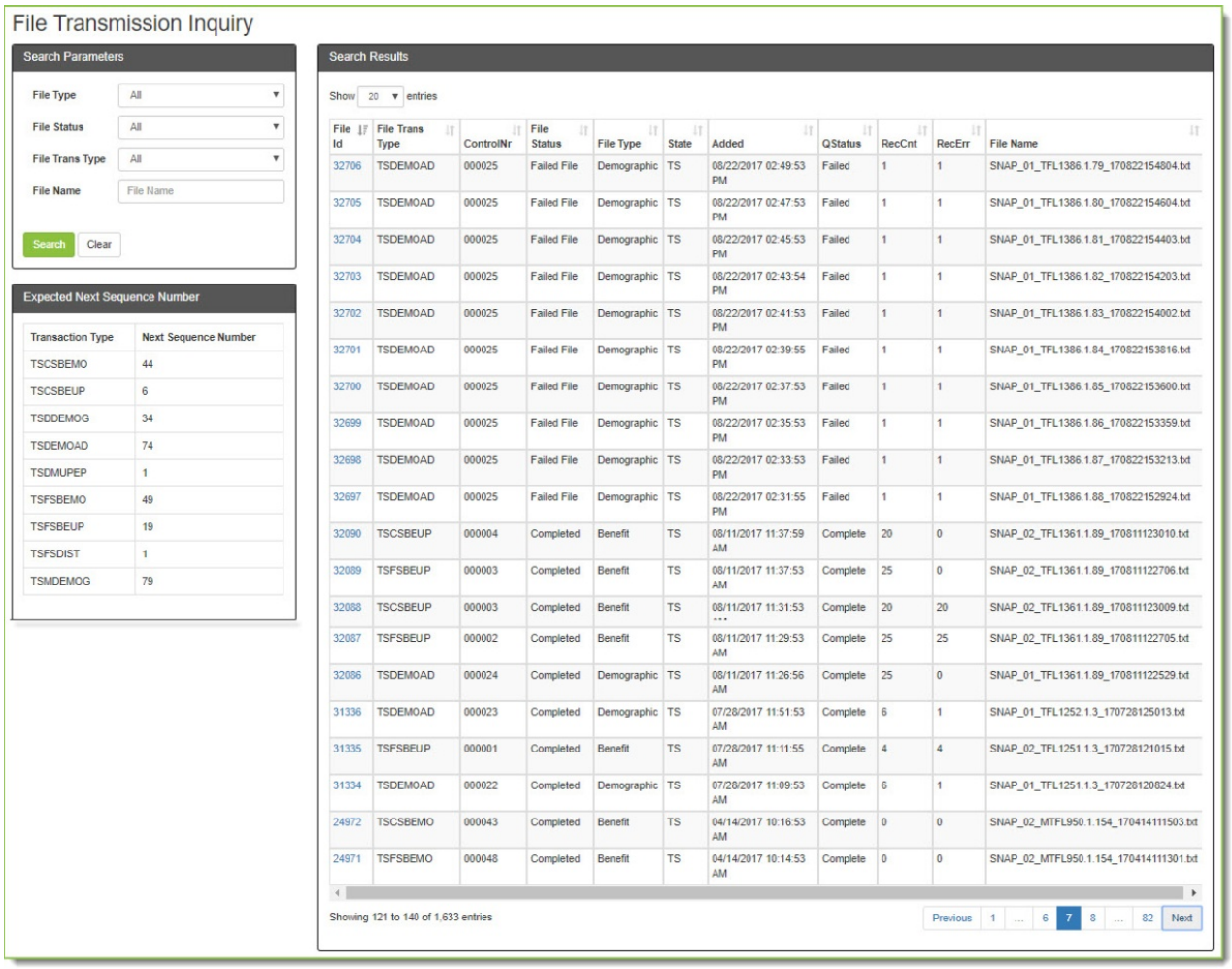
Once STAR Alert settings are enabled, users can add one or many e-mail addresses to send near real-time alerts to those that want to be informed with up-to-the-minute potentially fraudulent transaction activity. For further information including sample screens, refer to Proposal Section 3.2.17 Fraud Detection.

BATCH FILE REPORTS

In addition to the batch file reports sent to the State, authorized users can access the following screens in our SOAR™ administrative terminal:

FILE TRANSMISSION INQUIRY

Allows users to query batch files, which the State submits to Solutran and view file details.



File Transmission Inquiry

Search Parameters

File Type: All
File Status: All
File Trans Type: All
File Name: File Name

Search | Clear

Expected Next Sequence Number

Transaction Type	Next Sequence Number
TSCSBEMO	44
TSCSBEUP	6
TSDDEMOG	34
TSDEMOAD	74
TSDMUPEP	1
TSFSBEMO	49
TSFSBEUP	19
TSFSDIST	1
TSMDEMOG	79

Search Results

Show 20 entries

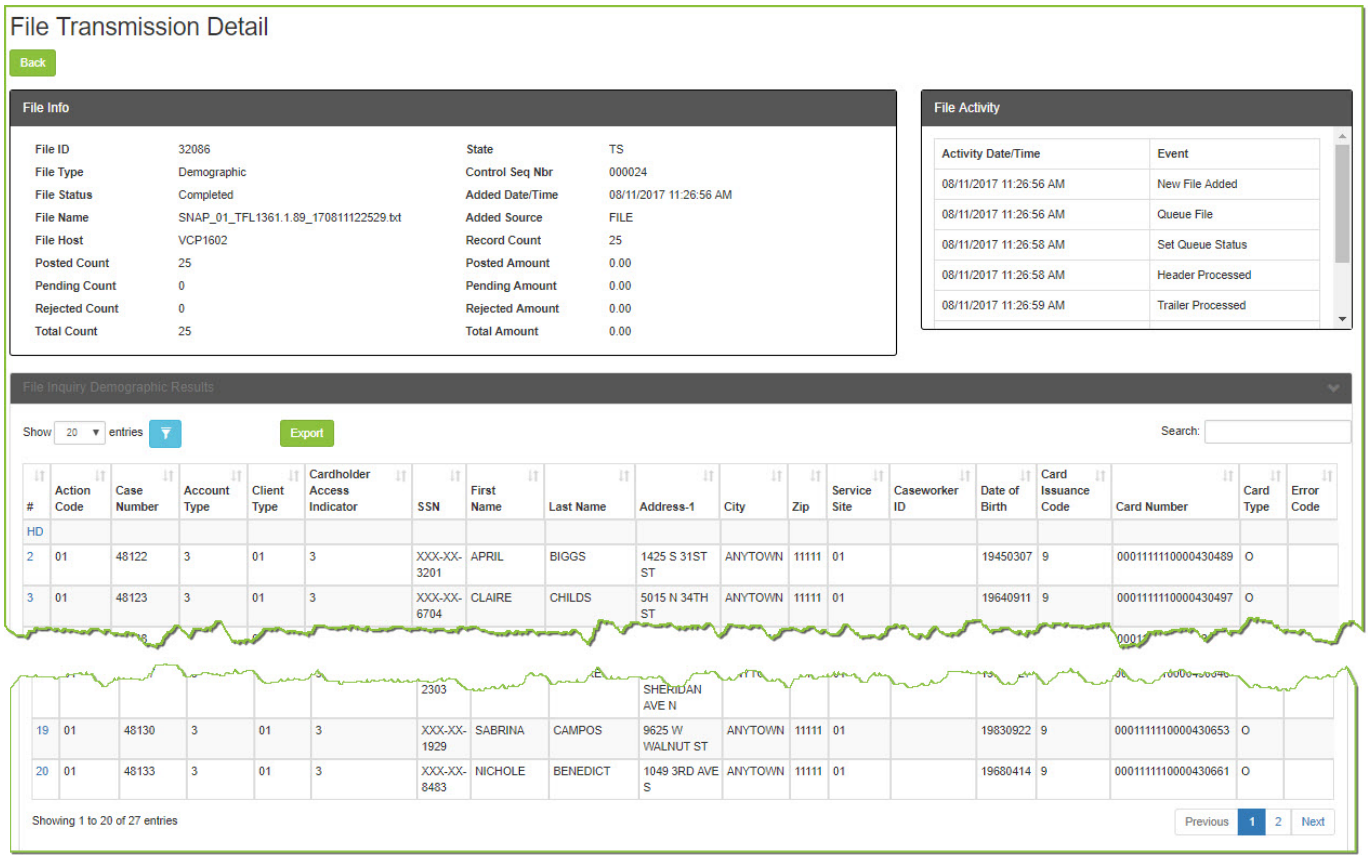
File Id	File Trans Type	ControlNr	File Status	File Type	State	Added	QStatus	RecCnt	RecErr	File Name
32706	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:49:53 PM	Failed	1	1	SNAP_01_TFL1386.1.79_170822154804.txt
32705	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:47:53 PM	Failed	1	1	SNAP_01_TFL1386.1.80_170822154604.txt
32704	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:45:53 PM	Failed	1	1	SNAP_01_TFL1386.1.81_170822154403.txt
32703	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:43:54 PM	Failed	1	1	SNAP_01_TFL1386.1.82_170822154203.txt
32702	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:41:53 PM	Failed	1	1	SNAP_01_TFL1386.1.83_170822154002.txt
32701	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:39:55 PM	Failed	1	1	SNAP_01_TFL1386.1.84_170822153816.txt
32700	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:37:53 PM	Failed	1	1	SNAP_01_TFL1386.1.85_170822153600.txt
32699	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:35:53 PM	Failed	1	1	SNAP_01_TFL1386.1.86_170822153359.txt
32698	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:33:53 PM	Failed	1	1	SNAP_01_TFL1386.1.87_170822153213.txt
32697	TSDEMOAD	000025	Failed File	Demographic	TS	08/22/2017 02:31:55 PM	Failed	1	1	SNAP_01_TFL1386.1.88_170822152924.txt
32090	TSCSBEUP	000004	Completed	Benefit	TS	08/11/2017 11:37:59 AM	Complete	20	0	SNAP_02_TFL1361.1.89_170811123010.txt
32089	TSFSBEUP	000003	Completed	Benefit	TS	08/11/2017 11:37:53 AM	Complete	25	0	SNAP_02_TFL1361.1.89_170811122706.txt
32088	TSCSBEUP	000003	Completed	Benefit	TS	08/11/2017 11:31:53 AM	Complete	20	20	SNAP_02_TFL1361.1.89_170811123009.txt
32087	TSFSBEUP	000002	Completed	Benefit	TS	08/11/2017 11:29:53 AM	Complete	25	25	SNAP_02_TFL1361.1.89_170811122705.txt
32086	TSDEMOAD	000024	Completed	Demographic	TS	08/11/2017 11:26:56 AM	Complete	25	0	SNAP_01_TFL1361.1.89_170811122529.txt
31336	TSDEMOAD	000023	Completed	Demographic	TS	07/28/2017 11:51:53 AM	Complete	6	1	SNAP_01_TFL1252.1.3_170728125013.txt
31335	TSFSBEUP	000001	Completed	Benefit	TS	07/28/2017 11:11:55 AM	Complete	4	4	SNAP_02_TFL1251.1.3_170728121015.txt
31334	TSDEMOAD	000022	Completed	Demographic	TS	07/28/2017 11:09:53 AM	Complete	6	1	SNAP_01_TFL1251.1.3_170728120824.txt
24972	TSCSBEMO	000043	Completed	Benefit	TS	04/14/2017 10:16:53 AM	Complete	0	0	SNAP_02_MTFL950.1.154_170414111503.txt
24971	TSFSBEMO	000048	Completed	Benefit	TS	04/14/2017 10:14:53 AM	Complete	0	0	SNAP_02_MTFL950.1.154_170414111301.txt

Showing 121 to 140 of 1,633 entries

Previous 1 ... 6 7 8 ... 82 Next

FILE TRANSMISSION DETAIL SCREEN

Shows file summary data and processing activity logging.



4.12.2.8 SNAP Specific Reports

RFP Section	Requirements	Response
4.12.2.8	***SNAP-Specific Reports*** *A.* ***Terminal Activity Summary Report (State):*** *The EBT contractor shall provide a daily SNAP Terminal Activity Summary Report. This report provides a summary of all transaction activity for the EBT Gateway and all EBT-only merchants as a grand total for the State. This report shall provide the SNAP staff with the total settlement amount for all merchant and EBT Gateway activity on a business day. The total settlement by program minus previous suspense plus current suspense results in the Daily Activity. This report shall present the Database activity for applicable areas such as adjustments, fees, refunds, voids, voucher clears, withdrawals and reversals, which shall total and agree to the Daily Activity. This report shall include totals broken out by program type and also statewide totals.* *B.* ***AMA Batch Issuance Report:*** *The EBT contractor shall provide a daily AMA Batch Issuance Report. This report shall reflect the daily SNAP transactions by type (i.e. issuance, cancellation, repayment, non-settlement, and expungements); effective date; and summary totals which have been posted to the daily data base and have been transmitted by the EBT contractor to the ASAP/AMA system at the Federal Reserve Bank.* *C.* ***Congregate Living Facility Reports:*** *The EBT contractor shall provide daily reports that list all benefit transactions initiated by the facility or a cardholder residing in a congregate living arrangement. The daily report shall identify the facility name and*	***Solutran Complies***

RFP Section	Requirements	Response
	card number, the client name, address, State ID number, the amount of the transaction and the transaction type. The report shall also identify all administrative transactions initiated by the State to transfer funds to or from a congregate living facility account. In addition to the daily reports, the following monthly reports shall be provided: 1. *Monthly Congregate Living Report shall provide a monthly report of all congregate living activity by business type; and* 2. *Monthly Congregate Living Report (State Summary) shall provide a State Summary report of all business type/number of active businesses/total food dollar transactions/ total debit amounts/total credit amounts/denied debits/denied credits.* D. ***Adjustment Audit Transaction Detail Report:*** *The EBT contractor shall provide a daily SNAP Adjustment Transaction Detail Report. This report shall reflect all adjustment transactions to a cardholder's SNAP benefits within each reporting day. An adjustment can be due to system adjustments or fee reversals. This report is broken down by merchant/TPP/network within the State.* E. ***ACH Activity – Merchant Report:*** *The EBT contractor shall provide a daily SNAP ACH Activity by Merchant Report. This report shall identify all EBT-only merchant deposits for each merchant business day. This report can be used by the SNAP staff to review or research deposit amounts made to each merchant..* F. ***ACH Activity – Merchant Overdrafts Report:*** *The EBT contractor shall provide a daily SNAP ACH Activity, Merchant Overdrafts Report. This report shall list the EBT-only merchants that have an overdraft condition for that business day. (An overdraft occurs when a merchant's return transactions exceed the amount of their sales.) The debit is included in the ACH file and is posted to the merchant's bank account.* G. ***SNAP ACH Activity – Rejected Retailer ACH Settlement Report:*** *The EBT contractor shall provide a daily ACH Activity, Rejected Retailer Settlement Support. For each unsettled payment returned to the State, the EBT contractor shall provide, at a minimum, the transfer type, total amount, SNAP amount, attempted settlement date(s), retailer/TPP name, FNS retailer number if SNAP funds are involved, and bank account number (including the ABA bank number). Additional data elements may be required when FNS issues written procedures to address unsettled funds.* H. ***Expungement Report for SNAP:*** *The EBT contractor shall provide a daily Expungement Report. This daily report shall provide the card number, client name, expungement amount, and program code for each expungement. The information is used to produce a detail of expungements at the local and State levels.* I. ***Card Mailer Report:*** *The EBT contractor shall provide SNAP with a daily report showing when new and replacement cards were issued by the EBT contractor and the date the cards were delivered to the U. S. Postal Service.* J. ***SNAP Voucher Activity Report:*** *The EBT contractor shall provide a daily report of all SNAP vouchers processed for the merchant during the business day. The report shall contain at a minimum the merchant name and FNS number, the transaction amount and type, the date and time, the recipient performing the transactions, and whether the merchant is a traditional or non-traditional merchant.* K. ***SNAP Voucher Tracking Report:*** *The EBT contractor shall provide a weekly report that includes the total SNAP voucher activity and total amounts of voucher activity. The report shall compare the voucher activity for traditional and non-traditional merchants, listing the totals of vouchers closed during the period and the total of open vouchers.* L. ***Monthly Out-of-State SNAP Activity Report:*** *The EBT contractor shall provide a monthly report of all cardholder transactions occurring outside of Nevada.* M. ***SNAP Retailer Contract Status Report:*** *During the operations phase, the EBT contractor shall provide a quarterly report that provides information on the status of contracts with SNAP retailers. The EBT contractor shall be required to work with the State to define this report which includes, but is not limited to information on new retailers, new contracts sent, contracts active and contracts expired or closed.* N. ***EBT-Only Retailer Terminal Monthly Utilization Reports:*** *The EBT contractor shall provide a report detailing the number, type and value of transactions performed from each state-provided EBT-only terminal.*	

RFP Section	Requirements	Response
	O. ***SNAP Extract Report – FNS:*** *The EBT contractor shall provide monthly reports containing the statistical summary of SNAP activity for reporting to FNS.*	

In addition to the listed State-required SNAP-specific reports, we can provide the State with the following reports:

Report Name	Description
FNS Adjustment Report	***This daily or monthly on-demand report provides a detailed list of all SNAP cardholder adjustment transactions. Users can generate a report for a specified date range.***
SNAP Deposit Report	***Provides a list of deposits with dollar amounts posted to the SNAP Program.***

FNS ADJUSTMENT REPORT

EBT FNS Adjustment Report

EBT System	Test State
Date Range	04/01/2017 - 04/30/2017
Program	SNAP
Report Date/Time	07/25/2017 10:06:01 AM

Start Date	End Date	Settle Date	FNS Number	Group	User	Date	Time	Type	Amount	Origin	Comments
04/01/2017	04/30/2017	04-Apr-17	167	EBT/SNAP	LAX	04/04/2017	12:22:24 PM	CR	-0.50	T	
04/01/2017	04/30/2017	06-Apr-17	135769	EBT/SNAP	EOD-BATCH	04/06/2017	11:10:19 AM	CR	-1.01	T	
04/01/2017	04/30/2017	20-Apr-17	7649	EBT/SNAP	EOD-BATCH	04/20/2017	12:01:14 AM	CR	-10.00	T	

SNAP DEPOSIT REPORT

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EBT SNAP Deposit Report

EBT System: : SNAP EBT System
Program: EBT - SNAP and CASH

Date Range: 03/09/2017 - 04/07/2017
Report Date/Time: 04/07/2017 12:09:20 PM

Date	Current Month # of Dep	Current Month Amount	Current Month # of Supp	Current Month Amount	Future Month # of Dep	Future Month Amount	Total Daily # of Dep	Total Daily Amount
03/30/2017	3	300.00	5	500.00	0	0.00	8	800.00
03/31/2017	1	100.00	1	100.00	0	0.00	2	200.00
04/01/2017	0	0.00	1	100.00	0	0.00	1	100.00
04/02/2017	0	0.00	1	100.00	0	0.00	1	100.00
04/03/2017	0	0.00	99	8606.98	16	654.91	115	9261.89
04/04/2017	0	0.00	29	5384.24	2	150.00	31	5534.24
04/05/2017	0	0.00	1	100.00	22	8172.00	23	8272.00
04/06/2017	0	0.00	12	565.00	0	0.00	12	565.00
04/07/2017	2	51.00	0	0.00	0	0.00	2	51.00
Total Monthly	6	451.00	149	15456.22	40	8976.91	195	24884.13

4.12.2.9 TANF Specific Reports

RFP Section	Requirements	Response
4.12.2.9	***TANF-Specific Reports*** *A.* ***Monthly ATM Transaction Fee Report:*** *The EBT contractor shall provide a monthly summary report of ATM transaction fees charged to recipient accounts. Fees shall include both ATM transaction fees and bank surcharge fees.* *B.* ***Expungement Report for TANF:*** *The EBT contractor shall provide a daily Expungement Report. This daily report shall provide the card number, client name, expungement amount, and program code for each expungement. The information is used to produce a detail of expungements at the local and State levels.* *C.* ***Restricted Use Report for TANF:*** *The EBT contractor shall provide a monthly Restricted Use Report. This monthly report shall provide the card number, client name, client address, case number, social security number, transaction amount, and location of transaction*	***Solutran Complies***

In addition to the listed State-required TANF-specific reports, we can provide the State with the following reports:

Report Name	Description
ATM Usage Report	***Provides a summary of cash transactions performed at all ATMs for the reporting month.***
Cash Deposit Report	***Provides a list of posted deposits with dollar amounts posted to the Cash (TANF) Program.***

ATM USAGE REPORT

Page 2 of 2

EBT ATM Usage Report

EBT System: Test State
Program: EBT - SNAP and CASH

Date Range: 03/12/2017 - 04/10/2017
Report Date/Time: 04/10/2017 08:35:27 AM

ATM ID	Transactions Count	Transactions Amount	Transactions Average	Surcharge Count	Surcharge Amount	Surcharge Average	ATM Name	Address	City	State
I2920001	24	514.00	21.42	0	0.00	0.00	FIRST SECURITY B	1721 11TH AVENUE US	HELENA	MT
JDarie01	8	20.00	2.50	0	0.00	0.00	PARAGON AP	300 Kimball Drive	Parsnippany	NJ

CASH DEPOSIT REPORT

Page 2 of 3

EBT CASH Deposit Report

EBT System: Test State
Program: EBT - SNAP and CASH

Date Range: 03/09/2017 - 04/07/2017
Report Date/Time: 04/07/2017 12:04:20 PM

Date	Current Month # of Dep	Current Month Amount	Current Month # of Supp	Current Month Amount	Future Month # of Dep	Future Month Amount	Total Daily # of Dep	Total Daily Amount
03/30/2017	1	50.00	3	150.00	0	0.00	4	200.00
03/31/2017	1	50.00	1	50.00	0	0.00	2	100.00
04/01/2017	0	0.00	1	50.00	0	0.00	1	50.00
04/02/2017	0	0.00	1	50.00	0	0.00	1	50.00
04/03/2017	0	0.00	76	9032.22	14	522.88	90	9555.10
04/04/2017	0	0.00	25	4493.26	2	70.00	27	4563.26
04/05/2017	0	0.00	0	0.00	11	6490.00	11	6490.00
04/06/2017	0	0.00	1	25.00	0	0.00	1	25.00
04/07/2017	2	96.00	0	0.00	0	0.00	2	96.00
Total Monthly	4	196.00	108	13850.48	27	7082.88	139	21129.36

4.12.2.10 USDA Data Files

RFP Section	Requirements	Response
4.12.2.10	***USDA Data Files*** *The EBT contractor is required to support the data requirements of the Federal government, and specifically FNS, for the Supplemental Nutrition Assistance Program. The four (4) data files described below shall be provided to the Federal government on a periodic basis as defined by FNS. The EBT contractor shall accommodate any changes to these files and/or file formats.* *A.* ***AMA File:*** *On a daily basis, the EBT contractor must provide data necessary to support increases/decreases to the State's ASAP account balance at the Federal Reserve Bank, which serves as the Account Management Agent (AMA) for the FNS Supplemental Nutrition Assistance Program EBT benefit account. The AMA will interface with the Treasury Department's Automated Standard Application for Payments (ASAP), and will establish ASAP account funding limits for the State for SNAP EBT activity. The EBT contractor shall interface with the AMA and provide the necessary data. This data must be provided in a formatted file.* *B.* ***SNAP Redemption Reporting File – STARS:*** *The EBT contractor shall provide detailed daily SNAP redemption data by retailer identification numbers to STARS, the FNS SNAP redemption database, through the Benefit Redemption Systems Branch (BRSB) in Minneapolis. The data format and requirements of this file are specified by FNS.*	***Solutran Complies***

RFP Section	Requirements	Response
	C. ***ALERT File:*** *Starting at the time of implementation, the EBT contractor shall provide transaction data for store transaction history on a daily basis to FNS through the ALERT (Version 2.00) File.* D. ***REDE File:*** *The EBT Contractor shall be able to accommodate standard FNS Retailer EBT Data Exchange (REDE) file formats and apply REDE files per the FNS schedule. REDE processing includes standard (regularly scheduled) nightly and monthly operations and ad hoc operations. Both types of REDE operations are performed at the Benefit Redemption Systems Branch (BRSB) in Minneapolis, MN. The standard nightly operations are performed Monday through Friday, and create the state and national retailer data update files. The standard monthly operations are performed (on the first Saturday of the calendar month) and create the full state and national retailer data files. The state retailer data update files are used to update the Retailer EBT Data Exchange (REDE) database. Ad hoc operations are performed as requested when a State Agency and/or EBT processor requests a start-up copy of a state or national retailer update file.* 1. *The EBT Contractor is responsible for ensuring that only authorized SNAP retailers are redeeming SNAP benefits. At least once per week, the Contractor shall transmit information on retailer SNAP redemptions to the FNS Benefit Redemption System Branch (BRSB).* 2. *The EBT Contractor is responsible for ensuring that the FNS authorization number accompanying the transaction is the authorization number assigned by the REDE system and belongs to the specific location of the store from where the transaction is originating.* 3. *Utilize REDE file on a daily basis to validate the Authorization number with the transaction and to the originating retailer.*	

We currently provide all the required USDA FNS files for SNAP processing to FNS on a daily and weekly basis for our project in Montana. As such, Solutran will provide Nevada specific files using the required format to FNS for the Nevada SNAP Program, as described below.

We will provide FNS with the following files:

AMA/ASAP

The Account Management Agent (AMA) file contains total SNAP dollars for deposits, purchases, repayments, and expungements to support increases and/or decreases to the State's Automated Standard Application for Payments (ASAP) account balance maintained at the Federal Reserve Bank (FRB) of Richmond. The FRB serves as the Account Management Agent (AMA) for SNAP benefits. The AMA system interfaces with the Treasury Department's ASAP to monitor the State's ASAP account funding limits for SNAP EBT activity; and to perform FNS-required reconciliation.

Using automated batch processing, the S3™ system sends the AMA file daily to the AMA for the FNS EBT benefit account. The S3™ system transmits the file to the AMA to update letter of credit information.

Settlement with FNS for the daily SNAP purchase total and reconciliation transmission is made using manual ASAP entries, which draw the funds from the Letter of Credit to pay for the daily SNAP transactions.

STARS

Each day, we will provide a STARS file containing detailed net SNAP redemption data by retailer USDA FNS number to the Store Tracking and Redemption System (STARS) database through the FNS Benefit Redemption System Branch (BRSB) in Minneapolis.

The STARS file includes the retailer USDA FNS authorization number, transaction day, total number of transactions for the transaction day, and consolidated total dollar amount of SNAP transactions that occurred for each day.

STARS provide data to USDA FNS field offices, area offices, regional offices, and the national office to verify the ASAP draw down and monitor retailer redemption activity to ensure it complies with regulations by retailers, FRB member institutions, and EBT vendors that participate in the EBT SNAP program.

ALERT

Starting at implementation of the Operations phase, our S3™ system will generate and send an Anti-Fraud Locator Using EBT Retailer Transactions (ALERT) file to FNS each day in the standard ALERT subsystem format in accordance with the FNS schedule. The ALERT file contains retailer store transactions that were posted against SNAP benefits.

Compliance with ALERT submissions allows FNS to have accurate daily data to support their investigations into possible retailer fraud. We are the first EBT processor to code to FNS' latest ALERT file specification, which FNS updated in 2014. By coding to the latest specification, we provide FNS with additional data to support their investigations into possible retailer fraud.

We have built a strong partnership with FNS and are committed in supporting their reporting and reconciliation efforts for Nevada SNAP EBT. This partnership extends to providing full cooperation to State, federal, and law enforcement agencies conducting investigations or audits of the EBT project.

FNS REDE

The FNS REDE file contains notification of newly authorized EBT retailers; EBT retailers who have been withdrawn or disqualified as participants in SNAP; and updates to retailer data.

Fiserv, our EBT transaction switch, and our S3™ authorization engine maintain a current copy of the USDA FNS Retailer EBT Data Exchange (REDE) file, which we download each day, to validate SNAP EBT transactions, thus ensuring that only FNS-approved retailers participate and redeem SNAP benefits in the Nevada EBT program.

EBT transactions route to the EBT Gateway from the point of origination by a commercial switch, third-party processor (TPP), EBT-only acquirer or, in some cases, through an integrated retailer maintaining its own processing interface. The EBT Gateway ensures cardholder access to SNAP accounts only at FNS-authorized merchants by verifying the merchant's status through the current FNS-provided REDE file, and then transmits the transactions to our host for authorization in accordance with FNS regulations and the Quest® Operating Rules.

4.12.3 SNAP/TANF Reports and Data Requirements Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete.

4.12 SNAP/TANF REPORTS AND DATA REQUIREMENTS			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.12.3.1	Electronic Reports	4.12.2.1	10
4.12.3.2	Daily and Monthly Activity Data Files	4.12.2.2	10
4.12.3.3	Standard Reports	4.12.2.3	10
4.12.3.4	Statistical Reports	4.12.2.4	10
4.12.3.5	Data Warehouse	4.12.2.5	10
4.12.3.6	Ad-Hoc Reporting Capability	4.12.2.6	10
4.12.3.7	General Reports	4.12.2.7	10
4.12.3.8	SNAP Specific Reports	4.12.2.8	10
4.12.3.9	TANF Specific Reports	4.12.2.9	10
4.12.3.10	USDA Data Files	4.12.2.10	10

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.13 Project Wide Account Processing

4.13.1 Objective: The objective of this task is to ensure the vendor's activities will result in successful project completion.

4.13.2 Activities

We provide information on each of the activities (4.13.2.1–4.13.2.18) in the sub-sections that follow.

4.13.2.1 Benefit Transfers

RFP Section	*Requirements*	*Response*
4.13.2.1	***Benefit Transfers*** *If requested by Program staff, the EBT contractor shall provide Program staff with administrative functionality to transfer benefits from one EBT account to another EBT account. In the debited account, the system shall post a debit memo to identify the EBT account to which the benefits have been transferred. In the credited account, the system shall post a credit memo identifying the EBT account from which the credit was transferred. Benefit transfers are non-settling transactions. Access to this functionality will be limited to designated State staff.*	***Solutran Complies***

Benefit transfer functionality allows the State to transfer benefits from one account to another. To conduct this type of administrative action, an administrative transaction type is used to track both debits and credits. This allows the benefit transfer functionality to be tracked in both accounts. These

transactions are non-settling and off-setting therefore do not impact daily settlement and reconciliation balancing. This functionality will be limited to users granted the privilege to conduct these transactions.

4.13.2.2 Pending Account Status

RFP Section	Requirements	Response
4.13.2.2	***Pending Account Status*** *The EBT account will have no benefit value until WIC, SNAP or TANF Program staff sends a benefit authorization/food benefit issuance record and the EBT contractor processes and posts the benefits to the account. An EBT account that has been created but to which no benefits have been posted will be held in a pending status.*	***Solutran Complies***

Our S3™ functionality classifies new household EBT accounts without associated benefits as "pending" and we maintain the account as such until benefits are posted to the account. The S3™ system only posts benefits to the account upon receipt of a benefit issuance record from the State. Our system then tracks each specific benefit issuance transmitted from the State using a unique benefit number.

4.13.2.3 Establishing Benefits

RFP Section	Requirements	Response
4.13.2.3	***Establishing Benefits*** *A. Benefit amounts for which the client is eligible will be authorized by a benefit authorization file or record, transmitted from the Program's account by the eligibility system to the EBT contractor's host system. Fund transfers are initiated by the EBT contractor subsequent to benefit access by cardholders. For audit and control purposes, the EBT contractor shall be required to track Program benefit transactions and balances by Program benefit type. The balance available to cardholders for purchases or balance inquiries shall be the sum of all Federal and State Program benefits in the appropriate account.* *B. For established cases, the eligibility system generates benefit authorization batch files once per month, assuming the participant remains eligible.* *C. Cash benefits are administered by State agencies and may be either day-of-draw or prefunded. Day-of-draw benefits credited to the cash account represent credit balances only. The EBT contractor initiates fund transfers subsequent to benefit access by clients. Prefunded benefits are funded at the time benefits are authorized. The EBT contractor shall be required to maintain an interest bearing bank account to hold and maintain prefunded benefits. Prefunded benefits are subject to Regulation E compliance. The EBT contractor will retain interest earned on prefunded benefit accounts to offset the cost of maintaining the account and Regulation E. The EBT contractor shall be liable for all funds deposited into prefunded benefit accounts.* *D. The EBT contractor shall maintain a pooled cash account for each eligible family or person. Both day-of-draw and prefunded cash benefits are posted to the pooled cash account. For audit and control purposes, the EBT contractor shall be required to track cash benefit transactions and balances by benefit type and must ensure that cash benefits are not commingled with SNAP benefits.*	***Solutran Complies***

Solutran's S3™ system supports the issuance and use of day of draw SNAP, TANF, and WIC benefits. Benefit amounts or products (for WIC) are received in S3™ via a benefit authorization submitted by the State program. Funds transfer for the benefit authorizations occur after the cardholder has conducted

an approved transaction. Those amounts are reflected in the settlement and reconciliation for the program. For SNAP and TANF accounts, the available balance in the account reflects the pooled benefit total of all benefit authorizations for the program.

Solutran acknowledges that in Nevada for established cases/accounts, benefit authorizations are issued monthly if the account remains eligible. Solutran only places benefits into accounts upon the submission of a benefit authorization from the State program. If a monthly authorization for an account is not received, benefits are not made available to cardholders.

As clarified in the responses to questions in the RFP, Solutran acknowledges that the State has indicated that it currently does not issue prefunded Cash benefits.

If the State opts to pursue this type of benefit issuance on an EBT card in the future, Solutran looks forward to discussing this optional service and providing pricing at that time once the requirements for this service are more clearly defined.

4.13.2.4 Open and Closed Accounts

RFP Section	Requirements	Response
4.13.2.4	***Open and Closed Accounts*** *EBT accounts shall remain open unless the Program staff directs the EBT contractor to close an account.*	***Solutran Complies***

S3™ only closes an account via a real-time, online communication or batch file transmission from the State. If desired, an authorized State user can close an account via an administrative terminal transaction. In either case, SOAR™ provides account history information such that any modifications to an account can be identified in terms of when and who made changes to the account.

4.13.2.5 Pending Account Purge

RFP Section	Requirements	Response
4.13.2.5	***Pending Account Purge*** *Program staff issue pending cards, sets-up pending account demographics or pending benefits for individuals whose accounts have not yet been established. In some instances, these individuals will not be certified.* *The EBT contractor shall be required to provide the administrative capability to search for pending cards, demographics or benefits and shall be required to provide periodic reports on pending cards, demographics or benefits. In addition, the EBT contractor shall periodically automatically purge pending cards, demographics or benefits dependent upon parameters specified by the Programs. The EBT contractor shall also provide Program staff with the administrative capability to purge accounts and benefits or deactivate a card.*	***Solutran Complies***

We can update SOAR™ to allow the State to purge pending accounts and cards. However, our recommendation based on best practices is to enable authorized users to deactivate pending accounts and cards or use the MPSC functions (for WIC) to enable that through the State's MIS. This solution keeps all audit data intact while also ensuring that accounts that will not be used are effectively shut down from future processing. We look forward to discussing this with the State during our system requirements validation meetings.

4.13.2.6 Pending Benefit Void

RFP Section	Requirements	Response
4.13.2.6	***Pending Benefit Void*** *The EBT contractor shall provide Programs with the capability to purge pending benefits that have been authorized but have not yet reached their benefit availability date. The Program staff will submit a benefit detail record(s) for processing that deletes the same record that is held in the pending benefit file. The EBT contractor shall accept the file, identified by an action code, for processing and submit a return file that confirms that the action was completed.*	***Solutran Complies***

S3™ supports the cancellation of pending benefits prior to the benefits becoming available. At any point prior to the benefit availability date, the State can submit a benefit cancellation record that deletes the pending benefit in the system. As with any other update records, the action is completed once the record is processed and a corresponding return file indicates if the action was successful (record not returned in the file) or if the action was rejected and if so, the reason for the rejection. If the record was rejected, then the State can correct the issue and resubmit the record in a subsequent file.

4.13.2.7 Authorized Representatives and Alternate Cardholders

RFP Section	Requirements	Response
4.13.2.7	***Authorized Representatives and Alternate Cardholders*** *SNAP or TANF may provide clients with the option of selecting one or more authorized representatives or alternate cardholders, depending on program requirements. A client can restrict the authorized representative and/or alternate cardholder's access to either their benefit account and may designate a different authorized representative and/or alternate cardholder. The EBT contractor shall provide a card for the authorized representative and/or alternate cardholder that has a unique card number and PIN. The client shall have the option to cancel or change their authorized representative and/or alternate cardholder. At SNAP or TANF staff's option, a client's ability to perform this function may be restricted. WIC Programs allow for proxies; however, the proxy is not issued a separate card. Access to benefits on the card is controlled by the HOH providing the PIN as they so choose.*	***Solutran Complies***

We acknowledge that the State allows each SNAP and TANF household to have up one or more authorized representatives (in addition to the primary cardholder) who will act on behalf of the household as alternate cardholders with access to the household's SNAP or TANF benefits. Solutran will configure the system to allow for program specific authorized representatives including the configuration for WIC households to have proxies that must use the primary account holder's card.

Our SOAR™ administrative terminal identifies whether the cardholder is a primary or authorized representative on the household's SNAP or TANF account and links each household member's card to the primary cardholder's account.

Each authorized representative for SNAP and TANF is issued an individual card that has a unique 16-digit PAN. The cardholder is then able to select a unique PIN for that card.

Cardholder's have the option to cancel or change their authorized representative and/or alternate cardholder unless the SNAP or TANF staff chooses to restrict the cardholder's ability to perform this function.

4.13.2.8 Assign Protective Payees

RFP Section	Requirements	Response
4.13.2.8	***Assign Protective Payees*** *For some SNAP or TANF clients, the Programs' staff may assign a protective payee. The protective payee, rather than the client, will have access to client benefits and shall be provided a unique identifier. The EBT contractor shall provide a card for the protective payee that has a unique card number and PIN. In some instances, SNAP or TANF staff may require that a single protective payee have access to multiple client accounts. The client shall not have the capability of canceling or changing the protective payee. Only the State or the designated protective payee shall have the option of canceling or changing a protective payee's access to the EBT account. WIC does not assign a protective payee.*	***Solutran Complies***

Protective payee functionality for SNAP and TANF cardholders prevents the primary cardholder from accessing benefits using an EBT card. In these instances, the protective payee has access to the benefits on behalf of the cardholder. Card's issued to protective payees have separate PANs and self-selected PINs that are linked in the system to the primary cardholder's account. Solutran understands that there

may be instances where the protective payee has access to multiple primary cardholder accounts. In a traditional EBT environment, the primary cardholder would be issued a card for each primary cardholder account. For Nevada, it may be that the State would prefer to use the benefit transfer functionality so that the protective payee accesses all the benefits on the same card. Solutran looks forward to discussing this further with the SNAP and TANF program staff during the requirements validation meetings. For primary cardholders with protective payees, the system is configured so that only State or the designated protective payee can cancel or change the access to the EBT account.

4.13.2.9 Create Fraud Investigative Accounts

RFP Section	Requirements	Response
4.13.2.8	***Create Fraud Investigative Accounts*** *A. The EBT contractor shall provide the capability to create and maintain EBT accounts and issue EBT cards for use in fraud investigations. Fraud investigative accounts and benefit authorizations may be set up through the batch or administrative terminal interface or with WIC using the MIS to create a HOH record, card and benefits issuance, to the EBT contractor's EBT system and should have unique identifiers. Program staff, if desired, should have the ability to create an identifier that is readily distinguishable from normal case identifiers or numbers. Fraud investigative accounts will only contain a primary client. Report shall be available to track redemptions made with Fraud Investigative account.* *B. For SNAP EBT, USDA staff will require administrative access for designated FNS Field and Regional offices, the FNS Compliance Office, and the OIG investigative office.*	***Solutran Complies***

Fraud investigations are a part of both SNAP and WIC programs. For the State and FNS to conduct these investigations, EBT accounts in the system are needed. S3™ can accept the creation and benefit issue for fraud investigation accounts through both batch and online set up for SNAP and through the MIS for WIC. These accounts will be set up with unique identifiers so that they are recognizable as distinct from normal accounts. Authorized users will have access to a report that tracks the redemptions associated with these investigative accounts through SOAR™.

Solutran will work with the State to ensure that designated FNS and OIG staff have access to SOAR™ with the appropriate roles and privileges so that they can conduct investigations.

4.13.2.10 Demographic Change Updates

RFP Section	Requirements	Response
4.13.2.10	***Demographic Change Updates*** *EBT Programs desire the option to exchange demographic changes via batch file interface. The EBT contractor must provide an acknowledgment which will be returned after a file is received and processed.*	***Solutran Complies***

S3™ is currently configured to update demographic information for accounts through the batch interface. Once the demographic change has been updated and the file completely processed, a return file is sent to the State as part of standard file processing.

4.13.2.11 File Transmission Failure

RFP Section	Requirements	Response
4.13.2.11	***File Transmission Failure*** *In the event of a transmission failure between the EBT contractor, WIC MIS host and ACH, the Programs shall be notified within two (2) business hours using a formalized notification process. When file transmission failure occurs, the Program shall be notified in two (2) business hours.*	***Solutran Complies***

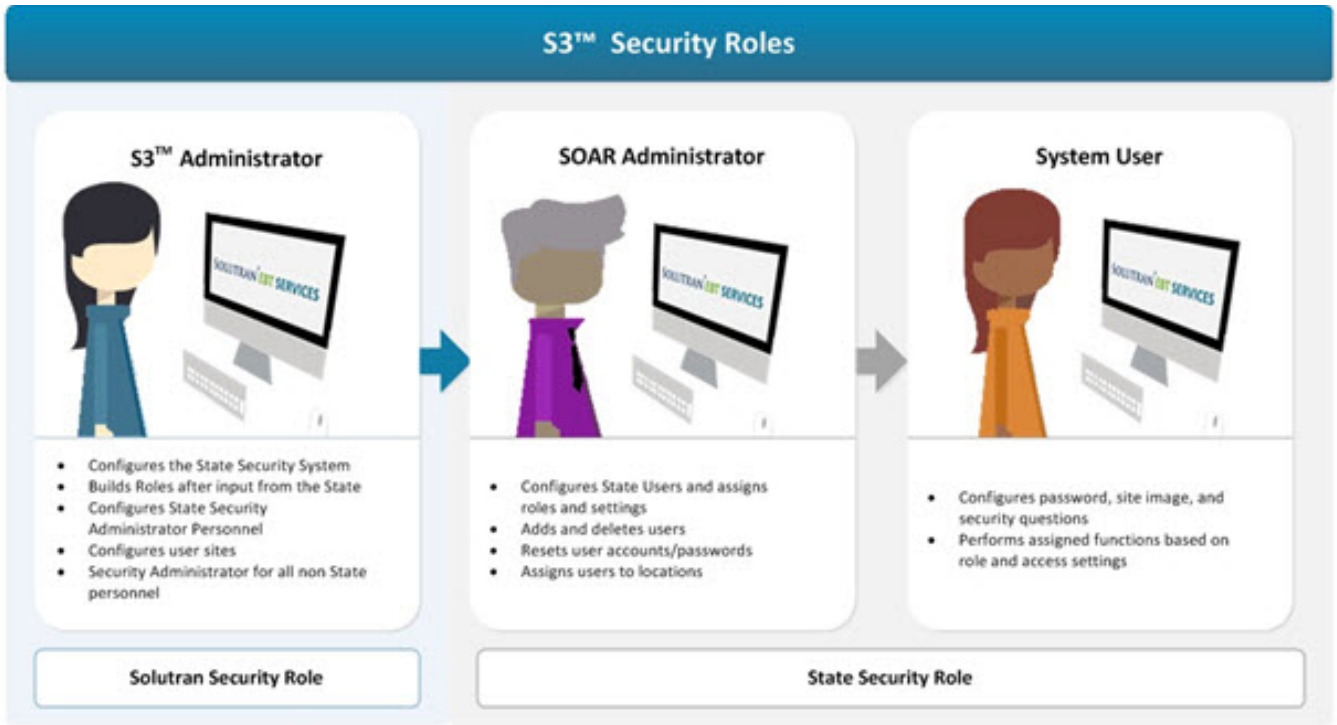
In the event of a file transmission failure of an outgoing file from S3™ and has not been successfully retransmitted within two business hours of the initial transmission failure, Solutran will notify the State using an agreed upon notification process. Upon the identification of a file transmission failure, our immediate goal is to retransmit the file without significant delay.

4.13.2.12 User Security Profiles

RFP Section	Requirements	Response
4.13.2.12	***User Security Profiles*** *The EBT contractor shall provide security for administrative access whereby Program system user profiles are established based upon the specific administrative functions the user requires to perform his/her respective job. Each administrative user, as he/she is granted access, shall be assigned a specific user profile based upon the requirements for his/her job. The Project Management Team will define the user profiles with the assistance of the EBT contractor. The number of required Program user profiles shall be parameter driven and will be specified by the Project Management Team and Program Managers. A significant number of security roles will be established to allow correct system access to multiple roles. Program Security personnel shall have the capability to set up newly authorized Program employees, change user passwords, manage user profiles and modify the card set-up for the card issuance system.*	***Solutran Complies***

SOAR™ includes multi-level access controls to ensure that only authorized individuals can process administrative transactions or access client account information. The accompanying exhibit illustrates the different levels of administration that are used to manage user configuration and security.

SOLUTRAN'S SECURITY ROLES ABILITY



NEVADA PROGRAM STAFF CONTROL ACCESS TO MANAGE THEIR USERS

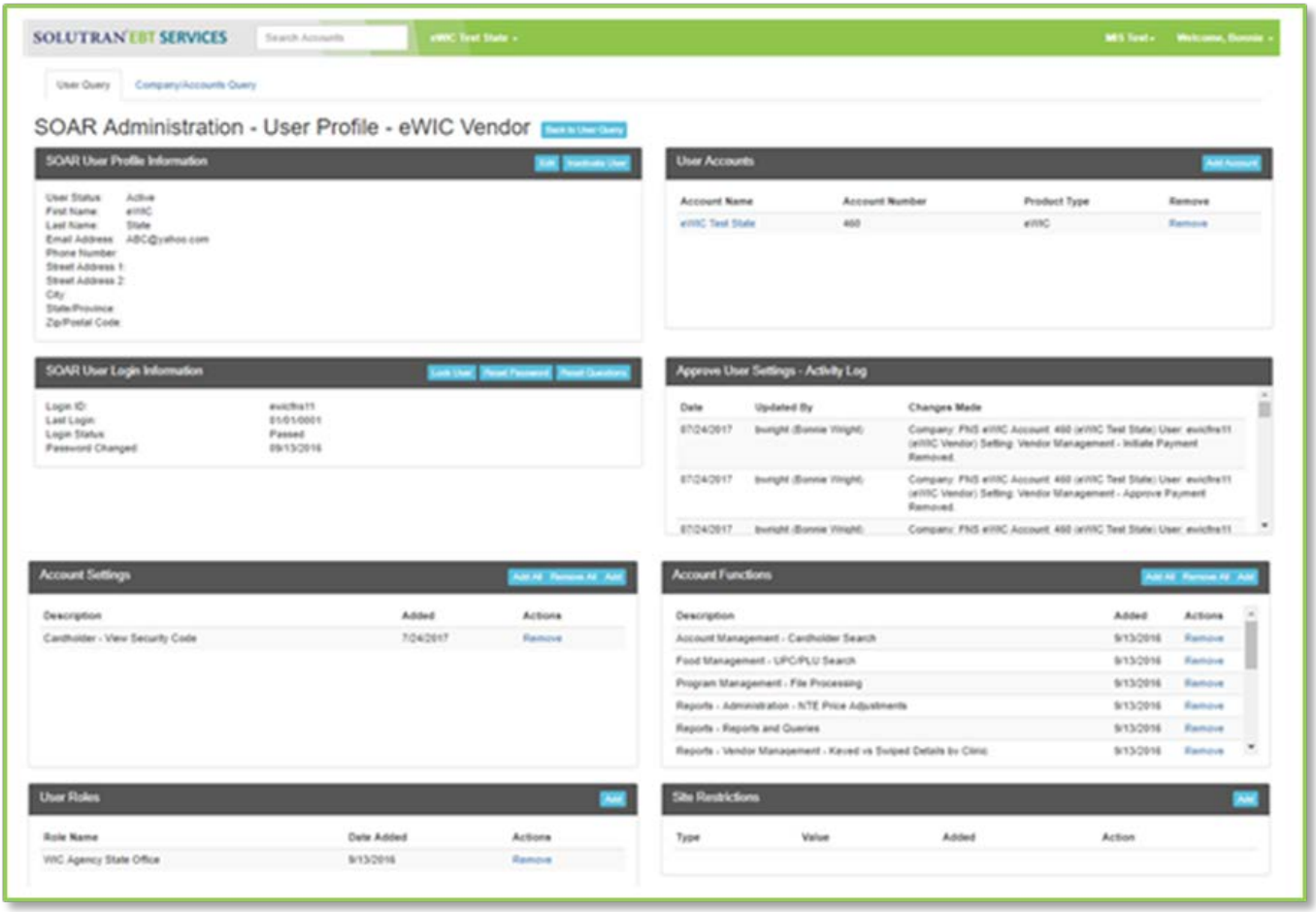
Ensuring that only authorized individuals can access cardholder and program data is critical to make sure that SNAP, TANF, and WIC data stays secure and is only visible by users designated as approved for access. SOAR™'s user security module is built to drive access by user role and has been developed to provide additional layers of security even within these roles, such as factoring in user locations in relation to the local agency(s) and clinic(s) for which they have access. In addition, from a vendor perspective, characteristics such as what vendor numbers they have access to or what IP address they log in with is used to drive data accessibility. SOAR™ also provides reporting to allow security administrators to effectively monitor what users do and how SOAR™ is used on behalf of the EBT programs.

As stated, we provide role-based access security for administrative access whereby user profiles are established based upon specific administrative functions each user requires to perform his/her respective responsibilities. Rigorous security keeps cardholder data accessible to only those authorized to view it. Each user is assigned specific roles and we work with program staff to define what roles make sense for each program.

The exhibit below shows a sample User Profile screen, which highlights what a security administrator sees in SOAR™ for a user.

SAMPLE USER PROFILE SCREEN

The User Profile Settings screen provides information related to each user in terms of their profile information (name, location, etc.) as well as what role they have been assigned and which functions and settings are configured for that user based on their role.



The user profile information shown above provides information about a particular user in terms of their logon characteristics and what role has been assigned to the user as well as their specific account functions. For example, in the illustration, the user is assigned a role titled "State," which automatically comes with the account functions displayed. In addition, any special capabilities this user has are defined in the account settings section. For example, this user has the cost containment function attached to their role. This user also has an account setting for cost containment edit attached to their account - so this user has the capability to edit when using the cost containment function as opposed to just being able to view cost containment settings.

The table below illustrates a sample role matrix we will develop with each program team. The State does not have to use these exact roles; they can be customized as needed. Once roles have been defined, then users are assigned roles appropriate to their job. In this example, we have defined seven roles. One example role is a clinic user. In this role, the only data that can be accessed by a clinic user includes account and cardholder information screens.

SAMPLE USER PROFILES

Account Function	WIC Agency User Roles						
	Card Inventory	Financial Management	Security Admin	Vendor Management	WIC Agency Helpdesk	WIC Agency State Office	WIC Agency Technology
Account Management							
Cardholder Search					X	X	
Card Inventory							
Card Inventory Search	X					X	
Food Management							
Category / Subcategory Search				X	X	X	
UPC/PLU Search				X	X	X	
Program Management							
File Processing		X		X	X	X	X
Settlement							
Benefit Issuance Summary		X				X	
Reconcilement		X				X	
Settlement Summary		X				X	
Vendor Management							
APL File Query				X	X	X	
Approve Payment				X		X	
Initiate Payment				X		X	
Transaction History				X	X	X	
Vendor Payments Search				X		X	
Vendor Search				X	X	X	

Each administrative user is assigned specific role functionality. Each program defines the roles for their respective systems with our assistance, as desired. We will not assign any individual to a role without the expressed approval of the program team, and State-designated security administrators control which users are assigned to which roles.

We employ multiple layers of security to protect the privacy and safety of program sensitive information. We use encryption and user authentication functionality to secure information between users and SOAR™. At log in, each user must enter a unique User ID and password. As part of login, users are presented with a site image that they confirm in comparison to a previously selected image established during initial setup. Site image functionality ensures users access our application and not some other fraudulent website that might steal log on credentials and password data. In addition, other authentication protocols are employed, including security question prompts for certain actions or specific login patterns.

In addition to only providing access to appropriate roles, data level security can be provided based on what types of data an individual is authorized to view. This can be assigned based on what local agency clinic data a user can view or by allowing vendors to view transaction data associated with their vendor number.

SOAR™ requires all users to maintain a unique username and password and each user must be authenticated prior to gaining access to the system. To manage access, role-based access control (RBAC) technology is used to determine specific user's access to information, as well as level of information, while denying those users that have not received proper authorization to access information beyond their assigned roles. In addition, RBAC provides administrators with a convenient, consistent method to grant access to users based on specific job roles and responsibilities. Access is controlled at the screen level, or even for specific functions within a screen. Our system also protects authentication data to make it unavailable to any unauthorized user and locks out a user after three unsuccessful login attempts, or as defined.

The S3™ eWIC system records log on, log off, change of password, program initiation, and all actions by system operators, administrators, and security officers, including date and time of occurrence. In addition, the system records username and client IP address.

The system applies site restrictions to users, such as restricting access from a specific IP address or range of IP addresses. We also employ site restriction functionality and disallow user access until all site restrictions are in place and approved by a secondary user. As an example, a user assigned a "Vendor" role will not be allowed access to the system until a valid vendor ID site restriction has been assigned, which allows that user to only access data for a specific vendor across all screens.

Our advanced SOAR™ administrative terminal enables designated State personnel to grant and revoke user access and privileges in real time. SOAR™ requires a second administrator's approval on user set ups and privilege additions prior to activating the access. If State personnel are not able to make necessary changes in the time required, we make the appropriate security changes if requested by an approved State administrator.

SOAR™ allows program administrators, as well as Solutran administrators, to delete and/or disable accounts that are no longer authorized. In addition, administrators can selectively audit the actions of one or more users based on individual identity. All activity is logged in relation to an individual username, which we then use as the basis for security system auditing and reports. All user access or changes to a user account are logged in a series of audit tables, which are aggregated to a single event monitoring system. We maintain and protect this information from modification, unauthorized access, and destruction.

4.13.2.13 Back-up and Contingency Requirements

RFP Section	Requirements	Response
4.13.2.13	***Back-Up and Contingency Requirements*** *The EBT contractor shall provide for backup procedures to ensure the continuation of operations in the event of a disruption in operations. Backup procedures will allow benefit access when the EBT contractor's computer, system terminals, EBT gateway, or communications are not operational. Backup procedures shall include manual transaction processing for each Program. The EBT contractor shall also provide contingency plans for benefit issuance in the event of catastrophic disruption of benefit delivery services.* *The Program staff will work with the EBT contractor to utilize the EBT contractor's existing design for providing disaster services to the extent possible. However, the EBT contractor will be required to meet the back-up and contingency requirements of the Project Management Team. (See Section 4.9.3 ~ Disaster Recovery and Support.)*	***Solutran Complies***

One of the elements that distinguishes us from our competitors is that we designed and built our S3™ system to prevent system disruptions during operations.

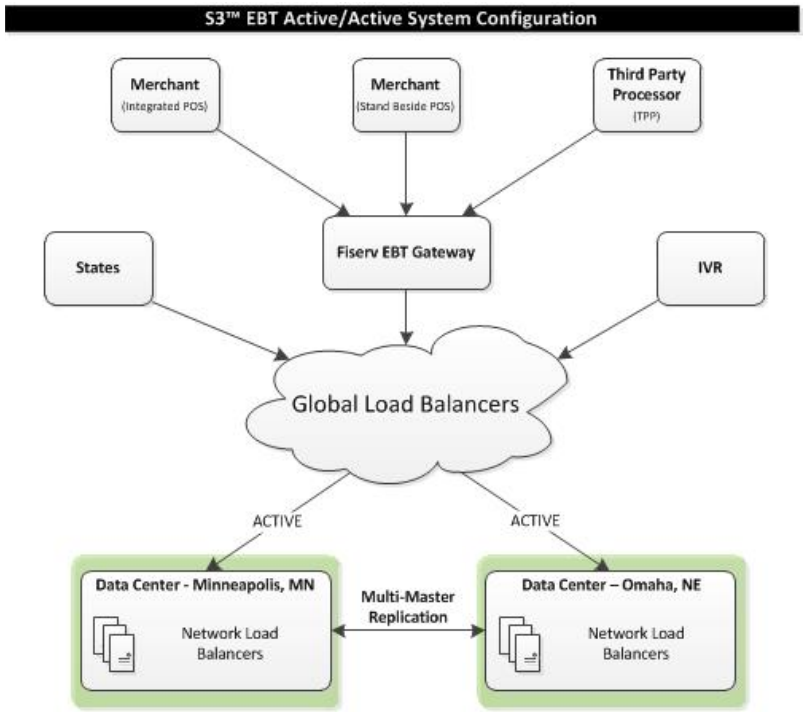
As we built the S3™ system, we focused our efforts on addressing two primary questions:

- ***Has the back-up facility been sized properly to handle peak processing load?***
- ***Can systems support staff restore all necessary services in a timely manner?***

We answered these questions by enhancing our hot back-up site to serve as a secondary active site, which we refer to as our S3™ active/active architecture. Active/active architecture was implemented to address one of the most prevalent issues in the industry: Eradicate improperly sized "hot back-up" sites offered by some vendors that are not ready to be put into service when needed.

ACTIVE/ ACTIVE CONFIGURATION

This graphic illustrates S3™ active/active system configuration to maximize uptime



From a disaster recovery standpoint, having both the primary and secondary data centers actively process transactions concurrently offer the following benefits to the Nevada EBT project:

- ***Disaster recovery readiness is tested continuously by actively processing transactions, rather than testing once per year.***
- ***There is no manual intervention required to enable back-up transaction processing.***
- ***Valuable time is not wasted on making the decision to implement a disaster recovery solution as the systems communicate in real time.***
- ***Traditional disaster recovery solutions not only involve a convoluted process to move processing to a secondary facility, but also to move it back to the primary facility. Our solution makes restoring processing at the primary facility an automated event, which is transparent to program staff and participants.***

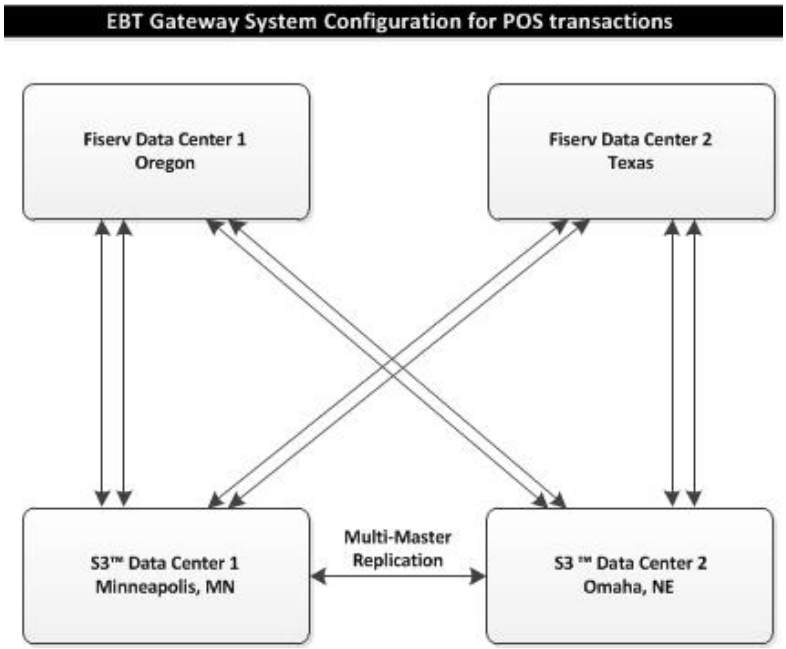
The active/active architecture provides these additional benefits as well, both during normal processing periods and disasters:

- ***<u>Increased Capacity</u> – Since both the primary and secondary processing facilities are sized to handle the total peak processing load individually, collectively they are capable of handling over double an estimated peak load. This further reduces the risk of times when processing loads significantly exceed that of any estimated peak volumes.***
- ***<u>Low Impact System Maintenance</u> – Reduces impact and risk of system maintenance such as hardware replacement, and applying system and security patches.***

The following are additional characteristics of our active/active configuration as well as how the configuration scales out to our transaction switch, Fiserv, to ensure that multiple routing paths from its data centers to our data centers are servicing WIC vendor POS transactions:

- ***Purchasing hardware in pairs equal in size, performance and capacity, and deploying exact hardware in both the primary and secondary data center.***
- ***Implementing a real-time, multi-master data replication process, which ensures that all data needed to service a participant's transaction authorization or ARU interaction remains current and ready to service transactions at both data centers.***
- ***Implementing a DNS-based global load balancer for Web and FTP traffic that provides the ability to automatically re-route traffic in real time to the other data center in the event of a disaster.***
- ***Implementing a series of redundant paths with Fiserv to route transactions through the following routes:***
    - ***Fiserv's Oregon Data Center to Solutran's Minnesota Data Center (Primary to Primary)***
    - ***Fiserv's Oregon Data Center to Solutran's Omaha Data Center (Primary to Secondary)***
    - ***Fiserv's Texas Data Center to Solutran's Omaha Data Center (Secondary to Secondary)***
    - ***Fiserv's Texas Data Center to Solutran's Minnesota Data Center (Secondary to Primary)***

EBT GATEWAY SYSTEM CONFIGURATION FOR POS TRANSACTIONS



Nevada is provided with primary and back-up systems that employ active/active functionality; the State receives a solution that achieves 99.999 percent uptime and allows for continued operations even in the event of a disaster, which exceeds the RFP requirements and the capabilities offered by other EBT providers.

We feel that system availability and stability is key component of customer satisfaction, and we have made a significant investment in our technology infrastructure

Additional information on our business continuity and disaster recovery solutions is provided in Proposal Section 4.9 Project Wide Disaster Recovery and Support.

4.13.2.14 Inspections, Audits, and Investigations

RFP Section	Requirements	Response
4.13.2.14	***Inspections, Audits, and Investigations*** *The Program staff and USDA-FNS shall have the right to inspect, review, investigate, or audit all parts of the EBT contractor's or any subcontractor's facilities engaged in performing EBT services. In such capacity, the Program staff, or their representative(s), shall have access to facilities, records, reports, personnel and other appropriate aspects of the EBT system.*	***Solutran Complies***

Solutran acknowledges the State's and USDA-FNS' right to inspect, review, investigate, or audit all parts of our or any subcontractor's facilities that are engaged in performing services related to the Nevada EBT contract. During these onsite visits, Solutran will provide access to facilities, records, reports, personnel and other appropriate aspects related to the EBT system.

4.13.2.15 Incident Reporting

RFP Section	Requirements	Response
4.13.2.15	***Incident Reporting*** *The EBT contractor shall notify the Project Management Team of any instances of non-compliance promptly upon their discovery, but within a period of no more than five (5) business days. Notification shall include a description of the non-compliance and corrective action planned and/or taken.*	***Solutran Complies***

Solutran provides incident reports that provide information to address any operational issues or non-compliance. Our incident reports contain the information necessary for the State to understand the circumstances, detail the resolution and document our strategy to prevent reoccurrence of similar issues. The State will be provided with notification of non-compliance promptly upon discovery but within no less than five business days.

4.13.2.16 SNAP Account Adjustments

RFP Section	Requirements	Response
4.13.2.16	***SNAP Account Adjustments*** *A. If the SNAP staff so directs, the EBT contractor shall make adjustments to a client's account. These adjustments are non-settling adjustments (e.g., money is not moved) that only impact the liability maintained on the EBT system. The EBT contractor must be able to accept and process these adjustment transactions initiated by the Nevada SNAP staff through the administrative terminal application (online, real-time) without impacting the daily settlement. These account adjustments are included in the 'Return Other' field of the daily AMA.* *B. The second type is adjustments that may be initiated by the EBT contractor to resolve system errors and out-of-balances. Adjustments made by the EBT contractor must be in compliance with the Federal regulations. Adjustments to correct system errors may result in debits (adverse action) or credits to cardholder accounts and will impact the daily settlement. Retailer initiated adjustments must be acted upon no later than 10 business days from the original date of error. The time apportionment is allotted as six (6) business days for the retailer/acquirer and four (4) business days for the EBT contractor to report, approve and/or deny and process a correction request.* *C. After investigation of system error incidents, adjustments that result in a credit to a cardholder account may be conducted by the EBT contractor without prior notice to SNAP or the cardholder. The EBT contractor's system must support an automated credit solution for EBT system, Third Party Processor or retailer-initiated adjustments that result in a credit to the client account.* *D. The EBT contractor shall be required to conduct an investigation and to provide the Program staff with 15 calendar of days of advance notice, via the report specified below, prior to posting a debit transaction (adverse action) to a cardholder account to correct a system error. Nevada does not allow 'holds' may be placed on funds in a cardholder account for system errors. To support debit adjustment notification and fair hearing processes, the EBT contractor shall be required to send a daily file to the Program with sufficient data to support the debit adjustment transaction that will be posted to the cardholder account. This data includes the following:* *1. Date of error;* *2. Retailer name and store location;* *3. Retailer FNS authorization number;* *4. Date of claim and claim number;*	***Solutran Complies***

RFP Section	Requirements	Response
	5. *Type of transaction;* 6. *Sequence of transaction;* 7. *Full amount of claim;* 8. *Card number;* 9. *Cardholder name and address;* 10. *Cardholder State ID or case number; and* 11. *County or local office code number.* E. *For tracking purposes, a transaction code should be established to designate debit adjustments in the daily activity file or, alternatively, a stand-alone electronic file for adjustments could be provided. The EBT contractor shall be required to work with the SNAP staff to develop appropriate adjustment system solutions and procedures.*	

Inevitably, conditions occur in transaction processing systems that result in out-of-balance situations. Our S3™ solution provides the capability for debit/credit adjustments to be made to a participant's benefit account and, where appropriate, to retailer accounts. Adjustments initiated from a cardholder or retailer request are handled using business rules established with guidance from applicable FNS regulations and Quest Operating Rules which govern the submission of claims in addition to State and client notification requirements.

For the Nevada EBT project, we are committed to optimizing the performance of our S3™ host system, deploying the most advanced POS equipment, and partnering with the industry leader in transaction routing so that financial variances can be minimized. This unique combination benefits cardholders, retailers, and the State by promoting program use through daily reliable operations.

There are four basic types of adjustments in EBT. Adjustments are categorized as cardholder-initiated, retailer-initiated, or system errors.

STATE- INITIATED ADJUSTMENTS

If directed by the SNAP program staff, the Solutran Claims Department will make a non-settling adjustment to a cardholder account (e.g., money is not moved) that only impacts the liability maintained on the EBT system. Our SOAR™ administrative terminal accepts and processes these adjustment transactions initiated by authorized Nevada SNAP staff without impacting the daily settlement. These account adjustments are included in the 'Return Other' field of the daily AMA.

CARDHOLDER-INITIATED ADJUSTMENTS

These occur generally when a transaction processes incorrectly or is duplicated. The process for cardholder adjustments begins with the cardholder filing a claim with the cardholder Customer Service Center. Once the claim is created, our Claims Department conducts research to determine if the claim is valid or not. The research involves contracting the retailer or TPP to gather documentation on the specific transaction. Once the documentation is received, a determination is made if funds need to be either credited or debited from the account. For the most part, cardholder adjustments request credits to the cardholder account although in some instances debits are requested. Prior to any debits being made to a cardholder account, our Claims Department will contact the State to allow the State to

request approval for the debit and to notify the cardholder. We will not make any debit adjustments to cardholder accounts without prior approval from the State.

RETAILER-INITIATED ADJUSTMENTS

These follow a similar process to cardholder-initiated adjustments except the claim is initiated by the retailer through the Retailer Helpdesk. In this case, the retailer is usually claiming that they did not get paid for a specific transaction. In this instance, the retailer must submit required documentation showing that a specific transaction was not included in the settlement for that day. Once the documentation has been received and reviewed by our Claims Department, the State is contacted to initiate the Fair Hearing Process where the cardholder may dispute the claim for the debit adjustment. If the request is for a credit to a cardholder's account, then the funds are returned to the cardholder and the retailer's daily settlement is reduced accordingly.

SYSTEM ERROR ADJUSTMENTS

These occur when something goes wrong with a TPP's transaction processing and numerous cardholders are credited or debited incorrectly. In this instance, Solutran staff initiate a system auto adjustment based on information provided by the TPP. Prior to implementing the system adjustment process, we will request approval from the State to proceed.

For all types of adjustments, a specific transaction must be identified prior to any action being taken. When it is necessary to make corrections to errors that result from system malfunctions during transaction processing, we create the required adjustments to resolve all system errors and out-of-balance situations. Adjustments addressed through the SOAR™ administrative terminal are in strict compliance with the latest FNS Regulations and Quest® Operating Rules and will be completed within the timeframes required by the State. Adjustments to correct system errors may result in debits (adverse action) or credits to cardholder benefits.

System adjustment reporting tracks daily transaction activity used for monitoring daily activity, daily settlement/reconciliation, and meeting pre-established audit requirements. This reporting details debit and credit activity for financial and non-financial adjustments made to EBT accounts. State program staff, retailers, and FNS all maintain access to this functionality, and State staff can easily monitor all adjustment details. In addition, a daily file will be sent to program staff to support debit adjustment requests as defined in the RFP requirements. Our Operations staff is experienced with the most current regulations and follow procedures that are periodically reviewed and, if necessary, updated with all relevant rule changes.

Retailers also receive access to a web portal where they can review transaction and settlement information. If a retailer believes an erroneous situation exists, they can initiate a dispute claim through their TPP or our Retailer Helpdesk.

Cardholders can also access transaction and benefit information through the cardholder Web portal, the Cardholder Customer Service Helpdesk, or the Bnft™ mobile application on their smart phone. If a participant believes they have detected an issue, they can use any or all of these methods 24/7 to file a dispute.

4.13.2.17 Manage Aging Accounts

RFP Section	Requirements	Response
4.13.2.17	***Manage Aging Accounts*** *A. A client's EBT account shall be flagged and reported to the Program staff if there has been no debit transaction posted against the account or a 90-day period, although there may be a balance in the account and benefits may have been deposited into the account within that same time-frame. SNAP benefits not accessed by a household for 12 months (365 days from date of initial availability) shall be expunged. TANF benefits not accessed by a household for 180 days shall be expunged.* *B. Any non-financial transactions by the client, such as balance inquiries, do not affect the aging of the account.* *C. On a daily basis, the EBT contractor shall send SNAP staff an extract file of all benefits falling into the aging periods as specified by the SNAP agency. SNAP requires a minimum of four (4) aging flags or periods for each client's SNAP account and three (3) aging flags or periods for each client's cash account. The file will include a header record, a detail record for each benefit being reported on, and a trailer record. The detail record shall contain sufficient data, as determined by the SNAP staff, to identify the client, benefit type, aging period and the balance being aged.*	***Solutran Complies***

Solutran provides reports in SOAR™ to support the notification of Program staff to accounts that have not had a debit transaction for 90 days. Authorized SOAR™ users can access the report to track accounts in this status. Additional information on this report is found in Proposal Section 4.12.2.7 General Reports. Non-financial transactions are not considered when determining an account's aging status.

We will configure the system to account for the State's requested four aging flags for SNAP and three aging flags for cash accounts.

BENEFIT AGING FILE

This daily file reports inactive SNAP account information to the State, i.e., where there has been no cardholder debit activity against a SNAP account for a State-defined period of inactivity. The file contains information on the SNAP accounts at the benefit authorization level. For purposes of the aging process, credits (whether cardholder- or State-initiated), balance inquiries, or denied transactions do not constitute activity.

4.13.2.18 Expungements

RFP Section	Requirements	Response
4.13.2.18	***Expungements*** *The system flags to expunge benefit accounts shall be parameter driven. The EBT contractor shall ensure that all EBT accounts meeting the Nevada specified expungement rules are expunged in the timeframes specified and funds are applied to any outstanding debts owed to the state (these are program specific). The EBT contractor shall be required to produce an Expungement Report. Refer to Appendix G: Project Reports.*	***Solutran Complies***

S3™ was built to accommodate differences between States and programs. Our parameter based expungement process will be configured according to the State's expungement rules and that funds are applied to any outstanding debts owed to the State on a program specific basis.

FNS guidelines define the expungement process for unused and inactive SNAP benefits. The S3™ system tracks aging at both the account and benefit authorization level. Benefit aging is tracked by individual benefit authorization number to ensure that each benefit ages independent of the other benefits in the account. The benefit aging clock starts when the benefit becomes available to the cardholder (based on the payment date). Additionally, the S3™ system can be configured to track SNAP account aging beginning at the time the first SNAP benefit becomes available. The account aging clock is reset every time a cardholder completes a financial transaction. The account aging clock will reset even if benefits are being expunged.

No benefits are expunged until the account aging clock reaches 365 calendar days for the oldest benefit authorization in the account. S3™ is a parameter driven system that is configured to the exact aging and expungement needs of the State. SNAP benefits age according to federal regulations As a parameter driven system, changes to aging and expungement parameters are easy to make and can be updated if State or Federal regulations change.

Our S3™ system is also configured to prevent expunged benefits from being reinstated. If a benefit is to be reissued, then the benefit must have a new unique authorization number. One of the file processing validation checks is to confirm that the benefit authorization number is unique and has not been used before. This validation check prevents benefits from being reinstated.

Expungement activities will occur after all other account activity for the day has occurred to ensure that all transaction activity for that day is completed to ensure that the expungement is valid. It is therefore the last activity of the day.

We offer a Daily Expungement report that provides detailed information on cardholder accounts meeting the expungement criteria.

4.13.3 Project Wide Account Processing Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete. These deliverables are those which will be needed by all three (3) programs included in this contract.

4.13 PROJECT WIDE ACCOUNT PROCESSING			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.13.3.1	Benefit Transfers	4.13.2.1	10
4.13.3.2	Pending Account Status	4.13.2.2	10
4.13.3.3	Establishing Benefits	4.13.2.3	10
4.13.3.4	Open and Closed Accounts	5.13.2.4	10
4.13.3.5	Pending Account Purge	4.13.2.5	10
4.13.3.6	Pending Benefit Void	4.13.2.6	10
4.13.3.7	Authorized Representative and Alternate Cardholders	4.13.2.7	10
4.13.3.8	Assign Protective Payees	4.13.2.8	10
4.13.3.9	Create Fraud Investigative Accounts	4.13.2.9	N/A
4.13.3.10	Demographic Change Updates	4.13.2.10	10

4.13.3.11	File Transmission Failure	4.13.2.11	10
4.13.3.12	User Security Profiles	4.13.2.12	10
4.13.3.13	Back-up and Contingency Requirements	4.13.2.13	10
4.13.3.14	Inspections, Audits and Investigations	4.13.2.14	10
4.13.3.15	Incident Reporting	4.13.2.15	10
4.13.3.16	SNAP Account Adjustments	4.13.2.16	10
4.13.3.17	Manage Aging Accounts	4.13.2.17	10
4.13.3.18	Expungements	4.13.2.18	10

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.14 Nevada WIC Programs Specific Scope of Work

4.14.1 Objective: The EBT contractor will be expected to provide a WIC EBT system for both the Nevada and ITCN WIC Programs. The EBT contractor shall design all functionality needed to deliver EBT services and will be required to implement an EBT system to the Nevada WIC and ITCN WIC Programs that meets or exceeds the current EBT system. The EBT system functionality and services will be the same for both WIC Programs, however separate reporting, financial management and billing for services are needed. Possible EBT Functionality for the WIC Programs include WIC Farmers Market and SEBTC as defined below.

The system must conform to the MPSC interface and food benefit issuance protocol.

4.14.2 Activities: The vendor should briefly describe how they would complete each of the defined deliverable that are specific to the Scope of Work for the Nevada WIC Programs. Following are a list of Deliverables the EBT contractor will be required to complete for the Nevada WIC Programs in addition to the Project Wide deliverables previously defined in Sections 4.3 through 4.13.

We provide information on each of the activities (4.14.2.1–4.14.2.19) in the sub-sections that follow.

References to WIC staff or WIC program in this section include both the Nevada State WIC program and the ITCN WIC program, as appropriate.

4.14.2.1 EBT for Nevada WIC Farmer's Market

RFP Section	Requirements	Response
4.14.2.1	***EBT for Nevada WIC Farmer's Market*** *The Nevada WIC Program participates in the Farmer's Market Nutrition Program (FMNP). The Program currently uses paper vouchers for the delivery of FMNP benefits. In the future, the WIC Programs would like to issue FMNP benefits to the WIC participants using the WIC EBT card. WIC participants in selected areas of the state are offered FMNP benefits at the start of the FMNP season and benefits are added as an additional program benefit onto the WIC EBT cards.* *The vendor should describe in the proposal how FMNP benefits are issued, recorded and tracked on the WIC EBT card (or on an additional EBT card) for the WIC households using the WIC EBT system. The cost of the addition of the FMNP benefit delivery should be included as a separate WIC CPCM line item.*	***Solutran Complies***

Solutran is in a unique position to understand and support Nevada's business needs for your Farmers' Market Nutrition Program (FMNP) program because our customer service team currently supports

paper, food instrument process. Solutran understands Nevada's need for a viable solution to move their existing FMNP paper voucher process to a more innovative solution using EBT services. And as mentioned previously, Solutran is continually improving our services with a clear view of WIC industry trends and needs.

By leveraging our existing WIC EBT infrastructure, our FMNP solution offers the same high-quality, efficient processing our clients have come to expect, including, but not limited to:

- ***Establishing family or participant FMNP accounts via web servicing or using Solutran's SOAR™ administrative terminal;***
- ***Assigning benefits via Web servicing or using Solutran's SOAR™ administrative terminal;***
- ***Providing OTC card issuance to the family or participant via Web servicing or using Solutran's SOAR™ administrative terminal;***
- ***Providing flexibility in using the WIC family's existing WIC EBT card or issuing a new eWIC card;***
- ***Providing a cardholder IVR and cardholder Web portal that include cardholder PIN selection;***
- ***Providing a vendor web portal for transaction activity related to settlement; and***
- ***Program reporting for:***
    - ***Settlement***
    - ***Card Issuance/Replacements***
    - ***Vendor Transaction Activity***

For farmers and farmer's markets, we offer an advanced wireless solution using the VeriFone VX680 terminal. The VX680 terminal features include, but are not limited to:

- ***Multiple wireless communication options including Wi-Fi, Bluetooth, and 3G for even the most remote farmers;***
- ***Support of multiple applications independently to process SNAP and WIC transactions from a single terminal;***
- ***Support of unique terminal identifiers (for the WIC Program) to support reporting and reconciliation;***
- ***Plug and play deployment including secure key injection for PIN encryption and pre-installed application(s) configured for WIC transaction processing;***
- ***Terminal processing in accordance with PCI compliance standards and support for end-to-end PIN encryption;***
- ***Increased speed for faster transaction processing time; and***
- ***Sleek, compact design for intuitive operation and ease of use.***

The following graphics depict the VX 680 POS terminal and its related product sheet.

VX DIRECT WIRELESS

EFFICIENCY EXPERT

There's never been a better or more efficient way to sell wireless transaction processing services to merchants. VeriFone's VX Direct Wireless solution provides a complete package of needed hardware, software and services. Promote advantageous bundled fees to attract new customers. Create "stickier" merchants by selling more products and services at higher profit margins. Greatly simplify support. All through a hosted, fully managed service.

DELIVERS A COMPETITIVE EDGE

- Enables resellers to quickly and easily provide merchants access to the latest 3G technology for wirelessly processing payments and value-added transactions – for a single, bundled fee
- Removes barrier to entry by reducing merchants' upfront costs for hardware and software, and eliminating additional fees for downloads or activation/reactivation
- Provides the highest security through VeriShield Protect – for end-to-end encryption and advanced tokenization – with regular compliance updates pushed to every device
- Eliminates virtually all sensitive data from the merchant's environment – reducing PCI scope for burdensome audits and minimizing data breach risks
- Protects reseller's estate by preventing unauthorized access to system software, applications and data using VeriShield Retain

BUILDS LOYALTY AND HELPS GROW BUSINESS

- Enhances merchant loyalty through reliance on a broad spectrum of products and services
- Expands wireless merchant base with offering that can be sold to brick-and-mortar merchants with no IP service available
- Preserves and increases profit margins through differentiated service package
- Offers discount pricing on VeriCentre cloud-based estate and terminal management – including remote key injection, remote feature implementation, and consolidated web-based transaction processing

PROVIDES DESIRED FLEXIBILITY AND SIMPLICITY

- Makes it easy to move solution from merchant to merchant as desired – at no added cost
- Is NFC and EMV ready to support mobile wallets and emerging, chip-based smart cards
- Delivers consolidated reporting and analytics, as well as merchant setup and management through VeriFone's PAYware Connect gateway
- Full help desk support available through VeriFone, the leader in electronic payment
- OTA (Over The Air) downloads for quick, efficient updates of applications

VeriFone.
THE WAY TO PAY™

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Solutran will include the monthly cost for Nevada's FMNP as a separate WIC CPCM line item.

4.14.2.2 Nevada WIC EBT for SEBTC

RFP Section	Requirements	Response
4.14.2.2	***Nevada WIC EBT for SEBTC*** *The Nevada WIC Program administers a separately funded Summer EBT for Children (SEBTC) Program. This SEBTC Program is for school age children and provides benefits to households who quality. The benefits are currently issued using a separate SEBTC EBT card which is loaded with the appropriate benefits and distributed to households.* *The vendor should describe in the proposal how the SEBTC benefits are issued, recorded and tracked onto a separate SEBTC card using the WIC EBT system. The cost of the addition of the SEBTC benefit delivery should be included as a separate WIC CPCM line item.*	***Solutran Complies***

By leveraging our existing eWIC infrastructure, our SEBTC solution offers the same high-quality, efficient processing our clients have come to expect, including, but not limited to:

- ***Establish a family or participant SEBTC account via web servicing or using Solutran's SOAR administrative terminal***
- ***Assign benefits via web servicing or using Solutran's SOAR administrative terminal***
- ***OTC card issuance to the family or participant via web servicing or using Solutran's SOAR administrative terminal***
- ***Cardholder IVR that includes cardholder PIN selection***
- ***Cardholder web portal that includes cardholder PIN selection***
- ***Vendor web portal for transaction activity related to settlement***
- ***Program reporting for SEBTC specific activity***
    - ***Settlement***
    - ***Card Issuance/Replacements***
    - ***Vendor Transaction Activity***

Solutran will include the monthly cost for Nevada's SEBTC as a separate WIC CPCM line item.

4.14.2.3 WIC EBT/MIS Interface Specifications

RFP Section	Requirements	Response
4.14.2.3	***WIC EBT/MIS Interface Specifications*** *The EBT contractor shall provide and support the interface between the WIC Programs' MIS and the EBT system, and assist in defining any required design or modifications for the EBT system interface. To facilitate this task, the EBT contractor shall coordinate interface design sessions in preparation of development, testing, data conversion, conversion activities for the WIC EBT Interface.* *The EBT contractor shall provide a WIC EBT to WIC MIS Interface Specifications document that defines the detailed plan to interface with the MPSC system and plans to work with the Nevada WIC Programs' contractor in place to transfer and implement the MPSC into Nevada WIC clinics and administrative offices. The Specifications Document must define the data exchange files, the EBT reconciliation process, and the EBT reports which will be provided to the Nevada WIC Programs. The interface must involve no system code changes for the MPSC system and shall conform to the WIC MIS-EBT Universal Interface Specifications.* ***No code changes*** *can be made to the Nevada WIC Programs' MIS (the MPSC system). Any data elements and transmission protocols required by the EBT system to effectively interface with the WIC MIS must be made to the WIC EBT system and not within the WIC MIS.*	***Solutran Complies***

A secure and reliable interface is critical to a successful WIC EBT project. The WIC MIS eligibility system needs to access WIC data in a timely manner so that it can function as needed on behalf of the Nevada WIC users who rely on it every day. The system also needs to seamlessly pass data to its WIC EBT system counterpart so that the online transaction processing capabilities inherent in WIC EBT functionality performs consistently and efficiently without fail. As indicated within the RFP, a reliable interface maximizes the strengths of both the MIS and the WIC EBT system. As such, we offer Nevada WIC our innovative S3™ WIC EBT solution.

Solutran understands the importance of the WIC MIS and WIC EBT vendors working closely together to deliver an WIC EBT solution in parallel. Solutran will engage Nevada's MIS vendor during the JAD sessions to discuss development, testing, data needed for conversion, and conversion activities including the delivery schedule of functional components where each stakeholder has a dependency from the other. If a conflict arises, Solutran will work diligently with both Nevada WIC and your MIS vendor to resolve the conflict in the best interest of the WIC EBT project without impacting the WIC program's timeline.

To help mitigate these conflicts, Solutran uses a release delivery strategy that incorporates the ability to provide individual component functionality at intervals throughout the development cycle instead of waiting until User Acceptance Testing (UAT) is performed. This approach allows Nevada's MIS vendor and Solutran to perform interface testing by engaging each stakeholder earlier in the project life cycle to help ensure functionality meets requirements.

Solutran uses tools such as SOAP UI to assist with our internal unit testing and is instrumental if Nevada's MIS vendor is not ready to begin interface testing of a functional component. These tools allow Solutran to keep to their development timeline even if another stakeholder is not ready for interface testing.

Using the above approach, Solutran feels confident that the schedule and timelines confirmed during JAD sessions ensure that both systems are ready for UAT, pilot, and statewide roll-out.

Solutran will deliver a WIC EBT to WIC MIS Interface Specifications document that will define our detailed plan to interface with Nevada's MIS system. Within this document, Solutran's Specifications Document includes plans on how we will work with Nevada's existing WIC EBT processor on the transfer of existing WIC EBT program data, including data exchange files, the EBT reconciliation process and WIC EBT reports currently provided to Nevada's WIC program.

Solutran understands that Nevada's MIS vendor will not be expected to make any system revisions and shall conform to the WIC MIS EBT Universal Interface Specifications as required in this proposal section. Also, Solutran will be expected to use the existing data formats for the exchange of data unless otherwise stipulated by the WIC program.

4.14.2.4 Design and Testing of the WIC EBT System

RFP Section	Requirements	Response
4.14.2.4	***Design and Testing of the WIC EBT System*** *The EBT contractor shall complete all testing necessary to ensure the system is fully tested and ready for UAT.* *Specific identifying and demographic data elements, will be addressed during requirements validation sessions between the WIC Programs' staff and the EBT contractor staff. According to the requirements of transferring a WIC State Agency Model (SAM) system, no changes can be made to the Nevada WIC Programs' MIS, therefore the EBT contractor shall use the existing data formats for the exchange of data unless otherwise stipulated by the WIC Programs.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. See Proposal Section 4.6. Project-Wide System Testing for information relating to our full range of system testing activities that will be completed in support of Nevada's WIC program.

Solutran understands that the WIC MIS vendor will not be expected to make any system revisions and shall conform to the WIC MIS EBT Universal Interface Specifications as required in this proposal section. Also, Solutran will be expected to use the existing data formats for the exchange of data unless otherwise stipulated by the WIC program.

After reviewing the Detail Functional Design Document System-wide Online CDP EBT Host Interface document currently supporting the MPSC WIC MIS system, we have determined that Solutran is currently built to support the Mountain Plains MIS system interface specifications and we are currently using this functionality in support of our existing WIC EBT clients.

4.14.2.5 WIC EBT System Requirement Verification Sessions

RFP Section	Requirements	Response
4.14.2.5	***WIC EBT System Requirement Verification Sessions*** *The EBT contractor shall complete all testing necessary to ensure the system is fully tested and ready for UAT.* *Specific identifying and demographic data elements, will be addressed during requirements validation sessions between the WIC Programs' staff and the EBT contractor staff. According to the requirements of transferring a WIC State Agency Model (SAM) system, no changes can be made to the Nevada WIC Programs' MIS, therefore the EBT contractor shall use the existing data formats for the exchange of data unless otherwise stipulated by the WIC Programs.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. See Proposal Section 4.14.2.3 WIC EBT /MIS Interface Specifications for information relating to our system requirement verification sessions as well as Proposal Section 4.6 Project-Wide System Testing for information relating to our full range of system testing activities.

Solutran understands that WIC MIS vendor will not be expected to make any system revisions and shall conform to the WIC MIS EBT Universal Interface Specifications as required in this proposal section. Also, Solutran will be expected to use the existing data formats for the exchange of data unless otherwise stipulated by the WIC program.

4.14.2.6 WIC System Testing

RFP Section	Requirements	Response
4.14.2.6	***WIC System Testing*** *The EBT contractor shall provide a full range of system testing for the WIC EBT System. The proposed system and each subsequent enhancement or addition must be validated by the WIC Programs' staff prior to being accepted for the statewide conversion.* *System testing shall be performed on all components and functional areas of the EBT contractor's EBT systems and interfaces. Any deficiencies identified during system testing must be corrected and re-tested. WIC staff and FNS staff and potentially other stakeholders must formally accept and approve the WIC's EBT system, before the system is introduced into production and operations can begin.*	***Solutran Complies***

Solutran acknowledges and agrees to this requirement. See Proposal Section 4.6 Project-Wide System Testing for information relating to our full range of system testing activities that will be completed in support of the WIC program.

4.14.2.7 WIC MIS Interface Design and Testing

RFP Section	Requirements	Response
4.14.2.7	***WIC MIS Interface Design and Testing*** *Interface design and testing will be required to ensure that all files sent among the WIC MIS (the MPSC system) and EBT contractor systems are properly received, accepted and accurately processed. Interface testing of the WIC MIS shall demonstrate rejection of duplicate files or records and correction of transmission errors.*	***Solutran Complies***

It is essential that rigorous and structured interface testing occurs between the WIC MIS system and our system. This will ensure that all messages and files transmitted between the systems are properly received, accepted and processed. Interface testing requires coordination with the State so that test files can be monitored and that at a high level our interface testing process is as follows:

The State transmits test files to our S3™ system to validate that the messages and files are formatted, and able to be processed correctly.

S3™ processes and returns messages and test files to the State. These messages and files are formatted according to the approved Interface Control Document and mirror those that would be used in the production environment.

The results of the file processing are reviewed to ensure that any expected errors occur correctly as well. Testing reviews ensure that validation checks occur properly to prevent things like duplicate files, duplicate records and any expected error situations reject correctly.

See Proposal Section 4.6 Project-Wide System Testing for information relating to our system testing approach.

4.14.2.8 WIC Vendor TPP Agreements

RFP Section	Requirements	Response
4.14.2.8	***WIC Vendor TPP Agreements*** *The EBT contractor shall provide copies of the Retailer EBT Agreements and, if applicable, TPP Agreements, for review and approval by the WIC Programs and FNS. The agreements shall meet applicable requirements contained in WIC regulations at 7 CFR § 246.7 and the guidelines of the "FNS Operating Rules for WIC EBT".*	***Solutran Complies***

Establishing a wide network of retailers and TPPs certified and prepared to process WIC EBT transactions necessitates all-inclusive agreements, which carefully outline the specific roles and responsibilities of each contributing party. In support of the Nevada's WIC EBT program, Solutran develops and enters into agreements with Nevada's WIC vendor, or their TPP, prior to statewide wide implementation.

Solutran acknowledges and agrees that Nevada WIC must review and approve our WIC retailer agreement. Solutran's WIC retailer agreement meets the following:

- ***Federal Regulations 7 CFR § 246.7; and***
- ***FNS Operating Rules for WIC EBT guidelines.***

4.14.2.9 WIC EBT Cards and Card Sleeves

RFP Section	Requirements	Response
4.14.2.9	***WIC EBT Cards and Card Sleeves*** *Following are specific WIC EBT card requirements and information regarding card inventory and issuance.* *The cards that will be provided to the WIC Programs will contain the PAN distinguishing Nevada WIC and ITCN WIC cards from each other with the use of different 7th and 8th digits, Unique 7th and 8th digits will allow for tracking issuance and redemption for financial management and reporting purposes and for EBT contractor billing for each program, separate and apart from each other.* ***Issuance of Card Replacements*** *The EBT contractor shall provide a deactivation method for daily or bulk card stock missing (i.e., lost or stolen) card inventory that would prevent further linkage of the card to any WIC client identifier number.* *Replacement of any lost, stolen or damaged cards will be completed at the WIC clinics and not by the EBT contractor. Information regarding the replaced card (i.e., PAN, cardholder's name, address, and birth date) in addition to benefits issuance information and the replaced PAN will be sent from the WIC MIS to the EBT host.*	***Solutran Complies***

Solutran understands that the PAN distinguishes the Nevada WIC and ITCN WIC cards using the 7th and 8th digits of the card number and allows for the separate tracking for each WIC program related to issuance and redemption activity supporting financial management, reporting, and billing data.

Solutran acknowledges that replacements will only be supported at the WIC clinics. Solutran's inventory management functionality allows for Nevada WIC staff the ability to deactivate daily or bulk card stock missing within Nevada's card inventory. Once a WIC card has been deactivated, the card is no longer available for issuance to a WIC family.

See Proposal Section 4.10.2.3 Card Distribution and Inventory Controls for further information on our card inventory management functionality.

4.14.2.10 Account Set-up and Benefit Authorization

RFP Section	Requirement	Response
4.14.2.10	***Account Set-Up and Benefit Authorization*** *To establish the EBT account and post benefit authorizations, the WIC Programs' MIS system transmits account set-up and benefit authorization files and records to the EBT contractor through on-line, host-to-host file transmission. The EBT contractor's EBT system must accommodate the WIC Programs' interface requirements and shall be available 24 hours per day, seven days per week to accept retailer issues, file transactions, benefit redemption and selection of PIN's. The EBT contractor shall be required to work with the WIC MIS Contractor to complete interface design, testing and implementation to ensure seamless interactions between the Nevada WIC Programs' MIS and the EBT system.* *The EBT contractor shall be available to accept file and record transmissions within 60 minutes of being notified by the WIC Program staff that their system was not available to accept a file or record transmission.*	***Solutran Complies***

A. ***WIC EBT Account Structure:*** *The EBT system must maintain an Electronic Benefit Account (EBA) for each WIC household. The EBT system must not make changes or updates to account information unless such updates are received from the WIC MIS in message-based or file transmission. The data may be requested using the WIC household ID, the EBA ID or the PAN.*

The EBT contractor shall establish a WIC EBT account structure that supports the characteristics of the WIC EBT benefits and functionality. The WIC Programs reserve the right to modify Program requirements in response to FNS requirement changes.

B. ***Unique Identifiers:*** *The EBT system must accept a unique identifier (i.e., household ID) and associated demographics from the WIC Programs' MIS, either in a message or a batch file transfer. The EBT system must validate the uniqueness of the WIC household and benefit ID, ensuring that no duplicate household or benefit IDs have been remitted from the WIC MIS. Audit trails shall include account type. The EBT system must allow authorized users to search and sort by account type. The EBT system must establish an EBA according to Universal Interface and established business rules agreed upon during contract negotiation in line with the WIC MIS to EBT interface requirements. If an effective start and end date is not provided with the account set-up record, the EBT system must assume the current date as the effective date.*

Account types are generally household accounts but may include compliance, test, training and/or other account types as determined by the WIC Programs.

C. ***WIC Food Benefits:*** *The WIC participant's food benefits are delivered to the EBT host via data transmission to the EBT host. All foods are issued according to the applicable amount of the unit of measure of the food's category and subcategory. The food packages for each participant in the family are combined into a household account. The MPSC MIS may allow for aggregated benefits transmitted to the EBT host.*

D. ***Direct Ship Food Items:*** *If a participant is issued a special formula that they cannot get at a WIC authorized vendor in their area, Nevada WIC clinic staff will record a code in the WIC MIS to indicate the product is to be Direct Shipped. The State Office staff (either the Nevada State WIC Program or the ITCN WIC Program) will order the formula from the manufacturer and this formula is then direct shipped to the clinic and the participant comes in to pick it up and no EBT transaction takes place.*

E. ***UPC/PLU Data:*** *The Nevada WIC Programs maintain an UPC/PLU database with associated category and subcategory and amount of the unit of measure for each WIC authorized food item. The two Nevada WIC Programs currently are using the same UPC/PLU information for both programs. For all categories with the exception of the formula categories which require issuance and redemption by the specific subcategory, issuance may be for a specific subcategory within the category or it may be for the '000' broadband subcategory. The EBT system must only allow purchases according the selected subcategory if the subcategory is what is issued.*

F. ***Approved Product List (APL) Procedures:*** *The Nevada WIC Programs provide the authorized vendors with an Approved Product List (APL) via transmission from the WIC State Program Offices to the EBT contractor to each WIC vendor. The APL contains the complete list of the authorized products according to the products UPC/PLU data and will transmit redemption and other data to the MIS. A Not to Exceed (NTE) price for each item by assigned subcategory by peer group is maintained by the WIC staff using redemption data obtained from the EBT contractor and the MIS. The WIC Programs UPC and peer group data is maintained in the Mountain Plains System Consortium (MPSC) MIS. The EBT contactor must be able to receive and process nightly batch files which will transmit updated data for EBT purposes.*

G. ***UPC/PLU:*** *The EBT system must accept food item activation and de-activation information including specific dates for specific UPCs and PLUs in the UPC database. The EBT system Administrative Terminal function shall allow authorized users to set activation and de-activation dates for specific UPCs.*

H. ***APL Download:*** *The EBT system must make the APL available for download by WIC vendors, designated agents and TPPs, as applicable, from a secure data retrieval site.*

I. ***APL Access:*** *The EBT system must provide authorized users with viewing access to the APL source data, including the ability to view APLs by specific dates.*

	At a minimum, the EBT system must abide by the following rules: 1. *Upon validation, the EBT system must completely replace the existing UPC/PLU or NTE data in the APL with the updated data on the designated effective date;* 2. *Upon receipt of the APL file, the EBT system must validate that the date provided to deactivate the existing data is equal to or greater than the current date;* 3. *Upon validation, the EBT system must deactivate the existing data in the APL on the designated end date; and* 4. *The EBT system must allow the Cash Value Benefits (CVB) to be mapped to a single generic PLU or to multiple PLUs for the purchase of fruits and vegetables with the WIC food benefits.*	

An effective WIC program between the MIS system and the S3™ system is essential for the State to ensure WIC family and program data is configured correctly within Solutran's S3™ system. Our S3™ system currently supports online, real-time, web service messages supporting set-up and maintenance functions and conforms to the WIC programs' interface requirements as will be defined during the system requirement verification sessions. Solutran's S3™ system is available 24/7 to accept retailer issues, file transactions, benefit redemption and for cardholders to select/revise their PINs.

Solutran will accept file and record transmissions within 60 minutes of being notified by the WIC program staff that our system was not available to accept a file or record transmission.

For both batch file processing and online, real-time messaging, our S3™ system performs validation checks prior to creating or updating any records. Validation checks confirm that data is in the correct format, is not duplicative of prior records, or corrupted in some way. For batch file processing, prior to processing any records the file is checked for overall compliance. Once that has been confirmed, then the individual records within the file are processed. If any of the records within the file fail a validation check, then the record is not processed, and the file continues to process. Upon completion of file processing, a confirmation file is sent back to the WIC program that confirms the count of records processed, any rejected records and the associated error codes for the rejection.

Our S3™ system is designed to accept and process batch files from the State at any time and with any frequency. Our S3™ system is configured prior to conversion to accept files using the current file formats for WIC.

We accept files processed at any time of the day, seven days per week. Solutran's S3™ system will identify and begin processing files in sequential order. For all batch transmissions, we return an acknowledgement file. For example, if all records are processed, an acknowledgement file will be returned with a Header and Trailer record (but no Detail records), as everything will have been successfully processed. If a record is not processed, the acknowledgement file will be returned with the Header record, Trailer record and the Detail record(s) that were rejected, along with the rejection code reason. Once the system requirement verification sessions

We employ a file monitoring process that allows for the reprocessing of any unsuccessful batch file transmissions from the State are detected, rectified and processed.

WIC EBT Account Structure - See Proposal Section 4.11.2.2 EBT Account Structure for specific information related to our WIC EBT account structure.

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.11 Maintain the EBT Accounts

RFP Section	Requirement	Response
4.14.2.11	***Maintain the EBT Accounts*** *A.* ***WIC EBT Data for Transaction Processing:*** *When receiving a transaction message, the EBT system must perform the following benefit use validation checks:* *1. The UPC or PLU code presented for purchase is verified as a valid WIC approved product in the APL;* *2. The category and subcategory of products and quantity units are available within the family's benefit balance for the correct foods and current benefit dates;* *3. If the purchase is an allowed CVB, it is identified by its specific authorized PLU or mapped to a single generic code (i.e., 4469 for fresh fruits and vegetables);* *4. The WIC EBT system must verify an existing benefit record so that the transaction can be properly posted; and* *5. Redemptions need to be linked to the PAN in the EBT host system for redemption reporting and to ensure all Nevada WIC and ITCN WIC Programs' transactions are tracked separately.* *B.* ***Household ID and Status:*** *The EBT system must accept data from the WIC MIS regarding the participants and HOH names, HOH birth date, HOH address and all benefits issuances, voids and reissuances or any changes to this data. At a minimum, the EBT system must abide by the following rules:* *1. The WIC EBT system must validate that the household account exists when card issuances or benefits issuances are received from the WIC MIS.* *2. If the HOH account status has changed, the EBT system must change the account status.* *3. If the HOH account is deactivated by the MIS, the EBT system must change the status of the card associated with the household as of the deactivation date.* *C.* ***Associate WIC Benefit Redemption Data:*** *The EBT system must associate any and all WIC redemption transactions to the appropriate WIC EBA and card number. The EBT system must track and report upon via system canned reports and EBT system access by select WIC staff based on privileges. The EBT system must also track all redemptions from ITCN WIC Program issued cards and benefits separate from those of the Nevada WIC Program.* *D.* ***Provide WIC Redemption History:*** *The EBT system must provide the benefit redemption history for the specific WIC EBA. If the WIC HOH ID or EBA is sent with the request, the EBT system must return the benefit redemption history for the household. If the PAN is sent, the EBT system must return the benefit redemption history for the card.* *E.* ***WIC Benefit Issuance and Maintenance Requirements:*** *The WIC EBT system must accept benefit issuance from the WIC MIS, in a real-time, online message or in a batch file transfer. Participant's benefit issuance from the WIC MIS will be aggregated at the household level and will indicate the household account number, the category and subcategory, quantity of unit of measure, and benefit availability start and end dates. Each benefit issuance will be assigned a benefit ID by the MIS. The WIC EBT account is therefore the record kept and maintained by the EBT system for each category/subcategory that the household receives.* *At a minimum, the EBT system must abide by the following rules:* *1. Validate Nevada WIC Programs' household ID and the EBA exist and are active;* *2. Validate benefit ID is unique;* *3. Validate benefit issuance records are correct in content and format, including a valid combination of category/subcategory codes and quantity of unit of measure;* *4. Allow benefit issuance for current and future months but for no more than three (3) months;* *5. Allow validation for only one month of benefits at a given time;*	***Solutran Complies***

RFP Section	Requirement	Response
	6. *Validate benefit quantity (units available) on a given date does not exceed 999.99, the maximum balance which may be returned in an X9.93 Standards message;* 7. *Reject duplicate benefit issuance and remit a message to the WIC MIS informing the WIC MIS of the rejection and the reason for the rejection; and* 8. *Provide return message data to the MIS, notifying the user of accurate receipt of the data or any detected issuance anomalies.* F. ***Accept Benefit Voids and Reissuance:*** *The EBT system must receive message or batch file data for voiding WIC food benefits for a HOH account voids from the WIC MIS for current month or future months. The EBT system must validate that the Benefit ID, beginning benefit date and ending benefit date exactly matches the benefit information in the EBA for the amounts of the categories/subcategories to be voided. The EBT system must only void the benefit if there is sufficient balance to post the entire void. A return message confirming the void or notifying the affected user of any detected benefit void anomalies shall be sent to the WIC MIS. After the void is completed, the EBT system must accept reissued benefits for the current and future months.* G. ***Maintain Benefit Balance:*** *The EBT system must maintain the WIC benefit balance based on the availability dates received from the WIC MIS. Availability time shall be 12:00 AM Pacific Time on the date of availability. Expiration time shall be 11:59:59 PM Pacific Time on the date of expiration. At a minimum, the EBT system must abide by the following rules:* 1. *Benefit balance for each EBA shall be calculated upon receipt and processing of issuance, void and transaction files.* 2. *EBT system must accurately maintain EBA account balances by category/subcategory and amount of Unit of Measure.* 3. *EBT system must ensure that benefits reported as purchased are drawn from the appropriate category/subcategory and debited correctly for the amount of Unit of Measure for the UPC/PLU purchased.* 4. *In order to manage WIC staff access to the EBT system and to maintain system security, the EBT Contractor will be required to provide the WIC Programs' State Offices with a report of any clinic or State users who have been inactive for six (6) months. The WIC State Offices' staff will then determine whether to delete/inactivate the users.* H. ***Maintain Transaction History:*** *The EBT contractor shall be required to maintain transaction history for all WIC accounts and provide access for the WIC Programs' staff at the clinics and the State Offices of the current account balances. The transaction history should include a rolling three-year transaction history for each WIC account. Access to data older than three (3) years must be made readily accessible to authorized entities, as required for investigative and auditing purposes.* I. ***Benefit Authorization:*** *To authorize benefits, the WIC clinics generate benefit authorization records, containing the participant and HOH ID numbers, benefit type, amount of category and subcategory and available amount of the standard unit of measure and available date for the benefits use. The participants' food package will be combined into a household food package. The EBT contractor shall be required to develop a file edit procedure to detect duplicate files, inaccurate benefits dates or incorrect issuance records. The system must conform to the MPSC interface and food benefit issuance protocol.* *Account set-up and benefit authorization records received by real-time, daily, multiple daily and overnight batches must be processed, and benefits made available to WIC households on the benefit availability date. In addition to overnight batch files, the EBT contractor must be able to accept batch files or account set-up and benefit authorization records sent through administrative terminals throughout the day.* J. ***Benefit Transfers/Food Package Changes:*** *If requested through the use of the WIC MIS, the EBT contractor shall allow the debit and re-issuance of food benefit from one HOH account to another. The clinic staff will also be able to change an issued food*	

RFP Section	Requirement	Response
	package through the process of voiding existing benefits and replacing other food benefits. The EBT system must be able to accept the void and the reissuance of food package items for the current month and future months of WIC benefits. *K.* ***Demographic Data:*** *When the WIC MIS transmits demographic data, the EBT system must validate the integrity of identifying data (e.g., name, date of birth, etc.). The Nevada WIC MIS transmits to the EBT system the following information associated with the unique household number:* • *Name of HOH/cardholder;* • *HOH/cardholder address; and* • *Date of birth of HOH/cardholder.* *The EBT system must provide functionality to change household demographics through a real-time, online message and through batch file transfers from the MIS.*	

The effectiveness of an WIC EBT system is ultimately determined by a participant's ability to access benefits without incident. Simple and reliable benefit access, retailers operating their businesses without worry or concern, and Nevada program staff trusting that benefits are always distributed accurately and on time ensures a successful WIC EBT project.

Solutran understands these fundamental requirements, and we have designed a complete solution to make sure the needs of all project stakeholders are continually met.

The table below illustrates the key transaction processing features of the S3™ system.

TRANSACTION PROCESSING FEATURES

Technical Feature	Description	Benefits to Nevada
Highly available architecture	***System designed to support near 100% availability. Two separate data centers are always active and authorize live transactions unlike some competitors that manually switch to a back-up data center in the event the primary center goes down.***	***Improved system availability creates a more consistent and streamlined checkout experience that increases participant, retailer, and State satisfaction.***
Highly scalable architecture	***If transaction volumes require, system resources can be added with no service interruption. Some competitor systems must be taken offline to increase capacity.***	***Easy to proactively address increasing volumes.***
Enhanced Data Security	***Personal information is encrypted always - in transit and at rest. Some competitors require secure entry to their systems, but they do not encrypt***	***Low risk of data loss to external hacking attempts.***

Technical Feature	Description	Benefits to Nevada
	personal information data within the system.	

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.12 System Security

RFP Section	Requirements	Response
4.14.2.12	***System Security*** *The EBT contractor shall assist WIC management staff in a physical security review for physical security and access control systems to the WIC clinics and administrative offices used to process cards, process data or house any sensitive data to those authorized personnel and authorized visitors. The EBT contractor shall ensure adequate security measures are in place to keep secure and confidential any WIC Program data.*	***Solutran Complies***

Security features are layered throughout our solution. Firewalls and hardware security modules ensure that cardholder data is protected with the most recent and best-in-class hardware and software available. In addition, we encrypt cardholder personal information both while in transit and at rest to ensure that only authorized personnel can access the data. Unlike some of our competitors who only protect against intrusion, we protect the critical data within our system as well. Our stand-beside POS terminals also use encrypted applications to ensure data cannot be extracted from them.

We also employ the following features to offer the most secure solution in the industry:

- ***<u>Secure Socket Layer (SSL)</u> – The S3™ system uses a SSL connection for Internet access.***
- ***<u>Two firewalls for Internet access</u> – Solutran uses redundant Cisco ASAs to authenticate traffic as it travels between each tier of the Solutran application stack. Before entering the Solutran network from the internet, traffic is first filtered by a state-of-the-art Cisco firewall and FirePower intrusion prevention system (IPS) with advanced anti-malware protection (AMP). Once authenticated, traffic can enter the Web server layer, which passes requests through another firewall to access the data access service tier. The data access service layer then makes the request to the database, where before granting access, the traffic must pass through another firewall. This multi-tiered architecture, protected by a firewall at each level, prohibits any direct access to sensitive data without proper network and user authentication. Solutran's intrusion protection service (IPS) and Advanced Malware Protection (AMP) are automatically updated by a security subscription service to make sure they are equipped to handle the latest security threats.***
- ***<u>PIN encryption</u> – PINs are never provided in the clear and the only PIN information stored anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset on our host system. In addition, our key management techniques meet or exceed industry standards. We manage this through our PCI certified Hardware Security module, the LUNA EFT PL1600.***
- ***<u>Password-protected access</u> – Each authorized Internet user on the S3™ system uses a unique login and password combination.***

Key architectural components of the S3™ system are discussed in the remainder of this proposal section to highlight the benefits of our solution to Nevada's WIC program. We offer extensive experience

working with a vast client base around the world, both big and small, and we treat each with the same level of respect as we look to build trust and deliver a solution that helps them provide the highest level of service to program cardholders.

4.14.2.13 Manage WIC EBT Settlement, Transaction Processing and Reconciliation

RFP Section	Requirement	Response
4.14.2.13	***Manage WIC EBT Settlement, Transaction Processing and Reconciliation*** *The EBT contractor shall be responsible for the execution of WIC EBT settlement and reconciliation activities. EBT settlement and reconciliation shall be conducted in accordance with current Federal regulations as updated throughout the life of the contract and in compliance with FNS Reconciliation and Settlement Guidance. The EBT contractor's host system shall operate on a 24-hour processing cycle. At a designated cutoff time, each day (based on Pacific Time), the EBT contractor shall close out the current processing day and commence the next processing day. To support the settlement function, the EBT contractor or its designated financial agent must have an originating and receiving membership in the national ACH network. In order to promote the acceptance of WIC EBT transactions, the EBT contractor shall be required to provide evidence of its, or its designated financial agent's, ability to fulfill the settlement obligations specified in this RFP. Evidence may be in the form of financial statements, bonds, guarantees or other assurances.* *The EBT contractor shall be required to develop procedures and reports that will enable the WIC Programs to complete the daily reconciliation and settlement verification processes. A comprehensive daily electronic report that reconciles all benefit transactions back to their original authorization and allows the Nevada EBT staff to easily ascertain the daily change in their outstanding obligations is required. This report, which is segmented by benefit type, would include: benefit authorizations, benefit redemptions, adjustments, non-Federal or non-State liabilities (i.e., Contractor liabilities), non-settling transactions, any other transactions that affect settlement, and the resulting settlement amounts.* *The EBT contractor shall designate a standard daily cutoff time for EBT transaction processing. The 24-hour period between the cutoff time on day one and day two constitutes the EBT transaction day. The specified cutoff time must allow the EBT contractor sufficient time to originate ACH payments for next day settlement. The EBT contractor shall maintain ledger accounts at the client, provider, program, and local office levels. Subsequent to cutoff, the EBT system must be balanced and reconciled. The EBT contractor shall compute the end of day net position or balance for each general ledger account. For each account, the end of day net position is equal to:* *Opening Balance + Credits — Debits = End of Day Balance* *As part of system balancing and reconciliation, the EBT contractor shall determine the total amount of WIC Federal funds necessary to reimburse its accounts for the total credits due to EBT acquirers. The information generated during system cutoff and balance processing shall be used by the EBT contractor to prepare the daily settlement files. The EBT contractor shall specify procedures for maintaining audit trails throughout the reconciliation and settlement processes.* *The Nevada Division of Public and Behavioral Health Fiscal Office is responsible for daily reconciliation and reporting to the Nevada State Treasurer's Office and FNS. The timely resolution of reconciliation issues is essential.* *Prior to making any proposed change in reconciliation reports, processes or data displays, etc., the EBT contractor shall provide 90 calendar days advance notice to the State for review and approval.* *The WIC Programs require ACH payment functionality to support the direct deposit of settlement funds into vendor-designated bank accounts. To support ACH payment services, the EBT contractor, or its designated Financial Agent, must have an ACH Originating*	***Solutran Complies***

RFP Section	Requirement	Response
	Depository Financial Institution (ODFI) membership in the ACH network. The WIC Programs will send the EBT vendor ACH payment set-up or update information through batch files or through Administrative functionality. The Nevada WIC Programs will send the EBT contractor ACH payment information through the batch file process or host-to-host. The EBT contractor shall check for duplicate files and records within the ACH process. The EBT contractor shall initiate the settlement of direct deposit payments through the settlement procedures. The EBT contractor shall maintain ACH activity records on client and provider accounts, including date, amount and banking information. This information is maintained by both the EBT processor and the WIC Programs. *A. The EBT contractor's WIC EBT transaction processing requirements shall include:* *1. Accepting transactions coming from an authorized Vendor or TPP;* *2. Authorizing or denying transactions;* *3. Providing a response to the WIC vendor of the authorizing or rejecting of the transactions;* *4. Printing a receipt with the amount purchased and the balance by category and subcategory with the card number truncated on the receipt; and* *5. Logging all transaction details for subsequent settlement and reconciliation processing, transaction reporting, and for viewing through transaction history access using the EBT contractors EBT system.* *B. The EBT contractor is responsible for ensuring that the WIC EBT system meets the processing requirements and criteria for WIC established by FNS. In order of precedence, the EBT contractor shall process EBT transactions in compliance with:* *1. Federal regulations;* *2. Nevada WIC policies and procedures; and* *3. Prevailing industry performance standards.* *C. If there is a conflict between the governing regulations and guidelines regarding a specific standard, the Nevada WIC Programs will determine the standard to which the EBT contractor must adhere. In determining the appropriate standard, the WIC Programs will allow consultation and input from the EBT contractor. However, the final decision will remain with the WIC Programs. In processing WIC EBT transactions, it is the responsibility of the EBT contractor to ensure that the WIC EBT system meets performance and technical standards and regulations in the areas of:* *1. System processing speeds;* *2. Availability and reliability;* *3. Security;* *4. Ease-of-use;* *5. Minimum card requirements;* *6. Performance; and* *7. Minimum transaction set.* *D. The EBT contractor shall comply with all relevant processing speed requirements as stated in 7 CFR §246 and as specified in Appendix E: Performance Standards. The EBT contractor shall provide back-up purchase procedures for FNS authorized retailers when the EBT system is unavailable, both for unscheduled and planned outages.* *E. The EBT contractor shall process, at a minimum, the following WIC transaction types:* *1. Purchase (swiped or key entered);* *2. Reversal of purchase;* *3. Balance inquiry; and* *4. Void* *F. No returns are allowed with the WIC benefits. If a WIC participant returns a product purchased with their WIC food benefits due to spoilage or damaged packaging, the WIC vendor can only exchange the product for the same product and can under no*	

RFP Section	Requirement	Response
	circumstances exchange for a different item category or return benefits to the EBT cards.	

A defined, accurate settlement and reconciliation process that applies advanced technological automation to keep the WIC EBT system in balance and in full compliance with FNS regulations will ensure a successful WIC program transition.

We fully understand that participating vendors must be promptly and accurately reimbursed for goods tendered to program cardholders daily. If they are not, then the integrity of the entire program is placed in jeopardy. Thus, Nevada demands a WIC EBT processor that provides settlement for integrated vendors using TPPs, direct connect vendors and WIC EBT stand-beside POS vendors with funds provided from the WIC funding account used for WIC benefit redemptions with system reconciliation and balance reporting.

Like the WIC programs, we recognize the critical importance of accurate reconciliation and settlement. We have made this financial aspect of a WIC program a company-wide priority. The S3™ system was built with multi-layered analytics that calculate balances, amounts and data independently to ensure that benefits and accounts remain synchronized and that settled values are inclusive of all financial transactions. We have also partnered with Fiserv, the industry leader in EFT and transaction routing, to incorporate our programs into the overall EFT network infrastructure. Settlement and reconciliation data is accessed through our SOAR™ administrative terminal, which is accessible to the WIC program and clinic staff workstations, as appropriate, in an easy-to-understand format that requires "fewer clicks" to access comprehensive information. It is supported with procedures developed by subject matter experts (SMEs), who have collaborated with WIC agency counterparts to best meet the needs of those who use the system daily.

We fully understand the importance of prompt, accurate execution of WIC EBT settlement and reconciliation activities, and we accept the responsibility for overseeing these activities for the WIC EBT project. Our settlement and reconciliation activities are conducted in accordance with federal regulations, as updated throughout the life of the contract, and the most recent version of the WIC EBT Operating Rules.

All WIC EBT project data is maintained separately within the S3™ system. Data from Nevada's program is never commingled. For the WIC EBT project, we perform separate settlements for Nevada WIC and the proposed system operates on a 24-hour processing cycle. At a designated time, each day, 3:00 PM Pacific time, the S3™ system closes out the current processing day and commences the next vendor payment period without any need for suspense accounting.

We process more than 200 million transactions per month and reconcile and settle these transactions with several national and local vendors. Our EBT transaction switch, Fiserv, is the industry leader for processing and settling EBT transactions, and processes approximately 1.2 billion EBT transactions on an annual basis. Fiserv's financial services technology and services innovation is highly regarded, including its award-winning solutions for mobile and online banking, payments, risk management, data analytics and core account processing.

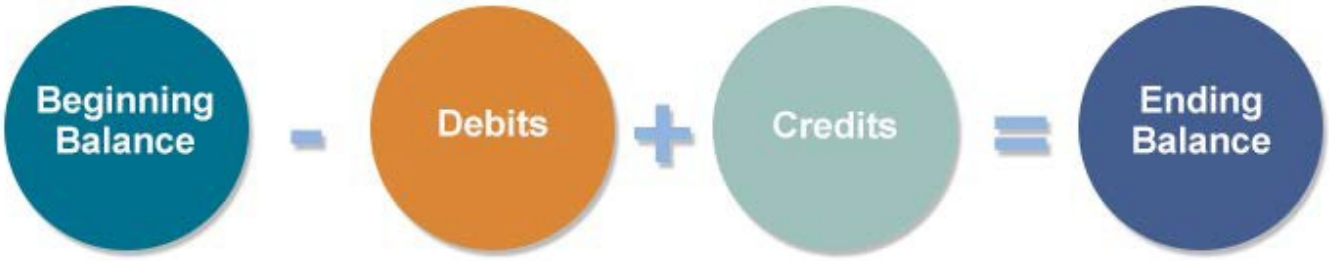
Prompt and accurate settlement and reconciliation is of the highest priority to us. In today's world, funds used for benefit programs like WIC EBT are highly scrutinized, thus it is of the utmost importance that our risk-free processes remain above reproach. We apply our processes daily to ensure every penny is accounted for in each of our projects to make sure benefits are properly disbursed and reconciled,

vendors are paid promptly and accurately, and funds are settled as determined by each of our state partners. This same level of commitment will be applied to your WIC programs.

Our settlement and reconciliations processes meet or exceed FNS guidelines on WIC EBT settlement and reconciliation as defined in WIC Operating Rules and continue to support any future Federal regulations as updated throughout the life of the contract. As such, daily reconciliations include a household account daily beginning category/subcategory balance, purchases, and a net category/subcategory ending balance.

At the most fundamental level, our system employs the logic shown below:

RECONCILIATION FORMULA



- ***Beginning Balance: This is the amount of benefit units that carry forward from the previous day's system cut off at the category/subcategory level defined in the benefit units designated for each category/subcategory combination.***
- ***Debits: This reflects a decrease to liability that includes purchases, benefit voids, and debit adjustments.***
- ***Credits: This reflects an increase to liability that includes new deposits as well as any credits that are the result of transaction related voids/reversals or credit adjustments.***
- ***Ending Balance: This reflects the net value of the beginning balance, all credits, and all debits.***

Authorized State users can obtain reconciliation and settlement information on a real-time basis through the SOAR™ administrative terminal, which they can readily export to PDF or Excel. It is also available through our Benefit Summary report. The State can use both the SOAR™ administrative terminal and the report to access any prior day's settlement values from the first day of settlement to the current date. Once a settlement day has been completed, these values are not updated, and this data remains static for the life of the contract. In addition, the reconciliation formula represents current benefit processing.

The reconciliation formula (shown above) can also reflect future liabilities. Future liabilities only include benefit adds and future benefit voids as transactions are not processed against future benefits. This information can be viewed from a program-wide perspective, as well as a local agency/clinic perspective. The future and the current view can be combined to provide a total benefit liability perspective at the category/subcategory level.

Another aspect of our approach is the daily reconciliation of net redemptions in dollar values to acquirer settlement values. This is accomplished in our S3™ system by providing a dollar view of the daily benefit totals and then reconciling that information against the daily monetary totals that reflect total funds entering, exiting, and remaining in the system each day.

Our system enables Nevada WIC program users to compare and reconcile:

- ***Total net change in outstanding system-wide obligations and the sum of the net change in obligations outstanding for all government funding agencies.***

- ***The net settlement value of participant account adjustments with the sum of the net settlement value of adjustments settled to WIC vendors and acquirers.***
- ***The net settlement value of all transactions to the sum of the net settlement values for all clinics.***
- ***Net redemptions in dollar value versus the daily suspended transactions in dollar value that overlap daily ACH cutoff times and the current daily activity in dollar value.***

Note: Our S3™ system employs a daily ACH cutoff time that is simultaneous with the calculation of current daily activity. Therefore, there are no suspended transactions to reconcile.

Our S3™ system also determines the total amount of money necessary to reimburse accounts for the total credits due to WIC vendors and acquirers. We use the information generated during system cut off and balance processing to prepare the daily settlement files. Our WIC EBT transaction switch, Fiserv, calculates what is due to all WIC EBT acquirers and this value is then reconciled against our daily totals. Fiserv then uses the existing debit card EFT infrastructure to reimburse all eWIC acquirers.

We are a leader in automated clearing house (ACH) payment processing, managing over 100 million transactions annually. Our expertise includes multiple ACH Standard Entry Codes used across multiple industries. We employ 10 individuals certified in ACH processing, each holding status as an Accredited ACH Professional (AAP). CA Bank is a partner in our ACH processing business, acting as our originating bank. CA Bank is an active member in the national ACH network.

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.14 Manage WIC Retailers and Retailer Transactions

RFP Section	Requirement	Response
4.14.2.14	***Manage WIC Retailers and Retailer Transactions*** *For all WIC transactions, the EBT contractor must validate that the transactions originated at a WIC authorized retailer. Retailer transactions must be tracked and reports provided to the WIC Programs' staff defining the transaction detail by vendor.* *A. The EBT system shall go through a series of checks and processes to determine whether a cardholder's transaction should be approved. These checks should include determining whether:* *1. The merchant has a valid WIC authorization number;* *2. The card number (PAN) is verified and the card is active;* *3. The number of consecutive failed PIN tries has not been exceeded;* *4. The PIN is verified as being entered correctly;* *5. The account is active;* *6. The EBT account holds a sufficient balance in the selected categories and subcategories of the food benefit for the household in order to satisfy the transaction request;* *7. The food item is in the appropriate APL, (if a Nevada State WIC Program card, their APL and if an ITCN WIC Program card, the ITCN WIC APL) and only eligible foods for that cardholder and in amounts remaining in the current benefit for that card;* *8. WIC transactions are only permitted within the valid benefit period; and* *9. If any one of the above conditions is not met, the EBT system shall deny the transaction. The EBT contractor shall ensure that card's benefit accounts are not overdrawn and shall assume all liability if an account overdraft does occur. If the transaction is denied, the system must return a message to the WIC vendor*	***Solutran Complies***

RFP Section	Requirement	Response
	indicating the reason for denial (e.g., invalid PAN, invalid PIN, insufficient food benefit balance, etc.). The EBT contractor must also provide to the WIC Program staff a summary report of denied transactions. *B.* ***Adjustment for NTE:*** *When authorizing a transaction, the EBT system must compare the WIC vendor's product price against the Not to Exceed (NTE) for the subcategory. The NTE used shall be the NTE in effect at the date and time of the transaction for the WIC vendor's peer group. The NTE calculations are determined by the WIC MIS and the WIC Programs to verify the calculations and transmit to the EBT system. If the product price is at or below the applicable NTE, the WIC vendor shall be paid for the product at vendors' claimed the price. If the product price is above the NTE, the WIC vendor shall be paid at the NTE.* *C.* ***Declined Food Items:*** *The WIC EBT system must decline a food item for a WIC purchase if it is not listed in the Nevada WIC Programs' APL, if it is not a food item authorized in the WIC household account, or if sufficient quantities of the category/subcategory are not available in the WIC household account. The EBT system must provide an appropriate reason code for all rejected product transactions.* *D.* ***Number of Food Items:*** *The EBT system must have the capability to process a maximum of 50 WIC items in a single purchase.* *E.* ***Mixed Tender:*** *WIC EBT shall abide by the FNS defined Mixed Tender processes.* *F.* ***Invalid PIN Attempts:*** *The EBT contractor's system must deny transactions if the PIN is input incorrectly. After three (3) consecutive invalid PIN attempts in one day, the card shall be temporarily blocked until midnight local time on the day the last PIN attempt occurred.* *G.* ***Key Entered Transactions:*** *WIC will require key entered transactions.* *H.* ***WIC Programs Vendor/Retailer Issues:*** *The EBT contractor shall be responsible for managing WIC authorized vendor EBT participation. The EBT contractor shall comply with Federal regulations in 7 CFR § 246.12 concerning retailer management and support. The EBT contractor's primary roles and responsibilities regarding WIC Vendor EBT functionality include:* *1. Implementing an integrated WIC vendor system;* *2. Providing every WIC-authorized vendor with the opportunity to participate in the EBT system;* *3. Providing stand-beside POS systems for retailers that are not integrated;* *4. Signing either an EBT-only retailer agreement or a third-party processor agreement for commercial retailers for all participating retailers (i.e., EBT contractor shall enter into an agreement with the retailer. WIC Program staff must approve the agreements prior to being sent to retailers and third-party processors);* *5. Certifying and de-certifying third-party processors;* *6. Assuring that the participating vendors understand their responsibilities with regard to WIC policy, operating rules, and operations of the EBT system;* *7. Maximizing the use of existing commercial POS terminals;* *8. Installing, maintaining and otherwise supporting Contractor provided EBT-only POS equipment as necessary in accordance with FNS policy for retailer participation as defined in 7 CFR; and* *9. Providing Help Desk services to retailers for resolving issues/problems regarding as related the applicable EBT functionality.* *I.* ***WIC Vendor Data:*** *WIC vendor data will be maintained by the WIC MIS and applicable WIC vendor data will be transmitted to the EBT system in a message or batch file transfer. At a minimum, the WIC vendor data transmitted to the EBT system must contain the mandatory data elements identified in the MIS-EBT Universal Interface:* *1. EBT system must allow identification of WIC vendor hierarchy (e.g., the identification of corporate and supplier headquarters associated with chain stores);*	

RFP Section	Requirement	Response
	2. *EBT contractor shall be responsible for ensuring that each terminal is listed under its unique ID number;* 3. *WIC MIS will transmit, by message or batch file transfer, updates to WIC vendor data or the EBT contractor must obtain information from WIC vendors directly;* 4. *EBT system must transmit a batch file to the WIC MIS with WIC vendor updates; and* 5. *EBT system must maintain the confidentiality of WIC vendor financial institution information, bank routing information and other WIC vendor data.* J. ***WIC Vendor Status:*** *The EBT system must accept message or batch file transfers from the WIC MIS which includes the status or status update for a WIC vendor. The status of a WIC vendor may be "authorized", "pending" or "de-authorized". The EBT system must not accept transactions from any WIC vendor which is flagged by the WIC MIS as pending or de-authorized at the time and date of the transaction. The EBT system must have the capability to process the change in WIC vendor status. The EBT system must transmit a batch file to the WIC MIS with WIC vendor status updates.* *The EBT system must accept corporate hierarchy information as it is maintained in the WIC MIS. Maintaining WIC vendor corporate information allows payments to a WIC vendor to be consolidated at a corporate level. The WIC MIS will provide a corporate ID and associate the corporate ID with each applicable WIC vendor.* K. ***Stand-Beside WIC EBT Solutions:*** *The EBT contractor shall train the WIC vendors that are provided with stand-beside POS terminals or solutions. WIC vendor training shall occur upon completion of solution installation and shall cover areas such as log on/log off, using the terminal for all types of WIC EBT transactions, and the settlement and reconciliation process. WIC vendors shall be provided with a user guide for managers, a tip sheet to provide managers and cashiers with an easy reference during transactions and the toll-free number for equipment support.* *Upon request, those WIC vendors that use third party processors (TPPs) to acquire EBT transactions shall be provided with training information, such as that provided to WIC vendors with stand-beside equipment, to support corporate training.* *There are not a large number of stand-beside WIC EBT POS terminals. However, the need does continue and the EBT contractor must support this need. Currently there are approximately 10 vendors with approximately 60 stand-beside terminals.* L. ***Retailer and Third-Party Acquirer Agreements:*** 1. *The EBT contractor shall enter into agreements to deploy and drive EBT-only POS terminals pursuant to this RFP and to act as third-party processors (TPP) to all retailers who accept the EBT contractor-deployed POS terminal services.* 2. *For those retailers who choose to use or modify their existing equipment and either acquire the services of a TPP or serve as their own TPP, the agreement shall be to provide access to the EBT system by TPP and those retailers that self-process, or any other acquirer. TPPs are responsible for training their EBT retailers and for providing required EBT signage.* 3. *Third party and retailer agreements will be between the EBT contractor and the retailer or third party directly; the State is not a party to retailer/ TPP agreements. The agreements will describe the terms and conditions regarding the arrangements for use of the POS equipment and the operating procedures and rules. At a minimum, the agreements must include language that requires:*	

RFP Section	Requirement	Response
	a. Compliance with Supplemental Nutrition Assistance Program regulations; *b. Compliance with ANSI X9.93-2014, ISO 8583 and ISO 9510;* *c. No assessments for authorization and settlement processing for EBT transactions;* *d. Only WIC-authorized vendors may perform WIC transactions;* *e. Third-party processors must provide a list of retailers under contract to them that accept the EBT card within the State and the list must be updated on a periodic basis;* *f. TPPs will be required to load and update the BIN for the Nevada WIC Programs; and* *g. Retailer and third-party processor agreement language shall be reviewed and approved by the WIC Programs' staff prior to use.*	

Our S3™ system is designed to leverage the retail commercial infrastructure already in place so when market demand and regulatory changes dictate that improvements be made; we can more easily transfer those improvements to the WIC EBT project. In addition, the S3™ system is designed to provide the proper level of visibility into transaction data to facilitate effective program management by making it easier for Program staff to monitor transaction processing using multiple mechanisms such as our SOAR Program user web application, reporting, and the interface functions that enable the WIC MIS system to provide necessary, real-time WIC EBT-related information as appropriate.

Solutran understands and can support the WIC program's need to use the existing commercial infrastructure for WIC EBT transaction processing. Our S3™ system has the capability to receive, process and authorize cardholder WIC EBT transactions from only WIC program's authorized WIC retailer.

Solutran supports the following WIC EBT transaction processing requirements:

- ***Accepting transactions coming from an authorized transaction acquirer***
- ***Authorizing or denying transactions supporting -***
  - ***Adjusting for NTE pricing***
  - ***Declined food items that are not WIC approved***
  - ***Allow for maximum of 50 WIC items within a single purchase***
  - ***Support mixed tender***
  - ***Block cards that exceed three (3) consecutive invalid PIN attempts***
  - ***Key entered transactions***
- ***Sending response messages back to the transaction acquirer authorizing or denying the transactions***
- ***Providing the data necessary to print a cardholder receipt with the account balance after the transaction***
- ***Logging all transactions for subsequent settlement and reconciliation processing, transaction reporting, and for viewing through transaction history***

Our architecture is based on X9.93 WIC messaging standards, and we have established relationships with key partners to maximize the use of existing commercial transaction processing infrastructures to transmit and process WIC EBT transactions. To this end, we have partnered with Fiserv to employ its transaction switch services for WIC EBT transaction switching. Fiserv has established full back-up telecommunication and switching capabilities between its host and all major TPPs and EBT processors in the United States and currently processes more than 100 million EBT transactions per month and a total of over one billion transactions per month for over 3,000 clients.

Our proposed model parallels the commercial model in that both the commercial and EBT environment use the same International Organization for Standardization (ISO) message formats (ISO 8583) for the exchange of online transactions. More specifically, eWIC transactions are processed under X9.93, which is an EBT variant of the ISO standard. The Fiserv WIC EBT gateway interfaces with the S3™ authorization engine through our front-end switch that manages messaging with the WIC EBT gateway, TPPs, and direct connect merchants. The S3™ authorization engine manages POS messaging and real-time authorization according to FNS requirements, specifically the ANSI X9.93 standards (part 1 and part 2) and the FNS WIC Technical Implementation Guide (TIG).

WIC EBT transactions are routed to our EBT transaction switch and our S3™ authorization engine ensures that cardholders can access their WIC benefits only at POS devices located in authorized WIC retailer locations. This is accomplished by validating incoming retailer information against the retailer data provided by the WIC programs. Only retailers authorized for WIC EBT processing as identified in the data passed to us through our retailer interface with the WIC program's MIS system can submit transactions.

Quality, attentive retailer management procedures are essential to the success of the WIC EBT project, as satisfied retailers provide a higher level of service and accessibility to cardholders. Imperative to supporting the WIC program's retailers in the migration to a new WIC EBT processor is a service provider that has extensive retailer relationships, retailer management experience and understands the project's complexity as well as its impact on all stakeholders, including those who offer access to selected foods to supplement the diets of participants who may be at nutritional risk. Further, the provider must be able to evaluate retailer needs, schedules, and critical path initiatives to encourage participation as they convert to WIC EBT processing and actively support the project daily.

By assuming a leadership role in applying our proven approach and capabilities to retailer management, Solutran leverages our existing retailer relationships and has designed a solution that fits within current WIC EBT processing standards to ensure minimal impact to the WIC program's WIC retailers. This includes proactive and open communication to generate active and collaborative involvement amongst the retailer community. Our retailer database and SharePoint document repository provides retailer documentation tracking support to ensure that retailer communication and contracts are managed in the most effective manner.

Solutran's Nevada project manager works closely with our Retail Management team and provide oversight of all aspects of retailer management activities. Solutran's stand-beside WIC EBT solution provides acquiring services and terminal driving, and we are committed to earning the highest possible satisfaction rates over the life of the WIC program's EBT project. We understand that great solutions begin with an understanding of project stakeholder needs. As such, our number one objective related to WIC retailers is to be part of their solution and to be known as their most responsive and responsible business partner regardless of industry or services provided. We surveyed WIC agencies, retailers, industry contractors, and work groups to better understand their business objectives, challenges, and priorities and ensure that we fully understand their needs to support our EBT projects.

The S3™ system accepts WIC retailer files transmitted from the WIC program's MIS system including contact name and information, corporate hierarchy data (as applicable), store address, and other relevant data such as date of authorization or termination. This is accomplished using the WIC EBT MIS Universal Interface (WUMEI) Universal Interface Add and Update WIC Vendor function. Our system accepts new and updated data transmitted from Nevada's MIS system on an on-going basis, and performs the edits defined within this Proposal section, including but not limited to, unique terminal ID numbers and validation edits against addresses to ensure these conform to U.S. Postal Service address standards.

By providing a stand-beside WIC EBT solution to a retailer who cannot integrated the WIC EBT transaction set into their existing ECR system we increase the opportunity for participants to shop for WIC and non-WIC food items conveniently at one retailer location. Solutran acknowledges and agrees to the following responsibilities in support of the WIC program's stand-beside WIC EBT solution that include, but is not limited to:

- ***Procurement and inventory control***
- ***Distribution installation***
- ***Repair and/or replacement***
- ***WIC EBT software and updates***
- ***Disable and retrieval when the retailer is de-certified or has completed the integration certification activities***
- ***Retailer training and materials (user manual, tip sheet)***
- ***Toll-free number for equipment support***

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.15 System Operations Manual for WIC

RFP Section	Requirement	Response
4.14.2.15	***Systems Operations Manual for WIC*** *A. The EBT contractor shall provide a System Operations Manual. This manual shall include a description of all functionality and procedures to be completed by WIC Programs' staff to provide WIC EBT system operations. The manual must be available to WIC in hardcopy form and electronic form and be available during UAT to test for completeness and accuracy of the functional description. The WIC EBT System Operations Manual shall include at a minimum the following:* *1. Glossary of terms;* *2. Staff contacts for the EBT contractor (name, area of expertise and contract information);* *3. System Operations Manuals for all WIC Programs' staff who will be provided access based on their security roles;* *4. Descriptions of message-based transmissions;* *5. Descriptions of batch files and the times of transmission;* *6. Descriptions of receipt and error messages;* *7. Web Portal configuration and procedural descriptions for use;* *8. IVR configuration and procedural description for use;* *9. Help Desk procedures for problem resolution and escalation procedures, including contractor's staff assignment for error resolution;* *10. Description of settlement and reconciliation processes;* *11. Description of procedures to complete administrative functions; and* *12. Other procedural descriptions, as needed.* *B. The WIC Systems Operations Manual must include sections for the following functional areas:* ***Problem Resolution and Escalation Procedures**: The problem resolution and escalation procedures shall define the process by which the WIC Program staff will report system and operational problems to the EBT contractor and the process by which problems will be resolved and the resolution reported back to the Programs. The procedures shall include a*	***Solutran Complies***

RFP Section	Requirement	Response
	priority scheme for identifying the relevant severity of the problem and the expected timeframes for resolution based upon the designated severity. 1. *At a minimum, severe problems (problems which impact the WIC Programs or its retailers to conduct business) shall be addressed immediately upon notification and the EBT contractor shall provide hourly updates to the WIC staff until the problem is resolved.* 2. *For moderate problems (problems that impact some functionality but do not impact the ability to conduct business), the EBT contractor shall resolve within two weeks and provide daily updates until the problem is resolved.* 3. *For minor problems (minor bugs that do not impact major functions or the ability to conduct business) the EBT contractor shall resolve the problem within four weeks and shall provide weekly updates until the problem is resolved.* C. ***WIC Settlement and Reconciliation Procedures Manual:*** *The EBT contractor shall provide a Settlement and Reconciliation Procedures that provides the procedures required for the WIC Programs to perform a daily reconciliation of the EBT contractor's EBT system to align with the requirements of Federal regulations. The manual shall identify the specific settlement and reconciliation reports including formats and data elements.* D. ***WIC Staff Administrative Functions Procedures:*** *The EBT contractor shall provide an* ***Administrative Functions Manual****, developed in cooperation with WIC Program staff that provides guidance and procedures for State Office staff on administrative functions. The WIC Programs require that electronic copies of the final, approved manual be provided in Microsoft Word or appropriate media as specified by the WIC Programs.* E. ***WIC EBT System Reporting:*** *The EBT contractor shall provide the WIC staff with a* ***Reports Manual*** *that details all WIC reporting requirements, report descriptions, methods and reporting schedules. The Reports Manual shall include report objectives, a definition of the data elements, the algorithms used to calculate values, and report formats. To support ongoing operations, the EBT contractor shall provide and maintain a WIC EBT System Reports Manual. The manual shall define the reports that are standard reports run using the WIC EBT data, the steps to run the reports, the report generation frequency and the means to complete ad hoc reports.*	

OPERATIONS MANUAL

Solutran implements a clearly defined process to detect and contain any system events should they occur. This includes appropriate communication and remediation to identify and address any impact that may result. This process is formalized in the Operations Manual which we deliver to the State.

The manual includes descriptions, procedures, and processes for all phases of the WIC program's WIC EBT project, including problem resolution and escalation. Solutran provides the State an Operations Manual that provides detailed descriptions of system operations, including:

- ***Problem resolution and escalation procedures.***
- ***System configuration settings.***
- ***Transmission times.***

The problem resolution and escalation procedures detail how the State reports system and operational items to Solutran. These procedures include points of contact and contact information and explain how to escalate items if they are not resolved in a timely or appropriate manner.

Our manual also defines how problems are resolved and how the resolution is reported back to the State. The procedures include a priority scheme for identifying the severity level of the problem and the expected timeframes for the resolution of the problem (based upon the relative severity of the problem).

SETTLEMENT AND RECONCILIATION PROCEDURES MANUAL

A detailed Settlement and Reconciliation Manual is developed with step-by-step instructions on how to conduct the settlement process. The instructions are supplemented by screen shots and examples of specific reports necessary to complete a thorough and FNS compliant reconciliation of system activity. The manual also describes the exact timeframes and responsible parties to complete the settlement and reconciliation process. In addition, the manual includes a description of how to reconcile the following:

- ***Transactions processed between the WIC program's MIS system and the S3™ system to include benefits transmitted to the S3™ system.***
- ***Transactions processed between the S3™ system and vendors.***
- ***Settlement amounts paid to vendors for transactions processed.***
- ***Settlement amounts paid to vendors to funds drawn from the State funding account.***

The document also describes how to reconcile the change in the contents of the household food benefit database against the sum of all transaction data in a 24-hour window.

State-specific settlement and reconciliation reports are also detailed within the manual.

ADMINISTRATIVE FUNCTIONS MANUAL

The WIC program staff, as well as local clinic staff, can access timely program information through our SOAR™ web portal. SOAR™ is a user-friendly tool with an intuitive design and easy-to-use functionality. The design simplifies the user experience, providing direct access to information and fewer "clicks" to accomplish each task. SOAR™ includes extensive querying capabilities, the ability to view real-time data at a summary level or the ability to drill down to the transaction or transaction item level detail, and the ability to download information to PDF or CSV.

Solutran will develop an Administrative Functions Manual for State and clinic end users, which thoroughly describes the advanced capabilities of SOAR™. Each group receives a manual that specifically describes their area of responsibility, and each receives on-line, hands-on, and classroom training.

The manuals provide guidance and procedures for program and clinic staff on applicable administrative functions, including troubleshooting and problem resolution/escalation.

REPORTS MANUAL

The WIC program requires a comprehensive suite of reports to properly manage their WIC program. Solutran understands the importance of detailed reports, and we offer a configurable and comprehensive reports package.

We also provide a detailed Reports Manual that details all reporting requirements, methods, and schedules. The manual also describes all reports (content, frequency, and purpose), how each is delivered (e.g., online) and accessed, a definition of data elements, and the format of each report. A snapshot of each report is also included as a visual reference in a size and format determined by the State.

This easy-to-comprehend document provides a ready reference to existing staff as well as a valuable training guide for new staff.

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.16 WIC Training

RFP Section	Requirement	Response
4.14.2.16	***WIC Training*** *The EBT contractor shall provide necessary training and training materials so the Program staff has knowledge regarding to how to access the available EBT functions on the administrative terminal. The EBT contractor shall provide a User Guide to assist staff in local offices/clinics, and a Tip Sheet to provide staff with an easy reference for EBT operations, including use of the PIN selection terminals.* *The EBT contractor shall develop an electronic training manual that Program staff can utilize after training. The manual will allow staff to search for specific topics and quickly obtain information that will assist in performing their job duties.* *The EBT contractor shall provide written training materials for the WIC State Office staff. Training materials shall cover EBT system functionality as it applies to the job functions of WIC staff and retailer EBT operations. The EBT contractor shall maintain the training materials and make revisions whenever the EBT system functionality is modified. The original and updated training materials shall be provided to the WIC Program staff; the electronic copies shall be in Microsoft Word format or appropriate digital media as specified by the WIC Program staff.* *The EBT contractor will provide training to all necessary WIC staff regarding the use of the WIC Program EBT system. The EBT contractor shall develop a Project-Wide Training Plan and program-specific training materials that address the training requirements of the WIC Programs' State Offices, WIC local agency and clinic staff, WIC retailers, and WIC participants.* *The Project-Wide Training Plan will address the training needs of the WIC Programs, in addition to the other Programs included in the Project.* *A. **Training Sessions:** The EBT contractor shall provide the necessary training and training materials so the UAT participants, local clinic staff and the Programs' State Office staff for each program knows how to complete the EBT functions. WIC staff shall be provided with a user guide, a tip sheet and frequently asked questions and answers to assist staff with easy reference for EBT operations. The EBT contractor may also provide additional training materials which would be helpful in effective efficient training. Training should also include the means to access the EBT system to look up card balances and perform other EBT details to assist the WIC participants with error resolution.* *B. **Customer Service Training:** The WIC Program staff will approve training the EBT contractor will provide to the Customer Service Representatives who will answer calls regarding WIC EBT issues.* *C. **Training for Functional Areas:** This section provides a description of each type of training for the WIC Programs that the EBT contractor will be expected to provide:* *D. **WIC UAT Training:** In order to participate in the WIC UAT, members of the UAT Team will need to understand the end-to-end operations and functions of the EBT system and the UAT protocols. The EBT contractor shall provide UAT training during the week prior to the UAT, using training materials prepared specifically for the UAT training session.* *E. **WIC System Operations Training:** The EBT contractor shall provide appropriate WIC Programs State Office staff and WIC clinic staff to be involved with the in-person training in the following areas:* *1. System operations;*	***Solutran Complies***

RFP Section	Requirement	Response
	2. *Security administration;* 3. *Settlement and reconciliation;* 4. *Reports, data analysis and ad hoc reporting;* 5. *Fraud investigation;* 6. *Card ordering;* 7. *WIC clinic EBT operations; and* 8. *Retailer operations/procedures.* F. ***Train-the-Trainer Training for WIC Operations:*** *It is not the responsibility of the EBT contractor to train clinic staff on WIC MIS operations. However, WIC clinic staff will require training materials that encompass issuance and use of the card. The EBT Contract shall provide "Train the Trainer" for WIC Program staff to train clinic staff. Also, the EBT contractor must provide training materials that are sufficiently in detail to provide clinic staff with the tools necessary to train participants regarding the care and use of the WIC EBT card and redemption of benefits at the store. The EBT contractor shall work with the designated WIC Program staff to design the training materials to meet the needs of the WIC staff in their provision of WIC clinic staff training. The EBT contractor will develop appropriate training material that will be used during "Train the Trainers" training sessions and subsequent WIC clinic training sessions provided by the WIC Programs' trainers.* *The EBT contractor shall provide in-person training to WIC trainers who will serve as "Train the Trainers" for completion of training for the clinic staff. Training will include all EBT operations, with emphasis on new and/or unique features of the EBT system for WIC clinics and for retailer operations and procedures.* *The EBT contractor shall provide training for the WIC "Train the Trainers" in areas including, but not limited to:* 1. *Card issuance and replacement for cardholders;* 2. *'Statusing' cards;* 3. *PIN selection;* 4. *Account set-up and benefit issuance;* 5. *Card status updates and card replacement;* 6. *Benefit issuances and changes (voids and replacements);* 7. *Access to current benefit balance;* 8. *Access to transaction data;* 9. *Access to reports and reconciliation data;* 10. *Use of the participant training materials; and* 11. *Administrative usage and controls.* G. ***Customer Service Staff Training for WIC Services:*** *The EBT contractor shall provide an initial and ongoing training courses for its customer service representatives (CSRs) on all applicable aspects of customer service responsibilities necessary to address the customer service needs for the WIC EBT system users. The WIC Program staff will approve the training course materials. WIC staff shall also recommend additional training if situations occur in which the CSRs appear to not be knowledgeable in the area of WIC EBT issues handled by the CSRs.* H. ***Reconciliation Training for WIC:*** *The EBT contractor shall provide reconciliation training to designated WIC staff or their representatives. The training shall be updated as needed during the course of the contract to reflect changes to the reconciliation reports, processes or data displays.* I. ***WIC Vendor Training:*** *The EBT contractor has the sole responsibility for WIC vendor training materials as they relate to EBT. The EBT contractor shall provide all WIC vendors with informational materials on transferring files between the WIC vendor ECR/POS system or stand-beside POS solution and the EBT system. These files may include the vendor transaction transmissions, the Auto-Reconciliation File (ARF), and/or the Approved Product List (APL). Training shall include WIC vendor reconciliation between the WIC vendor system and the approved payment from the EBT*	

RFP Section	Requirement	Response
	system, settlement policies as they pertain to authorized transactions or upload of the vendor transaction transmissions, and the download of the APL. *The WIC Program staff will provide all Nevada WIC vendors with information pertaining to the importance of downloading the current APL, of maintaining the information within the WIC APL and the process for providing the WIC Programs with updates to the APL contents. If requested, the EBT contractor shall support the WIC Programs by reviewing the WIC authorized vendor materials (e.g., vendor contract, newsletters) for accuracy as the content pertains to the EBT system operations. The EBT contractor shall include any WIC Program training materials in its training sessions and disseminate information to WIC authorized vendors when requests concerning these processes are received.* *J.* ***WIC Training Materials:*** *The EBT contractor will provide to the EBT Programs' management staff, a description of training and training materials providing content that is appropriate for the needs of the WIC Program staff, participants and retailers.* *The EBT contractor will not be expected to produce training materials for the purpose of training the WIC participants on how to use their EBT cards for the purchase of their WIC food benefits. The EBT contractor will produce in draft and then final form the training materials necessary to complete effective trainings of the State Office staff and for use with State Office staff directed training sessions for the WIC authorized Vendors and the WIC clinic staff.* *The EBT contractor shall provide instructional materials and training in a format acceptable to WIC Program staff about the system administrative and reporting functions to be used by Program staff. The material and training must cover card issuance and usage, and benefit delivery, accessing the administrative terminal functions, security features within the system, and detailed explanation of the screens and functions supported by the application.* *K.* ***WIC Vendor Training Materials:*** *The EBT contractor is responsible for completion of training and provision of user materials for WIC retailers that are provided with stand-beside solutions and for providing training materials for WIC retailers with integrated electronic cash register (IECR) systems. The materials shall define all features and functions which are new for the new EBT system over the current CDP/FIS EBT system. The retailers shall be provided with a tip sheet for use during EBT transactions. The training materials in general will include the introductions to and all applicable changes for settlement and reconciliation processes. The training materials shall also address required timeframes, downloading the APL, providing updated UPC information to the WIC Programs and the ARF. Training shall also include the use of the WIC Vendor Web Portal.*	

Solutran's commitment to the WIC program's EBT project is realized through a well-planned training program that addresses the needs of project stakeholders, and leverages our experience developing, implementing, and updating training plans for WIC programs over the last 25 years. As a result, we offer a training program that enables:

- ***Program staff to fully support program participants in the redemption of benefits;***
- ***Clinic staff to proactively handle issues as they arise; and***
- ***Retailers to efficiently handle the new card-based system without issue.***

We offer a customized training program to the WIC programs, working collaboratively to ensure our training meets the specific needs of both locales. Our years of experience have taught us to understand the difference in client needs, and we support programs that range in size and scope. We know that effective training comes early and, if done right, lasts the life of the contract. We actively listen to our

clients for feedback, monitor regulatory and industry changes as well as changes in state law, and incorporate all related updates to our program and deliverables over the life of the contract.

Our training approach is simple, yet we believe it offers the most advanced solution to ensure all stakeholders receive relevant information early in the WIC EBT project so potential issues and concerns are addressed before they arise. Our training program involves project stakeholders:

- ***Participating in conference calls that focus on essential, applicable program information***
- ***Completing the online program, which includes program materials and tests (as applicable)***
- ***Participating in Solutran-led onsite training that leverages the information already disseminated through the conference calls and online program***
- ***Supplementing all training using detailed, the WIC program approved materials***

By initiating stakeholder training over the phone and online prior to face-to-face training, we eliminate the need for time often spent addressing rudimentary questions; instead, onsite training focuses on advanced training topics and interactive discussions. By conducting "pre-training" over the phone and Internet, we ensure that WIC EBT project stakeholders and Solutran staff are all on the same page by the time our team hits the ground and begins the program implementation.

Solutran offers extensive training experience in support of government electronic payment programs and are supported by staff who have worked directly with WIC for the last 20+ years. This industry experience combined with unmatched WIC program knowledge allows us to offer an advanced UAT, program staff, clinic staff, train-the-trainer, and vendor training program, as described in the following subsections.

As stated, we understand the importance of stakeholder training and each group receives access to relevant and easy-to-understand information using the previously described methodology (conference calls, online sessions, onsite training, and comprehensive materials). Our overall training methodology is focused on:

- ***Delivering meaningful training geared toward specific user group. We "talk their talk" and provide only the information needed to ensure understanding.***
- ***Providing interactive and easy-to-follow directions.***
- ***Integrating all learning styles – auditory, written, visual, experiential.***
- ***Offering "Just in Time" information so users can immediately apply knowledge.***

Our team offers a thorough understanding of the S3™ system and the specific needs of each stakeholder group. Training expectations are defined with goals and objectives for all attendees to demonstrate learning, and training is geared towards the unique needs of each stakeholder group (the WIC program's UAT team and program staff, WIC clinic staff, train-the-trainer staff, retailers with WIC-provided equipment, and retailers using TPPs). Stakeholders are then offered opportunities to apply learned skills and test their knowledge and understanding of the materials. Depending on results, our team may then offer additional training focused on those areas that were not successfully demonstrated.

AGILE METHODOLOGY PROVIDES HANDS-ON LEARNING

One of the elements that distinguishes our approach to training is that staff training may not be necessary prior to UAT. Because we use an agile methodology for system development, the State generally has system knowledge and understanding well in advance of UAT. Prior to any release testing, our staff provides informal overview training on the features contained in the release. With the culmination of testing efforts being the UAT, we can provide additional training prior to UAT to ensure

staff knowledge and training, but based on our previous implementation efforts, the State may request only refresher training since this is not their first opportunity to use the system.

TRAINING METHODOLOGIES

The following table summarizes our training approach for each stakeholder group.

TRAINING METHODOLOGY SUMMARY

Stakeholders	*Training Focus*	*How Provided*	*Materials*
WIC Program UAT Team	*Learning the end-to-end functions of the SOAR™ administrative terminal and the UAT protocols.*	• *Hands-on* • *Classroom* • *Web- based tool*	• *SOAR™ User Manuals;* • *Approved UAT test scripts; and* • *UAT-specific supporting materials*
WIC Program Staff: • *System Operations* • *Security Administration* • *Settlement and Reconciliation* • *Reports, data analysis and ad hoc reporting* • *Fraud Investigation* • *WIC Clinic Operations* • *Vendor WIC EBT* • *Operations/ Procedures*	*Learning the use and functionality of the SOAR™ administrative terminal for program staff departments.*	• *Hands-on* • *Classroom* • *Web- based tool*	• *SOAR™ administrative terminal procedures manuals customized to user functional areas.*
WIC Clinic Staff, as appropriate	*Learning the use and functionality of the SOAR™ administrative terminal as it applies to the following:* • *System log on/log off;* • *Card control/card audit procedures;* • *Card issuance;* • *PIN selection;* • *Card statusing; and* • *Reports.*	• *Hands-on* • *Classroom* • *Web- based tool*	• *SOAR™ administrative terminal procedures manuals customized to pilot clinic staff functional areas.*

Stakeholders	Training Focus	How Provided	Materials
Train-the-Trainer	Learning to use and functionality of the SOAR™ administrative terminal related to: • State Program Staff; • WIC Clinic Staff; and • State application support staff.	• Hands-on • Classroom • Web- based tool	• SOAR™ administrative terminal procedures manual.
Retailers (with Nevada WIC provided equipment)	Learning to operate the POS terminal for all types of WIC EBT transactions and the settlement and reconciliation process.	• Phone training	• POS User Manual; and • Quick Reference Guide.
Retailers (using TPPs)	Learning to perform all WIC EBT transactions and settlement and reconciliation on the vendors ECR (front end).	• Vendor's TPP	• TPP/vendor-specific ECR User Manual.

With the WIC programs already supporting WIC EBT functionality, some of the areas listed in the above table may not be needed. These will be discussed in detail during the System Requirement Verification Sessions.

All training is delivered in a positive and engaging manner using auditory, visual, and kinesthetic training techniques to address the learning styles of each attendee:

- ***<u>Auditory</u> – Most training is presented verbally by Solutran trainers. A trainer exhibits technical knowledge of the material to "speak the same language" as the intended audience. In addition, the trainer ensures that the environment is engaging by promoting applicable interaction.***
- ***<u>Written</u> - Written materials provide users with a valuable reference both during training and later when trainees may need a reminder as to how to complete a specific function, for example. The materials are used to reinforce what is presented verbally, by demonstration, and/or by video, and can be accessed online.***
- ***<u>Visual</u> – Wherever possible, Solutran offers system demonstrations to present a live, real-time illustration of system features and functions.***
- ***<u>Experiential</u> – As much as possible, training includes the opportunity for trainees to use the S3™ system as applicable. Attendees may be provided with practice scenarios to work through independently to reinforce their training. Practice scenarios include step-by-step instruction and "what if" scenarios to deepen understanding of various situations and the expected outcomes.***

To facilitate the transition of the WIC programs to another WIC EBT solution and the successful use of WIC EBT cards, we offer a "ship and train" approach to train vendors that elect to use State-provided stand-beside POS equipment as most already use POS equipment and are proficient in their basic functions. Detailed installation instructions are included in the equipment packet, which includes a toll-free number to schedule a training session at the vendor's convenience.

Solutran provides training to vendors with the WIC program-supplied equipment after the terminal receipt and installation and covers critical areas such as:

- ***Log on/log off procedures;***
- ***Administrative functions;***
- ***Balance inquiries;***
- ***WIC purchases;***
- ***Voids/reversals;***
- ***Uploading APL (Approved Product Listing);***
- ***Settlement and reconciliation;***
- ***Reporting; and***
- ***Equipment troubleshooting, problem resolution and, replacement services.***

We provide a detailed POS User Manual, a tip sheet to be used for easy reference during transactions, as well as the toll-free number for equipment support within the equipment packet sent to each vendor location. Training does not necessarily end at this point, however, if a vendor has questions or experiences any issues, our vendor customer service staff stands ready to assist with equipment issues, customer service support, or any needed or additional training activities. Our POS User Manual provides program information and step by step instructions to assist vendors using the equipment.

As shown in the Table of Contents below, we provide detailed information including transaction processing, equipment troubleshooting, and Retailer Help Desk information.

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Our retailer tip sheet (Quick Reference Guide) provides an easy reference for managers and cashiers to use during transactions.

RETAILER TIP SHEET – QUICK REFERENCE GUIDE

SOLUTRAN EBT SERVICES

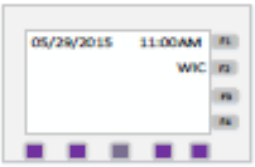
eWIC Stand Beside Quick Reference Guide

Welcome to eWIC. The information in this Quick Reference Guide can help guide you through the basic transactions and information you need to participate in the program. If you have not set up your Verifone VX520 stand beside, please refer to the eWIC Stand Beside POS Device Set Up document included in your set up kit.

Changing User ID and Password

To Log In, follow the steps below:

Note: The User ID and Password that is sent with the terminal is generic. If you want to use a different User ID and Password add another user following the steps below.



Press F2 WIC.

Enter User ID and *press* .

Enter Password and *press* .

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RETAILERS USING TPPS

Retailers that use TPPs to acquire WIC EBT transactions are typically trained by their corporate office or their TPPs on how to conduct transactions on the Electronic Cash Register (ECR), and on the settlement and reconciliation process. Upon request, we provide TPPs with WIC retailer training information, like

that provided to those with stand-beside equipment. This training is handled by our retailer customer service help desk.

RETAILERS PORTAL

A retailer web portal is also made available to the WIC program's retailers. This portal hosts a PDF of both the User Manual and Quick Reference Guide as well as the retailer help desk toll-free number. Retailers with State-supplied equipment can also access the portal to view the APL and transaction data restricted to their location.

- ***See Proposal Section 4.4.2.14 Project Wide Training Plan for information relating to our training activities.***
- ***See Proposal Section 4.8.2.2 Customer Service Representative Training for information relating to our customer service training activities.***

Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.17 WIC Program Customer Service Requirements

RFP Section	Requirement	Response
4.14.2.17	***WIC Program Customer Service Requirements*** *The EBT contractor shall provide 24 hours per day, seven days per week toll-free telephone access to live Customer Service Representatives and an IVR via a toll-free phone number. Customer Service Representatives must be available who are fluent in English and Spanish and competent in operation of Text Telephone (TTY) or other available services for telephone communication with deaf/hard of hearing cardholders.* *A. Types of Customer Service:* *1. The EBT contractor shall provide the Customer Service for WIC staff, WIC cardholders and WIC authorized EBT Vendors. The EBT contractor will provide CSR user manual(s), scripts and training materials to support the provision of customer service for the WIC EBT system users. The WIC staff will assist the EBT contractor in the development of the training materials that the Customer Service Representatives (CSRs) will utilize in the provision of customer service support. The EBT contractor shall ensure EBT contractor CSRs are trained to respond to inquiries and complaints received from cardholders and EBT system users.* *2. The EBT contractor shall provide an IVR unit for WIC cardholders to inquire about:* *a. Benefit issuances;* *b. Current balance;* *c. Recent account history;* *d. Checking card status;* *e. Adding a PIN; and* *f. Changing a PIN.* *3. IVR customer service scripts to be used to address questions from WIC cardholders will be created by the EBT contractor but must be approved by the WIC Programs' Staff. Customer service must be available, at all times during business hours, in both English and Spanish.* *4. The EBT contractor must provide TTY (Teletypewriter) capability to cardholders with hearing disabilities, and Help Desk support for clients using rotary phones.*	***Solutran Complies***

RFP Section	Requirement	Response
	IVR and/or Customer Service Representatives shall support the following WIC cardholder customer service functions: *a. Current Balance Inquiry: Current Balance shall provide real-time account balance information;* *b. Transaction History: Transaction History shall provide the last ten (10) transactions by benefit program;* *c. PIN Selection or PIN Change: WIC Program cardholders shall have the option of selecting or changing their PIN via a single call to the IVR;* *d. Benefit Access/Service Points: Callers shall be given up-to-date information about WIC authorized vendor locations where their WIC benefits may be purchased;* *e. Benefit Availability Date: Callers selecting this option shall be given the date benefits will become available based on the issuance schedule supplied by the WIC Programs; and* *f. Assistance with Customer Service Website: Assistance shall be provided for WIC cardholders having trouble accessing or using the Customer Service Website.* *B. The EBT contractor will be required to record all reported issues, whether from the cardholders, the vendors or the WIC staff. The error log should include, at a minimum:* *1. The name of the person reporting the issue;* *2. The name of the person receiving the reported issue;* *3. An assigned issue tracking number;* *4. The date the issue was reported;* *5. The severity of the issue;* *6. The details of the issue;* *7. The plan for resolution;* *8. Error correction completed or in progress;* *9. The time the reporting person will receive the assigned tracking number and status;* *10. The date that the person reporting the issue is due to receive progress of resolution; and* *11. Final resolution of the issue.* *C. If benefits are not able to be provided due to the reported issue, the CRS team must respond within one (1) hour, of the initial report and each hour after until the issue is resolved or a temporary solution is found. For all other issues, the CRS team will track and report the issue with pertinent data (i.e., tracking number, resolution progress, etc.) via phone, email or hardcopy reports throughout the issue resolution process. The EBT contractor shall also provide IVR and Customer Service Center error tracking logs and general activity data reports on a weekly basis.* *D.* ***Customer Service Representatives:*** *The EBT contractor shall provide English and Spanish speaking CSRs to resolve cardholder issues that cannot be resolved by the IVR. The EBT contractor shall provide sufficient CSR capacity to meet the contractual service standards for cardholder calls referred to a CSR. CSRs providing the full range of cardholder customer service functions shall be available 24 hours per day, 7 days a week. CSRs must be able to view account demographic data to verify identity of the caller. All updates to account demographic information shall be initiated by Nevada EBT Program staff. CSRs shall not accept or modify client demographic information and shall instruct the participant to contact the local agency/office.* *E.* ***Interactive Voice Response (IVR):*** *The WIC Programs' staff shall review and approve the transaction flow and content of all IVR messages, prompts, and customer service scripts during UAT and at any time the messages, prompts and scripts are changed. The EBT contractor shall not change IVR messages, scripts or menu functions without prior written approval of the Program or Programs effected.* *The EBT contractor shall test and implement its IVR system, live customer service support and participant web portal to support participants during system testing and*	

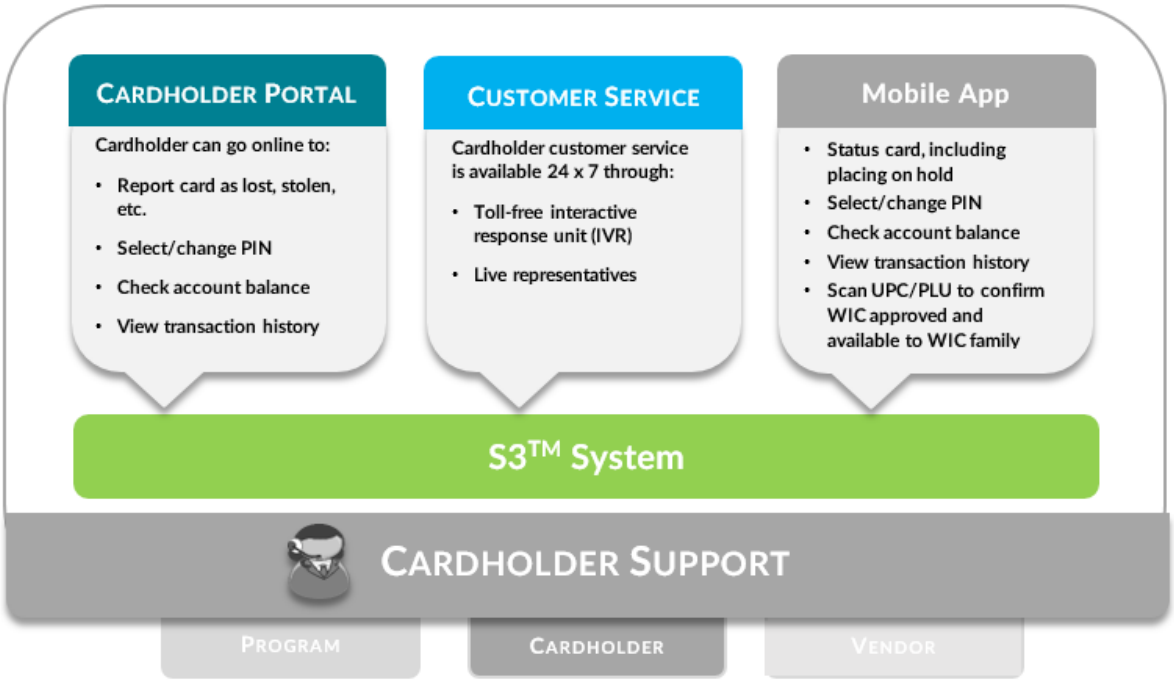
RFP Section	Requirement	Response
	UAT. The WIC staff requests the ability to listen to live calls made to the customer service support line. The WIC staff will randomly request time to monitor these calls to ensure that proper instructions and information are given to WIC Program participants, as well as monitoring response time. *F.* ***Cardholder WEB Portal/Website:*** *The EBT contractor shall provide a customer service website for the WIC cardholders. The functionality of the WIC cardholder website shall be the same as the functionality for the cardholder Customer Service. The WIC staff shall review and approve the website during UAT and at any time before the EBT contractor implements changes.* *G. Vendor/Retailer Customer Service:* *1. The EBT contractor shall provide Retailer Customer Service support via a manned Help Desk during normal business operations and IVR access via a toll-free number, 24 hours a day, 7 days per week and a Web Portal. Retailer customer service support shall include support for all authorized WIC vendors.* *2. The EBT contractor shall ensure through technical design, resource allocation, and staffing each retailer call is answered in accordance with specified Performance Standards. Refer to Appendix E: Performance Standards.* *H. The EBT contractor WIC vendor customer service call center shall be:* *1. Toll-free and without charge or fee to the WIC vendors;* *2. Accessible to all WIC vendors;* *3. Used exclusively for WIC EBT Vendor support;* *4. Operated and staffed in a financial industry standard manner;* *5. Not limited for the number of calls a WIC vendor makes; and* *6. The WIC staff shall review and approve the sources of customer service content and operations before the EBT contractor allows retailer access.* *I.* ***State Office and Clinic Staff Assistance:*** *The EBT contractor shall provide State Office and clinic staff with assistance via a toll-free number or the EBT contractor provided IVR and web site. Select WIC staff with security access, based on the Program management staff security role assignment, should have the ability to access technical assistance via the EBT contractor provided customer service avenues including the toll-free Customer Service Center. The EBT contractor shall not place limits on the number of WIC State Office and local clinic staff members who have access to the CSC. The Customer Services Center must be operational from 8:00 AM through 6:00 PM Pacific Time, Monday through Friday, excluding State and Federal holidays. WIC staff shall be provided with a password so that the client IVR can be bypassed and staff will be provided with immediate and appropriate assistance from a live CSR. Technical assistance for WIC staff shall be available during normal WIC clinic business hours, Monday through Friday, excluding State and Federal holidays.*	

Solutran is often viewed by industry observers as a leading technology company, but service is our main priority. We know that leading-edge technology is an essential tool in serving our clients, but there is much more required to provide industry-leading service levels. Solutran's teams are committed to 100% client satisfaction. Our team's experience serving programs over the course of many years enables us to anticipate and respond to program needs in an effective manner. Our clients appreciate this approach and agree our reputation is in providing service – proactive, responsive service.

Solutran is proud in its history of servicing the WIC industry. For over 20 years, Solutran has provided a full range of services including banking services, reconciliation reporting, an on-line image system (SOAR) and help desk support.

Our S3™ system provides the data and dynamic device interaction to accomplish smooth interactions with the cardholder portal, customer service and Bnft™. The exhibit below displays each participant/cardholder support feature and provides highlights.

CARDHOLDER SUPPORT FEATURES



WIC CARDHOLDER WEBSITE, IVR AND CALL CENTER

Responsive and friendly customer service is of paramount importance to the success of any project that enables participants to redeem benefits in support of their families. Further, those that assist program participants deserve the same level of courteous service in an expeditious manner. No matter if you are a cardholder, a retailer, or program staff, being able to pick up the phone or go to a web portal to receive the answers you need in a friendly, prompt manner is of tremendous importance. A dedicated, customized service solution offered by the only vendor with State-specific experience leads to an enhanced experience for all program stakeholders and an easier transition.

CARDHOLDER INTERACTIVE VOICE RESPONSE (IVR)

The IVR is the primary vehicle that participants will use to manage their benefits. Thus, we have invested a significant amount of scrutiny to select the proper technology to ensure the most reliable IVR in the industry. Our solution features geographically dispersed, fully redundant, U.S.-based IVR data centers, which are load balanced to ensure a busy signal is never received. Our IVR is also easily scalable to handle unexpected spikes in call volume, even if the spike happens during peak call periods.

The participant IVR is dynamic, user-friendly system that offers support in English and Spanish 24/7. Our intelligent IVR supports the following functions at a minimum:

- ***Call recognition***
- ***Cancel Cards***
- ***Current Balance Inquiry***

- *Benefit Availability/Expiration Date*
- *PIN Selection or PIN Change*
- *Transaction History*

CARDHOLDER CUSTOMER SERVICE REPRESENTATIVES (CSRS)

English- and Spanish-speaking CSRs can be made available 24/7 throughout the year to cardholders who are unable to resolve their issues through the IVR, including adjustment requests, as an option.

We offer 24/7 support from a US-based call center using highly trained CSRs and innovative technology in support of the WIC programs. CSRs stand ready to answer calls to help resolve issues that cannot be resolved by the IVR, including:

- *Viewing Benefit Access/Service Points*
- *Dispute Filings*
- *Troubleshooting Support and Guidance for Web Portal*
- *Benefit Deposit Schedule Including any Pending Deposits*

CSRs also have the capability to support all functionality that is provided using the IVR as well as TTY (Teletypewriter) capabilities to participants with hearing disabilities and those who use a rotary phone. However, any updates to account demographic information are initiated by Nevada's MIS system; CSRs will not accept or modify cardholder demographic information.

CARDHOLDER WEB PORTAL

Solutran understands that most participants maintain every day access to the Internet or a smart phone in today's day and age; therefore, we have built a state-of-the-art web portal with those needs in mind. Our secure cardholder web portal is an easy-to-use website that is available in both English and Spanish 24/7. The portal provides participants instant access to their program information in a user-friendly format. The web portal offers the same functionality as the IVR.

Additionally, cardholders can perform additional transactions and use enhanced functionality including:

- *Receive help if they are having trouble accessing information or using the portal;*
- *Recover a password and username;*
- *Send a secure message to customer service;*
- *View resources and training materials;*
- *View deposit schedule including any pending deposit; and*
- *View approved product listings.*

BNFT™ APP

We engaged a leading design firm to build an WIC smartphone application. Our WIC smartphone application, Benefit (Bnft™), includes functionality (in English or Spanish) for cardholder registration, card management, PIN management, notification features such as future benefits and available benefits, bar code scanning to confirm WIC approved food items, search features on transaction activity, store locators, card management, profile management and help functionality including FAQs and program content.

Bnft™ changes the way WIC participants shop. Simple design and one-click navigation allows busy parents to find their food benefits with ease. By displaying product information and outstanding benefit

balances, Bnft™ helps shoppers make informed product selections. This helps both shoppers and vendors by streamlining the checkout process.

Several outcomes are expected from this exciting new product feature, including:

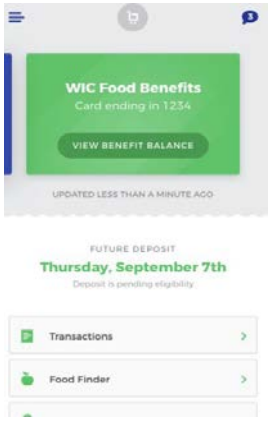
- ***Users will experience a world class digital experience equivalent to the nation's top consumer apps. Shoppers will "feel special" and appreciate our appealing and simple design.***
- ***Participants will receive just-in-time information including balances, deposit schedule, transaction activity and eligible products. If needed, users will also have immediate access to PIN reset and card statusing a feature.***
- ***State Programs will have new opportunities to reduce costs through our least expensive brand functionality. State Programs can configure ways that the lowest cost items are displayed to participants, therein reducing program expenses.***

Bnft™ offers a simple and appealing experience by allowing participants to access program benefits and information through iOS and Android devices. The exhibit below shows sample screens of the optimized mobile portal.

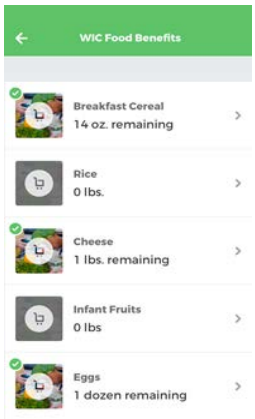
BNFT™ MOBILE APP FEATURES

BNFT™ LOGIN PAGE

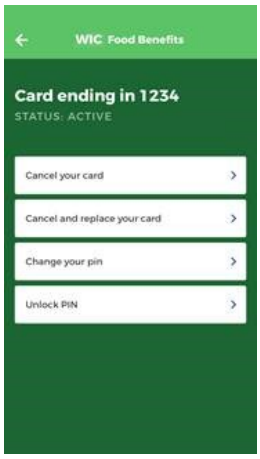
WIC BENEFITS



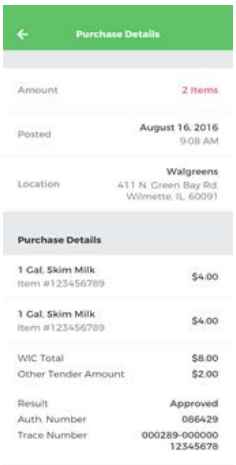
WIC BENEFITS DETAIL



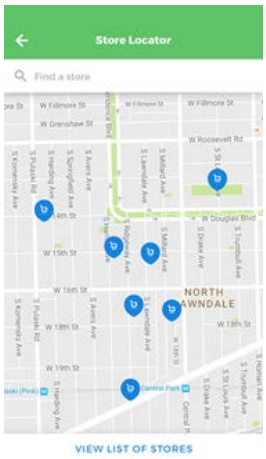
CARD OPTIONS



WIC PURCHASE DETAILS



STORE LOCATOR



We believe Bnft™ will provide Nevada's participants a significantly improved and simplified shopping experience. By serving WIC families as consumers, all parties will achieve increased results.

RETAILER WEBSITE, IVR AND CALL CENTER

Solutran understands the importance of providing WIC retailers with various avenues of support. In response, we offer a WIC Retailer Help Desk that provides retailers support and program information through our IVR, CSRs and our retailer web portal, with services available in English and Spanish. Our help desk team has the strength of many years of experience providing service to WIC retailers, currently assisting retailers across 43 State programs. Because of these long-standing relationships servicing State program needs and retailers, we have a keen understanding for WIC EBT processing and the needs of all WIC program stakeholders.

Our toll-free number is available 24/7 without charge to all retailers 365 days a year, and we do not limit the number of calls a WIC retailer can make. We address specific retailer customer service requirements in the following paragraphs.

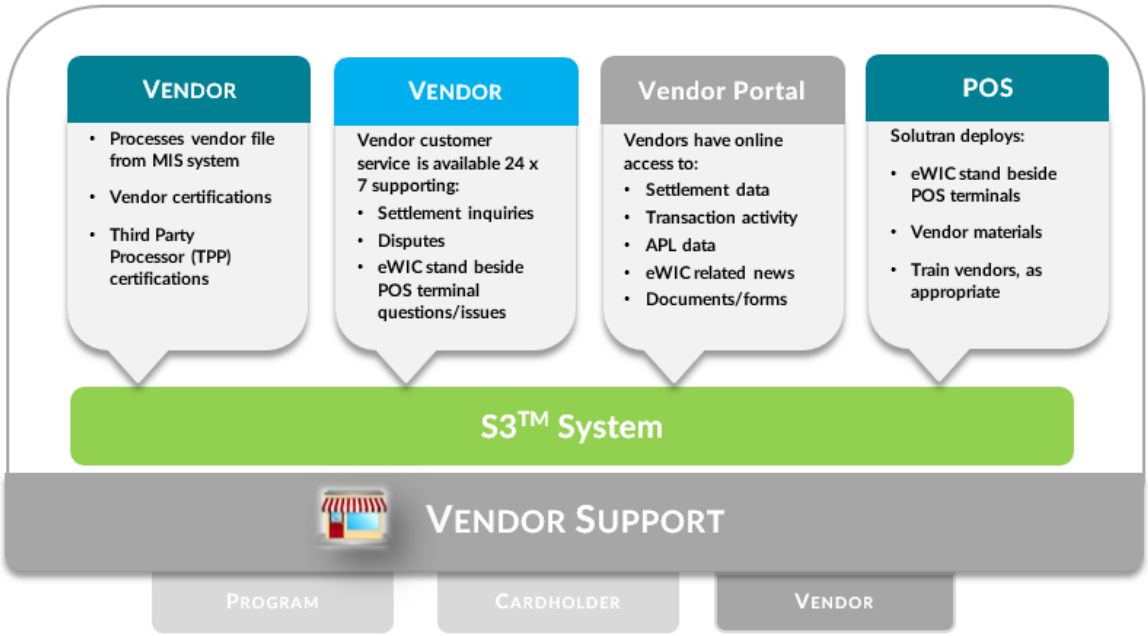
Solutran provides a retailer portal that provides retailers the ability to query their transactions and settlement information 24 hours a day, 7 days a week.

Our retailer support includes:

- ***Support and troubleshooting assistance;***
- ***Initiation of disputes using the retailer customer service toll-free number;***
- ***Provision of English and Spanish speaking retailer support representatives;***
- ***Secure access to retailer's transaction;***
- ***Secure access to applicable settlement and reconciliation information for stand-beside retailers; and***
- ***Retailer contracts and other information and links.***

The exhibit below displays each retailer support feature and provides highlights.

VENDOR SUPPORT FEATURES



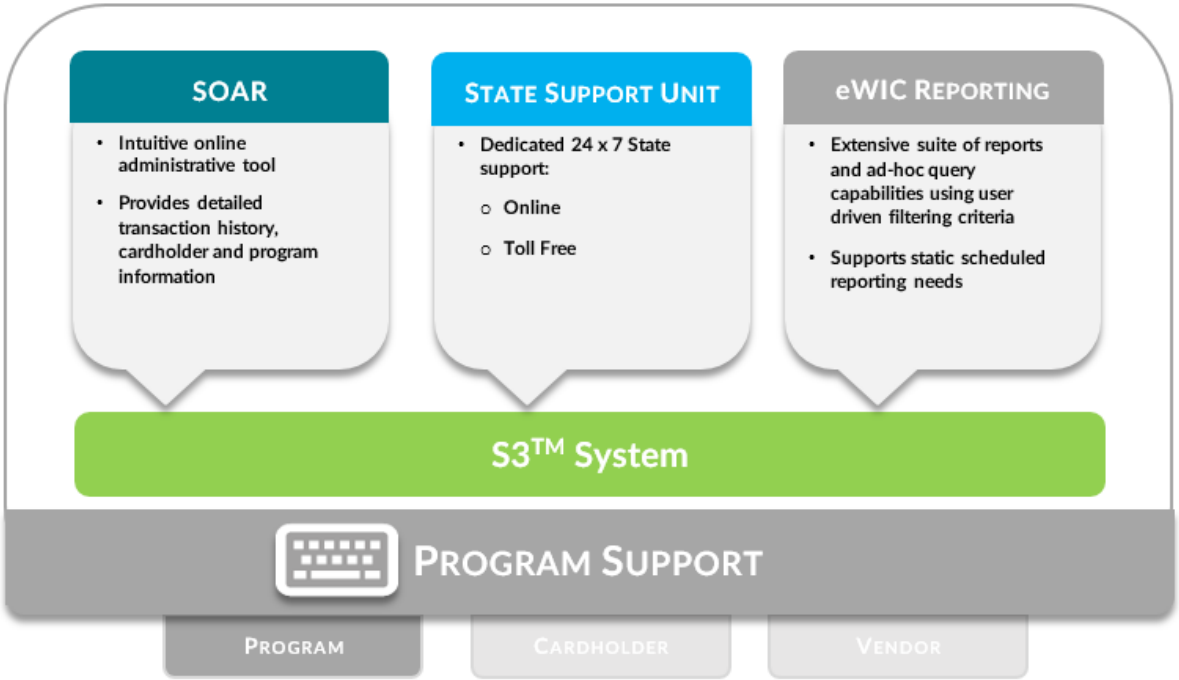
STATE OFFICE AND CLINIC STAFF ASSISTANCE

Program support involves providing the correct information, at the right time, in a user-friendly format. To accomplish this goal, we provide:

- ***The SOAR™ administrative terminal, which provides easy access to the WIC program's information.***
- ***Our WIC State Support Unit (SSU), comprised of experienced staff to assist in issue resolution that can reached via a toll-free number or via a WIC program specific email address.***
- ***Reports which provide static information delivery that meets day-in-day-out information needs.***

Our best-in-class S3™ system drives all the WIC's program support services. The exhibit below displays each program support feature and provides highlights for each one.

PROGRAM SUPPORT FEATURES



Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.18 WIC System Reports and System Data

RFP Section	Requirement	Response
4.14.2.18	***WIC System Reports and System Data*** *A. The EBT contractor will generate summary and detailed management reports. The following, at a minimum, are required to be provided on a schedule determined by the Nevada State WIC Program and the ITCN WIC Program:* *1. Statistical reports;* *2. Financial management reports;* *3. Vendor management reports;* *4. APL reports;* *5. Cardholder account reports;* *6. Cardholder transaction reports;* *7. Retailer redemption reports; and* *8. Settlement and reconciliation reports at the summary level for each Nevada WIC Program.* *B. Reports shall be provided electronically via electronic data files and through a data warehouse or web services. All reporting data (i.e., daily, weekly or monthly) must be based on Pacific Time to avoid confusion with end of day times that may be different from the State of Nevada.* *C. The WIC Program staff shall have approval rights over all standard reports and data files being provided by the EBT contractor. All report formats and report data will be tested during UAT and validated by the Program staff prior to statewide rollout.* *D.* ***Daily and Monthly Activity Data Files:*** *The EBT contractor shall provide a comprehensive set of daily and monthly activity files to the WIC staff reflecting all*	***Solutran Complies***

RFP Section	Requirement	Response
	transactions or account actions that impact WIC EBT account balances or account status. *E.* ***Standard Reports:*** *The EBT contractor shall be responsible for producing periodic (daily, weekly, and monthly, as appropriate) standard reports for transmission to the WIC Programs and USDA-FNS. Standard reports provided to the WIC Programs and USDA-FNS electronically shall use standard ANSI carriage controls for controlling the formatting of reports being printed.* *F.* ***Statistical Reports:*** *The EBT contractor shall provide statistical reports to assist with the management and reporting capacities of the WIC Programs' EBT system, including, but not limited to, redemption and rebate reports. The EBT contractor should also suggest, in addition to the reports detailed in this RFP, other reports that will help with the management of the EBT system.* *G.* ***Data Warehouse:*** *1. The EBT contractor shall be required to provide the WIC Programs with an electronic repository serving as a data warehouse of all transactional data relating to the WIC EBT system. The data warehouse should be designed in such a way that it facilitates the WIC Programs' ability to derive reports and perform analysis of data from EBT operations. The EBT contractor shall be required to provide data warehouse capability that will allow appropriate State Office staff to access the data warehouse through on-line system access. See Appendix F: Data Warehouse.* *2. The Contractor shall provide a WIC Data Warehouse User Guide and maintain a browser-based Data Warehouse application. Following successful login of an End User and before displaying any System Data, the Data Warehouse application shall require the End User to accept a State-approved terms of usage message stating that Data is confidential, system access is logged, and system use is for business purposes only. If the End User does not accept the terms of usage, the Data Warehouse application shall log the End User out and display the login page.* *3. The Data Warehouse application shall use a data repository that is independent of the EBT Host Systems. The Contractor shall partition and secure the Data Warehouse Data in such a manner as to ensure that only State-identified End Users can access, view, query, and download the Data.* *4. The Data Warehouse application shall include all Data available in:* *a. The WIC EBT administrative application.* *b. WIC EBT End User activity logs.* *c. WIC EBT Batch Files.* *d. WIC EBT Reports.* *e. Cardholder Website End User activity logs.* *f. Retailer Website End User activity logs.* *g. FNS REDE Files.* *5. The Data Warehouse application shall retain Data for a minimum of five (5) years. The Contractor shall archive, on an ongoing basis, Data that is five (5) years or older, and make the archived Data available to the State, upon request, within five (5) Business Days.* *6. The Data Warehouse application shall allow End Users to display an executive management dashboard that displays summary information identified by the State in the form of graphs and charts.* *7. The Data Warehouse application shall allow End Users to display Data using ad hoc queries. The Data Warehouse application shall allow End Users to create ad hoc queries using a drag-and-drop tool. The Data Warehouse application shall allow End Users to save ad hoc queries.* *8. The Contractor shall provide Data Warehouse specific End User support between the hours of 8:00 am and 5:00 pm Pacific Time Monday through Friday.*	

RFP Section	Requirement	Response
	9. *The Contractor shall provide up to one hundred (100) hours of agreed upon changes to the Data Warehouse at no cost to the State each calendar year, with unused hours carried over to subsequent calendar years through the end of the Contract. Time for the Contractor to correct Data Warehouse defects or performance-related Data Warehouse issues shall not count against the one hundred (100) no-cost (to the State) hours of agreed-upon changes per calendar year.* 10. *The Contractor shall provide a statewide data conversion Transition Strategy Plan for all current accounts (Nevada WIC, ITCN WIC, and SEBTC) which will be used to transition processing from the current Nevada Legacy EBT Contractor to the Contractor. The Nevada Legacy EBT Contractor is responsible for the correctness of the data and will provide complete and timely support for development, testing, and validation of the conversion processes and technology.* *The Transition Strategy Plan will include, at a minimum, the following:* a. *Acceptance of flat files from the Nevada Legacy EBT Contractor in an agreed upon specification that contains all required data fields.* b. *Creation and/or use of software to load the flat file data into the Contractor's database. Only current accounts, cards, and benefits will be converted.* c. *Reconciliation of converted data loaded into the Contractor's database with the control totals provided by the Nevada Legacy EBT Contractor.* d. *Collaboration with the Nevada Legacy EBT Contractor to determine when the data conversion will take place and the length of downtime required to transition the data.* e. *Additional strategies should be included in the Transition Strategy Plan by the Contractor.* H. ***Ad-Hoc Reporting Capability:*** *To make use of the Data Warehouse functionality, the EBT contractor shall be required to provide the WIC State Office staff or Nevada statisticians with a robust ad-hoc reporting capability. The EBT contractor may propose a web based reporting application, an on-line reporting application, a commercial off the shelf (COTS) reporting package, or any other solution or data access that would address the needs of the Programs.* *The ad-hoc reporting capability must provide access to transaction history data and the data warehouse. The EBT contractor shall provide parameter-driven access to permit, at a minimum, data inquiry, sorting and extraction capability as follows:* 1. *By account, summary credit, debit, and current balance information;* 2. *By account, detail information on all WIC transactions for a specified period of time, listing such details as date, time, location, and amount;* 3. *By account, detail information on all transactions for a specific retailer terminal; and* 4. *Due to changing and evolving business needs, the report formats and data requirements of the Programs and the Federal agencies are subject to change. Therefore, a comprehensive EBT Data Warehouse and Ad-hoc Reporting Tool must accommodate evolving reporting requirements that the EBT contractor shall be required to support.* *Following is a list of Reports, by general description, that will be needed for the operations of the WIC EBT System. The vendor should define in their proposal how their system will produce the required reports.* I. ***Daily and Monthly Activity Files/Reports:*** *The EBT contractor shall provide a comprehensive set of daily account activity data files reflecting all transactions or account actions initiated by the Program staff via batch and/or on-line during an EBT processing day, on behalf of the Program by the EBT contractor, or initiated by cardholders. The reports shall provide detail for every transaction that impacts an EBT account balance or account status. The reports shall show the amount of the*	

RFP Section	Requirement	Response
	transaction, type of transaction, date and time of transaction, and who originated the transaction (batch or online). 1. ***Benefit Redemption Reports:*** *The EBT contractor shall provide a Daily and a Monthly WIC Benefit Redemption Report. The reports shall identify all benefit redemption activity for each processing day and for the month. The report shall indicate total number of redemptions, number of debits, number of credits, value of debits, value of credits, value of non-settling transactions and net benefit redemption amount.* 2. ***Benefit Authorization Reports:*** *The EBT contractor shall provide a Daily and a Monthly Activity WIC Benefit Authorization Report. The reports shall identify all authorization activity for each processing day and for the month. This includes all activity to authorize, cancel, repayments, and report aging, whether the transaction was initiated at an administrative terminal, through the batch files, or the aging process. The reports shall reflect all transactions that affect the values in the database.* 3. ***Terminal Reports:*** *The EBT contractor shall provide a Daily and Monthly WIC Activity Terminal Report. The reports shall identify all benefit authorizations, purchases by card for each business day and for the month. This includes all activity POS terminals and balance inquires. The reports shall be segmented by clinic and then by PAN.* 4. ***Summary Reports:*** *The EBT contractor shall provide a Daily and Monthly Activity Summary Report of WIC activity. The reports shall summarize all the activity reported on the Daily and Monthly reports. The summaries are used in the settlement process.* *J.* ***WIC Rebate Analysis Report:*** *The EBT contractor shall provide a monthly WIC rebate analysis report. This must detail all UPC sales of WIC authorized products flagged for rebates. The report must include the total 'rebate-able' product sales by category, subcategory, UPC, UPC total quantity redeemed, UPC average sale price and total sale price.* *K.* ***WIC Vendor Reports:*** *The EBT contractor shall provide detail and summary reports to provide the WIC Programs' staff detail regarding the authorized WIC vendors. Those WIC Vendor Reports shall include:* 1. *Detailed information on all WIC transactions for a specified period of time, (i.e., purchases by category/subcategory/UPC; account numbers, retailer, terminal/POS identification, dates, times, and amounts);* 2. *Detailed information on all transactions for a particular account;* 3. *Detailed information on number of transactions per day, week and month by vendor;* 4. *Transactions by transaction sequence number;* 5. *Summary data of approval or denial response codes of WIC transactions; and* 6. *Summary data of all WIC authorized vendor transactions for specified period of time, by vendor location, chain, total sales and total sales by category/subcategory and UPCs by price.* *L. Settlement Reports:* 1. *The EBT contractor shall provide a daily WIC System Settlement Report. This report shall provide at a summary level the total funds that settled for the processing day by WIC clinic issuance, WIC vendor and requiring funding. This report shall balance to the totals from the terminal activity reports.* 2. *In addition, the EBT contractor shall also be required to develop procedures and reports that will enable the WIC Staff to streamline their Program's reconciliation and settlement verification processes. A comprehensive daily electronic report that reconciles all benefit transactions back to the original authorization and allows the WIC Programs to ascertain their daily change in*	

RFP Section	Requirement	Response
	their outstanding obligations is preferred. This report, segmented by benefit type, will include: *a. Benefit authorizations;* *b. Benefits pending;* *c. Net benefit redemptions;* *d. Benefit voids;* *e. Any other transactions that affect settlement; and* *f. Resulting settlement amounts.* *M.* ***Financial Reports:*** *The EBT contractor shall provide daily and monthly financial reports, which are those reports needed by the WIC Programs in order to account, reconcile and balance, and audit the EBT system processing and operations. Financial Reports must include the following:* *1. Benefit draw-down total report detailing daily settlement information by benefit type;* *2. State-issuer report showing WIC financial activity for a business day, including the daily financial total to be settled; and* *3. Benefit drawdown totals showing redemptions by category and subcategory.* *N.* ***End of Day Database Balance Reports:*** *The EBT contractor shall provide daily and monthly End of Day WIC Database Reports. The reports shall provide the value of the outstanding liability for unused benefits residing on the EBT system at the end of the processing day (according to Pacific Time). The ending balance for the previous day shall become the beginning balance for the current processing day. Account activity shall include, but is not limited to, opening balances, purchases, and closing balances.* *O.* ***WIC Reconciliation Report:*** *The EBT contractor shall provide a WIC Agency Reconciliation Report. This report shall provide proof of the WIC Programs' reconciliation. This report shall reflect the current settlement total less the previous balance plus the current balance suspense to equal the daily activity.* *P.* ***Bank Detail Activity and Summary Report:*** *The EBT contractor shall provide a Daily Vendor Payment Details and Summary Report for WIC transactions and payments. This report shall summarize all WIC vendor transaction activity.* *Q.* ***Billing Reports:*** *The EBT contractor shall provide the Nevada State WIC Program and the ITCN WIC Program electronic format detail reports substantiating the monthly billing of monthly active accounts for WIC EBT services. The billing reports shall include detail information to allow the WIC Programs staff to validate the bills for the monthly EBT services.* *R.* ***Administrative Activity Report:*** *The EBT contractor shall provide a daily Administrative Action Report that lists all administrative actions attempted and completed either by the system or users logged onto the EBT system. The report shall identify the transaction type and the EBT account affected. Administrative actions include, but are not limited to, account set-up, benefit authorization, update to client demographic, case, or account data (e.g., recipient name or address), account closure, card or PIN issuance, benefit transfers, authorized representative cardholder add or update, and change of participant/household ID on pending cards/accounts.* *S.* ***WIC Cardholder Transaction Reports:*** *The EBT contractor shall provide a daily report that lists all WIC benefit transactions initiated and completed by a WIC cardholder. The reports shall identify the cardholder name and card number, address, WIC ID number, the amount of the transaction and the transaction type. The reports shall also define detail and summary data of the number, dollar amount, average dollar amount and percent of total for transactions by terminal type. A WIC Family Utilization Report shall also be included in the transaction reports that outline the utilization of benefits at the category level for all active cardholder accounts.* *T.* ***Invalid Card Attempts:*** *The EBT contractor shall provide a monthly report that lists all transaction attempts using an invalid card. The report shall include cardholder*	

RFP Section	Requirement	Response
	name, ID or case number, vendor/retailer ID, vendor/retailer name and location, terminal ID, date and time. *U.* ***Inactive Cards Report:*** *The EBT contractor shall provide a monthly report of all WIC issues cards that have shown no activity for two (2) or more months. This audit report shall include at a minimum the card number, the WIC participant/family name, the WIC ID(s) and the last date used.* *V.* ***WIC Transaction Denial Summary Reports:*** *The EBT contractor shall provide a monthly statistical report that provides details of the denied transactions, the number and percentage of WIC EBT transactions denied and the reason for the denials (i.e., non-sufficient category of food, etc.)* *W.* ***Invalid PIN Attempts:*** *The EBT contractor shall provide a monthly report of WIC cardholders that have conducted three (3) invalid PIN transactions with a 24-hour processing day during the month. The report shall provide cardholder name, card number, retailer name, retailer location, retailer ID, terminal ID, date and time.* *X.* ***Fraud Detection Reports:*** *The EBT contractor shall recommend a set of fraud reports to help the WIC Programs' staff manage and detect potential fraud. Examples of such reports the Program can anticipate are even dollar transactions, excessively large dollar transactions, multiple withdrawals on the same day, large amount or recurring refunds and credit transactions, and manual transactions. The EBT contractor should also recommend other fraud reports which would be beneficial to the WIC Programs.* *Y.* ***Manual PAN Entry Report:*** *In the event that manual PAN entry is completed by the EBT Vendor, the EBT contractor shall provide a monthly report by vendor terminal, listing the card PANs that were manually entered rather than swiped. The report shall list the card number, case number, vendor ID, terminal ID, clerk ID, transaction date and time, transaction type, rejection code, and the transaction amount.* *Z.* ***Reports Required by FNS:*** *If requested by the WIC Programs' staff, the EBT contractor shall provide additional WIC Programs reports to meet FNS requirements. These requirements may include, but are not limited to, reporting changes in retailers' financial institutions, a report on POS information which includes terminal identification, and a report of commercial retailers by TPPs.* *AA.* ***Batch/Processing File Reports:*** *The EBT contractor shall propose a standard set of processing reports to be used by the EBT contractor and the Nevada WIC Programs to ensure the complete and accurate transfer of data during batch processing.* *The Batch Processing Reports shall include a summary report by WIC file transmission that provides a confirmation for the processing of the batch file(s) or other transmitted files. The summary report shall contain summary verification data, including the total number of records received in the batch and the number of records by record type. The report shall contain a summary of the processing of the transmission (i.e., number of records accepted and number of records rejected). The EBT contractor shall submit batch confirmation reports to the WIC Programs within one (1) hour of processing the file.* *The EBT contractor shall provide exception reports for all batch files received by the WIC Programs. Batch exception reports shall contain a listing of all records received within a batch which were not processed by the EBT contractor and verification of the comparison of reports to prevent duplicate files and records. Each record included on the exception report shall have a corresponding reason code indicating the cause of the rejection. In particular, duplicate case exceptions shall be clearly identified. The EBT contractor shall submit batch exception reports and/or records to the Program Staff within 30 minutes of processing the file. The EBT contractor shall provide details of any transaction processing that were identified and flagged for review/resolution.* *BB.* ***System Response Time Reports:*** *The EBT contractor shall provide monthly reports summarizing EBT Host response times within pre-established tiers for WIC cardholders, WIC vendors and WIC staff transactions. The reports shall include:*	

RFP Section	Requirement	Response
	1. Average daily response indicating the number of transactions for the day, the average transaction response time for the day and the number of transactions completed within one, two, or three seconds and greater than three seconds for the day. *2. By hour of the day, the number of transactions completed in one, two, or three and over three seconds.* *The reports will be used to monitor the EBT contractor's compliance with host response times. The EBT contractor shall also provide monthly reports providing response times for administrative screens.* *CC.* ***Scheduled System Maintenance Reports:*** *The EBT contractor shall issue a monthly report providing the system maintenance schedule for a rolling six (6) month period.* *DD.* ***Host System Availability Reports:*** *The EBT contractor shall provide a monthly report summarizing EBT Host system availability. The report shall detail all instances of host system down-time, including the reason, duration of down time and whether the down time was scheduled or unscheduled. The report shall be used to monitor the EBT contractor's compliance with host system availability requirements.* *EE.* ***EBT System Availability Reports:*** *The EBT contractor shall provide a monthly report summarizing availability of the entire EBT system, to include any services provided by the EBT contractor or any subcontractors, including but not limited to, the central host system, network, intermediate processing facilities and interface or gateway. The report shall detail all instances of down-time, including the reason, duration of down-time and whether the down time was scheduled or unscheduled. The report shall be used to monitor the EBT contractor's compliance with EBT system availability requirements and Performance Standards.* *FF.* ***Non-System Performance Reports:*** *The EBT contractor shall be required to provide a reporting mechanism to keep Nevada EBT/Debit Card Program staff apprised of Contractor performance on non-system performance standards. Non-system performance standards are specified in Appendix E: Performance Standards, and include but are not limited to:* *1. Inaccurate transactions;* *2. Customer and retailer calls answered within specified timeframe;* *3. Card-mailing standards reports; and* *4. Timely posting and availability of benefits.* *GG.* ***Transaction Statistics Report:*** *The EBT contractor shall provide a monthly report providing a summary of transactions by time of day and day of month. The purpose of the report is to show the peak processing time for the EBT system.* *HH.* ***Management Statistics Report:*** *The EBT contractor shall provide a monthly summary report of transaction activity on the WIC EBT system on a clinic and program-wide (Nevada and ITCN) level. Statistics provided should include, at a minimum, benefits authorized for the previous month, transactions performed by transaction type, the number of active cases in the system, number of active cards in the system, and the number of cards issued and the number of WIC cards replaced during the month.* *II.* ***Administrative Function Security Reports:*** *The EBT contractor shall provide Administrative Function Security Reports. Administrative Function Security Reports are those reports that identify the WIC Programs' staff users of the EBT Administrative Function application. The report shall provide an audit trail of the access and administrative transactions performed by the WIC Program users. The report shall include the status of the individual (i.e., active, inactive, new user, revoked due to failed attempts, etc.). The report shall also detail the level of access afforded the user through the EBT Administrative and data warehouse functions.* *JJ.* ***User Session Activity Report:*** *The EBT contractor shall provide a daily audit report by WIC user ID of all actions taken by or attempted but failed by the user on the WIC EBT system through the administrative functionality.*	

RFP Section	Requirement	Response
	KK. ***Security Access Issuance Report:*** *The EBT contractor shall provide a monthly report detailing the date of receipt of a security access request from the WIC management staff and the date the EBT contractor issues the user password.* LL. ***WIC Customer Service Statistics Report:*** *The EBT contractor shall provide, on a monthly basis, reports containing statistics and the effectiveness of the customer service functions for the WIC cardholder, WIC staff and retailer and customer service Help Lines. Statistics for the IVR, EBT Web Site and CSRs shall also be reported and will include a summary of the number of calls received by the WIC Cardholder Call Center by reason (i.e., hot card, balance inquiry, transaction history, etc.) for both IVR and CSR. Daily statistics regarding the call center performance (i.e., number of calls, number of rings before answered, number of abandoned calls, number of busy signals received) shall be collected and reported. The monthly report shall provide a summary of the number of calls received on the WIC Retailer Help Desk by reason (i.e., terminal problems, settlement questions, etc.) for both IVR and CSR. Statistics regarding retailer help tickets, including number of tickets opened, tickets closed, and reason for ticket, shall be provided. 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) shall be collected and reported.* *The Customer Service Reports will also provide details of the status of all reported problems recorded in the error log, the status of the problems and, if not resolved, the details of the planned resolution status.* MM. ***EBT Contractor Reporting:*** *The EBT contractor shall ensure that specific information, such as the WIC vendor contracts and location information, is available upon the WIC's request to provide verification of adequate access. During conversion, the EBT contractor shall provide weekly reports, as part of the weekly status report, detailing the number of WIC vendors for which the EBT contractor has signed agreements. Following conversion, these reports must be provided on a quarterly basis.*	

The ability of WIC program staff to access critical program information simply and securely is essential to their overall ability to effectively manage the WIC EBT project.

Nevada requires substantial information to monitor WIC program data, performance, and activities, perform reconciliation and settlement, detect fraud, and provide information to oversight agencies. As a result, WIC program reports must be provided in a secure, reliable, and accurate manner and presented in easy-to-read formats for those who rely on this information to perform their day-to-day job responsibilities.

Our S3™ WIC solution features the Solutran Online Account Reporting (SOAR™) component, a secure web interface that provides a wide range of reports that can be pre-defined or requested ad hoc through query screens, which offers users flexible options to access the information they need when they need it. These reports can be run daily, monthly, or on a real-time basis for specific date ranges selected by individual users, and we offer a comprehensive reporting package to WIC program staff that details activities for each program separately. Reports can also be exported as an Excel document (CSV) or PDF, and approved users will always be able to access six years of eWIC program data through SOAR™ for reporting purposes.

Authorized users can access reports on-demand, any time day or night, and can be printed as needed. Solutran's reports are accessed through a secure Internet connection. Our querying capabilities also allow users to refine results by filtering for specific attributes and narrowing their results within SOAR™. Query results can also be exported in CSV or PDF formats.

REPORTING FEATURES

Feature	Description	Benefit to the WIC Program
Enhanced tools for WIC program support	***Automated email alerts and a dashboard for management reporting***	***Enhanced and user-friendly service model offers simplified State access to important and relevant program data***
Fraud analysis and reporting	***Reports designed to support the identification of fraudulent trends***	***Easy-to-use system allows Nevada WIC to identify high-risk trends and potentially fraudulent transactions***
System "health check" reporting	***Automated reporting to NC WIC staff regarding system health. Issues are communicated proactively with status updates (future enhancement)***	***Simplifies Nevada WIC responsibilities to monitor system effectiveness for participants***
Report scheduler	***Online tool to schedule generation of user-specified reports, one-time or recurring basis (future enhancement)***	***Simplified access to regularly used reports***

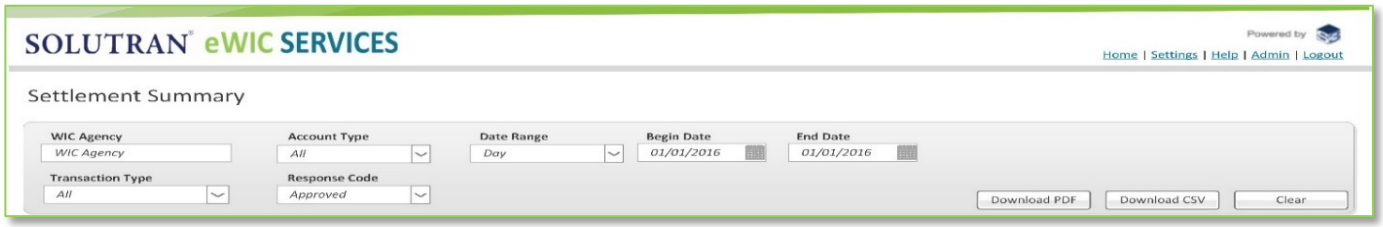
Solutran offers a reports package that includes those reports outlined in the Functional Requirements Document for a Model WIC Information System (FReD) as well as the reports listed this section of the RFP. However, we do understand that reporting needs will change over the life of the project. To meet these changes, our flexible reporting capabilities allow us to respond to the reporting needs of WIC staff as they evolve over time.

Any report that categorizes daily activity data is based on the processing day. Solutran has designed our S3™ system to support a single cut-off time from a reporting perspective, which is based on our system's processing day. This simplifies daily and monthly reporting and reconciliation activities to provide maximum transparency to program administrators. It also allows for rapid assessment of program funding needs daily in relation to current and future benefit liability and ongoing vendor and cardholder transaction data. In addition, all our online reports that provide time categorized information offer users the ability to specify additional date periods for analyzing data.

Samples of our query capabilities and a sample report are provided in the table above and exhibit below.

SETTLEMENT SUMMARY QUERY SCREEN

This shows an example of the query parameters for the Settlement Summary report. This is representative of many of the report queries in SOAR™ which assist the user in enabling efficient data selection and filter criteria using dropdowns and type ahead functionality.



SETTLEMENT SUMMARY REPORT

This shows an example of the Settlement Summary report that was created using the query parameters provided in the Settlement Summary parameter filter. This report can be exported based on user-specified parameters to a PDF format as shown above or to a CSV file.

Settlement Summary Report

WIC Agency: WIC Agency
Page: 1 of 1

Date Range: 01/01/2016 – 01/01/2016
Report Date/Time: 01/02/2016 05:00:32 AM

Account Type: All

Transaction Type	Response Type	Transaction Count	Transaction Amount
Balance Inquiries – Cardholder Initiated	Approved	2	$ 0.00
Balance Inquiries – Vendor Initiated	Approved	21	$ 0.00
WIC Purchase	Approved	17	$ 169.10
WIC Purchase – SAF	Approved	1	$ 12.47
Purchase Voids	Approved	1	($ 7.68)
Debit Adjustment – Units/Dollars	Approved	1	$ 3.78
Credit Adjustment	Approved	0	$ 0.00
Total Redemption Activity			$ 177.67
Vendor Payments	Approved	0	$ 0.00
Vendor Payment Reversal	Approved	0	$ 0.00
Total Vendor Repayments/Recoupments	Approved	0	$ 0.00
Total WIC Agency			**$ 177.67**

End of Report

Most SOAR™ reports can be produced at the local agency and clinic level, and include both summary and detail information. This limits access to reporting data down to the clinic level so that, if desired, a clinic user is only able to view data relevant to their specific clinic. Solutran works with WIC staff to understand their reporting needs to ensure that the appropriate level of detail is included. In addition to those reports provided through SOAR™, it is possible to provide reporting via batch transmission through secure FTP if needed.

Solutran works with WIC program staff to support ad hoc reporting business needs not initially identified during requirement validation sessions. As we work with the Program staff to understand critical business needs, we can quickly implement flexible ad hoc reporting solutions to provide data to assist in the management and analytic needs for the WIC EBT project.

As discussed earlier in this section, Solutran offers both the ability for WIC staff to generate reports on demand via our SOAR™ administrative terminals as well as Solutran can deliver specific reports via batch transmission through secure FTP for those reports identified to be provided by Solutran on a set schedule. The schedule will normally be during the end of day process.

Authorized WIC staff will have direct access to SOAR™ to run reports "on demand". The reports will be initiated immediately, however, the report may take a few minutes to be generated depending on the volume of data that is being requested. For reports that run longer than one minute, the user is notified that their report will run in the background and they will get an email when their report is completed at which point they can link to the report repository to access their report.

DATA MINING

The WIC program is complex enough without having to add the understanding of the WIC EBT processor's database table architecture into the mix of things. Solutran's S3™ system provides WIC staff with the capability to perform data mining activity without having to understand our S3™ system data elements, table associations, as well as each table data key. This allows the SOAR™ user to be confident in the data being returned is accurate and reliable.

As we have identified in earlier subsections, our S3™ system offers authorized SOAR™ users with reporting capabilities the ability to refine report results by filtering for specific attributes and narrowing their results within SOAR™. These ad hoc queries can be exported in CSV or PDF formats. All data is provided in a real-time mode for a rolling six years via SOAR™.

Also, Solutran offers four data queries that allow the SOAR™ user to extract data specific to the WIC program needs. The query results can be exported in CSV format to allow the user to import the data into existing tools used by the WIC program staff (i.e., Excel, etc.).

TABLEAU

The reports we provide to the State via our SOAR™ administrative terminal are designed to provide the State with the information they require. However, if the State requires additional reports, we can provide access to our WIC Data Warehouse solution, Tableau. The Data Warehouse solution provides access to transactional data replicated near real-time, approximately one (1) hour after a transaction is posted.

Tableau is a dynamic, flexible, user-driven third-party Business Intelligence (BI) tool that allows secure web access to the State's EBT transaction history, cardholder demographics, and benefit information data using an authorized user ID and password.

We have chosen Tableau as a front end for our WIC Data Warehouse solution because of its incredible features and easy-to-use functionality.

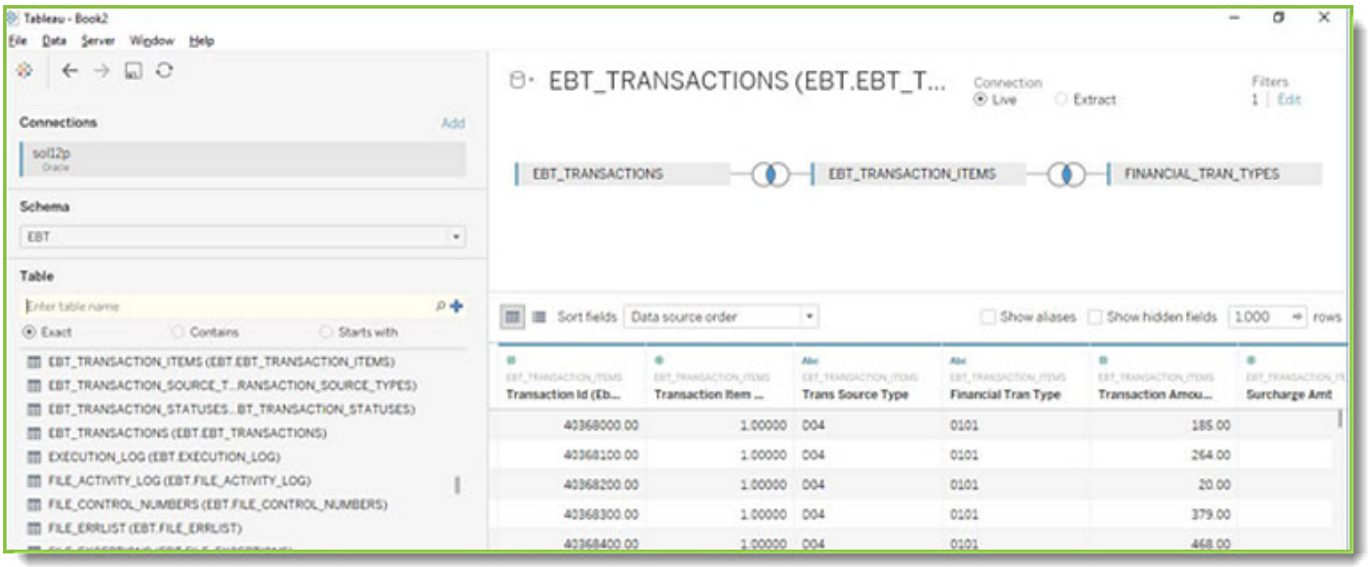
Tableau provides standard and custom ad hoc reports that can be easily accessible by the users leveraging this tool. It is easily configurable based on individual requirements or needs.

Some of the configurable features include:

- ***Dashboards;***
- ***Data reporting (including built-in standard reports; and customizable user-defined customer queries (at an additional cost));***
- ***Graphic analysis data; and***
- ***Security control on data access.***

TABLEAU DASHBOARD - TRANSACTIONS

TABLEAU – CUSTOM QUERIES



Solutran acknowledges and will comply with the remaining requirements not specifically addressed in the above proposal response.

4.14.2.19 Contract Termination

RFP Section	Requirements	Response
4.14.2.19	***Contract Termination*** *At the termination of the contract, the EBT contractor shall transfer the most recent five (5) years of transaction detail to an entity specified by the Nevada WIC Programs and ensure accuracy and readability of such information, or maintain the transaction detail in such a format that it supports timely access to that data by authorized State and Federal staff. At a minimum, data within the transaction history inquiries shall include:* *A. PAN (card number);* *B. EBT account number;* *C. WIC Program participants' ID numbers;* *D. Benefit program identifier;* *E. WIC Vendor ID;* *F. Terminal identification number;* *G. Transaction type;* *H. Transaction amount;* *I. Transaction date;* *J. Transaction detail (including cat and subcategory sold, product UPC, amount of unit of measure price of item and item price);* *K. Transaction time;* *L. Transaction results (approval code or denial reason);* *M. Store name and address;* *N. Account balance after the transaction; and* *O. ACH transaction history.*	***Solutran Complies***

4.14.3 WIC Program Specific Deliverables

The following table presents the deliverables that will be needed to implement and operate the WIC EBT system for the Nevada WIC Programs. These deliverables are in addition to the Project Wide deliverables defined in Section 4.3 through 4.13.

4.14 NEVADA WIC PROGRAM			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.14.3.1	EBT for Nevada WIC Farmer's Market	4.14.2.1	N/A
4.14.3.2	Nevada WIC EBT System for SEBTC	4.14.2.2	N/A
4.14.3.3	WIC EBT/MIS Interface Specifications	4.14.2.3	10
4.14.3.4	Design and Testing of the WIC EBT System	4.14.2.4	N/A
4.14.3.5	WIC EBT System Requirement Verification Sessions	4.14.2.5	N/A
4.14.3.6	WIC System Testing	4.14.2.6	10
4.14.3.7	WIC MIS Interface Design and Testing	4.14.2.7	N/A
4.14.3.8	WIC Vendor TPP Agreements	4.14.2.8	N/A
4.14.3.9	WIC EBT Cards and Card Sleeves	4.14.2.9	N/A
4.14.3.10	Account Set-Up and Benefit Authorization	4.14.2.10	N/A
4.14.3.11	Maintain the EBT Account	4.14.2.11	N/A
4.14.3.12	System Security	4.14.2.12	N/A
4.14.3.13	Manage WIC EBT Settlement, Transaction Processing and Reconciliation	4.14.2.13	N/A
4.14.3.14	Manage WIC Retailers and Retailer Transactions	4.14.2.14	N/A
4.14.3.15	System Operations Manual for WIC	4.14.2.15	10
4.14.3.16	WIC Training	4.14.2.16	10
4.14.3.17	WIC Program Customer Service Requirements	4.14.2.17	N/A
4.14.3.18	WIC System Reports and System Data	4.14.2.18	N/A
4.14.3.19	Contract Termination	4.14.2.19	N/A

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.15 SNAP/TANF Transaction Processing

4.15.1 Objective: The vendor should briefly describe how they would complete each of the defined deliverables. If the vendor would like to propose any additions or different approaches to accomplishing the deliverables, those plans should be described.

4.15.2 Activities: EBT contractor EBT transaction processing requirements.

We provide information on each of the activities (4.15.2.1–4.15.2.19) in the sub-sections that follow.

4.15.2.1 System Accuracy

RFP Section	Requirements	Response
4.15.2.1	***System Accuracy*** *As defined in the Federal regulations, the EBT system central computer shall permit no more than two (2) inaccurate EBT transactions for every 10,000 EBT transactions processed. The transactions to be included in measuring system accuracy shall include:* *A. All SNAP transactions occurring at ATM and/or POS terminals and processed through the host computer:* *1. Manual transactions will be entered into the system;* *2. Credits will be transferred to EBT accounts.* *The EBT contractor shall resolve all errors in a prompt manner and in accordance with FNS Adjustment Rules and in accordance with State waivers.*	***Solutran Complies***

Our transaction processing strives to perform no more than two inaccurate EBT transactions for every 10,000 EBT transactions processed to meet the Federal regulations.

The transactions used to measure system accuracy include all transactions occurring at ATM and POS terminals and processed through our S3™ host system, including manual transactions entered into the system via our Solutran Online Account Reporting (SOAR™) administrative terminal, and any credits or debits processed to EBT accounts.

If errors do occur, we resolve the issue in a prompt manner and in accordance with USDA-FNS guidelines and State waivers. Our system includes alert mechanisms and health checks to identify issues for us to quickly address. In addition, our operational support teams keep all appropriate parties informed as they work to resolve the issue.

4.15.2.2 Transaction Interchange Specifications

RFP Section	Requirements	Response
4.15.2.2	***Transaction Interchange Specifications*** *The EBT contractor will be responsible for the authorization of SNAP cardholder transactions. The EBT contractor shall comply with ANSI X9.58-2013 (or most current version) and ISO 8583 and shall comply with all updates to ANSI X9.58-2013 (or most current version) and ISO 8583 at no additional cost to the State.*	***Solutran Complies***

We understand and are aware of the standards we must adhere to when authorizing and processing SNAP transactions. Transaction messages originating from POS terminals comply with the ISO message

formats (ISO 8583) for the exchange of online transactions. More specifically, our S3™ system processes SNAP transactions under ANSI X9.58-2013, which is an EBT variant of the ISO standard.

We implement required updates to ISO and ANSI standards at no additional cost to the State.

4.15.2.3 Transaction Processing

RFP Section	Requirements	Response
4.15.2.3	***Transaction Processing*** *A. SNAP benefits may be accessed via POS terminals or by authorized retailers using manual vouchers at retail locations authorized by the FNS.* ***Under no circumstances are manual transactions allowed for cash.*** *Clients are not limited to retailers in the state in which they reside. Benefits are portable across state lines. Federal operability rules apply to both programs.* *B. Clients must be able to access benefits at an authorized retailer in any state or Territory. SNAP benefits may only be used to purchase eligible food items and may not be used to purchase non-food or ineligible food items. SNAP benefits may not be accessed at ATM terminals and may not be commingled with either cash or WIC benefits in the EBT account.* *C. To the maximum extent possible, the Program Management staff seeks to use the existing commercial transaction processing infrastructure for the transmission and processing of TANF transactions. The EBT contractor shall have the capability to receive, process and authorize client transactions from both ATM and POS devices.* *D. It is Program's intention to make access to cash benefits as convenient as possible. The EBT contractor shall provide adequate cash access through retail POS devices and ATMs. The Project Management Team will work with the EBT contractor to ensure these service levels are maintained. The Project Management Team shall review the EBT contractor's plan to provide adequate cash access and, if necessary, shall require additional access sites if the proposed access is determined to be inadequate.* *The EBT Contractor shall also ensure card performance through an operating ATM network and provision of nationwide and international ATM access and withdrawal of cash through normal ATM transactions.* *E. The EBT contractor shall process, at a minimum, the following POS and/or ATM transaction types:* *1. SNAP or cash purchase (swiped or key entered);* *2. Purchase with cash back (TANF only);* *3. Cash withdrawal (TANF only);* *4. Merchandise refund or credit (for SNAP only);* *5. Manual authorization where permitted by regulations;* *6. Manual voucher clear (including interoperable transactions);* *7. Balance inquiry;* *8. Adjustments;* *9. Voids or cancellations; and* *10. Reversals.* *F. The EBT contractor must ensure that the EBT system will deny transactions if the balance of the Cash Account will not support both the requested withdrawal/transaction and all allowable charges or fees.* *G. FNS regulations prohibit the charging of a fee for any POS transactions or cash benefit access transactions. After conducting a purchase, cash benefit transaction, merchandise return or balance inquiry, the retailer shall provide a printed receipt showing the cardholder's account balance. The card number shall be truncated on the receipt.* *H. The State will not pay for ATM or POS cash transactions. All cash transactions will be conducted at cardholder expense. The EBT contractor shall provide cash transaction*	***Solutran Complies***

RFP Section	Requirements	Response
	fees based on the lowest interchange rate. The EBT contractor shall have controls in place to ensure that the location of terminals allowing cash access to cash accounts, including ATMs, contractor-deployed EBT-only POS terminals, and commercially deployed POS equipment are in compliance with the State's policy concerning cash access. *The EBT contractor shall ensure that ATM withdrawal dollar limits and fees are approved by Program Staff and are specified in the cardholder training material.* *I. The EBT contractor shall provide cash access through ATMs, commercially deployed POS equipment and through contractor-deployed EBT-only POS terminals. The EBT contractor shall have controls in place to ensure that POS cash-back transactions from contractor-provided EBT-only terminals for cash assistance households occurs only at entities that have valid agreements with the EBT contractor and are not located in federally prohibited locations. (Refer to 5.16.2.1, TANF Blocking). The State also reserves the right to require installation of EBT-only equipment at locations such as banks, utility companies and housing authorities to provide cash access. To preserve the integrity of the Program, the State reserves the right to disallow transactions in certain types of retail establishments.* *J. The EBT contractor shall propose a method for maintaining a database and tracking retailers providing cash. In addition, the EBT contractor shall propose a method for identifying the POS terminal and location and ATM identification number and location associated with any EBT cash transaction. The QUEST® Operating Rules will govern the processing of all retail merchant cash transactions. Depending upon the EBT contractor's arrangement with the prevailing ATM networks, either the Operating Rules or the ATM network's Operating Rules may govern ATM cash transactions. The EBT contractor shall support national interoperability for cash access, to include loading all State BINs into the EBT host system.*	

ACCESS TO SNAP BENEFITS (PART A)

Solutran will ensure that clients access their SNAP benefits only at POS terminals or by authorized retailers using manual vouchers at FNS-authorized retail locations. Under no circumstances are manual voucher transactions allowed to obtain cash.

Fiserv, our EBT transaction switch, and the Solutran S3™ authorization engine maintain a current copy of the FNS REDE file to validate SNAP EBT transactions, thus ensuring that only FNS-approved retailers participate and redeem SNAP benefits. EBT transactions route to the EBT Gateway from the point of origination by a commercial switch, third-party processor (TPP), EBT-only acquirer, or in some cases, through an integrated retailer maintaining its own processing interface. The EBT Gateway ensures cardholder access to SNAP accounts at only FNS-authorized retailer locations by verifying the current FNS-provided REDE file, and then transmits the transactions to our S3™ host system for authorization in accordance with FNS regulations and the Quest® Operating Rules.

INTEROPERABILITY/SNAP BENEFIT PURCHASES (PART B)

Interoperability allows clients to redeem their SNAP or TANF benefits outside of the state of their residence in accordance with Federal law and regulation. Our S3™ system processes and tracks interoperable (i.e., out-of-state) SNAP/TANF transactions separately from in-state transactions so that the State can see the transactions that occurred outside of Nevada. Interoperable transactions are subject to the same transaction validations as in-state transactions and only those transactions that are approved are settled. Since interoperability has been a component of EBT for over a decade, we built

our S3™ system with this functionality. From a client perspective, the same transaction processes are used at FNS-authorized retail locations both within and outside of Nevada.

Fiserv will be subcontracting with Solutran for EBT transaction switching. Fiserv has established full back-up telecommunication and switching capabilities between its host and all major TPPs and EBT processors in the United States. The value of the national EBT transaction switch extends beyond routing Nevada SNAP/TANF transactions acquired in the State of Nevada. It also routes Nevada SNAP/TANF transactions acquired in any other state to Solutran for authorization, and non-Nevada EBT transactions acquired in Nevada to the appropriate State processor authorization. The S3™ system settles the interoperable transactions using the same process that is used for all retailers. Since most retailers are now processing transactions with third-party processors (TPPs), daily settlement for transactions for the retailer occurs as standard processing for the retailer. The S3™ system simply includes the payment for the interoperable transaction in the daily ACH file.

SNAP benefits may only be used to purchase eligible food items and may not be used to purchase non-food or withdraw cash. As stated above, clients can only access their SNAP benefits at POS terminals or by authorized retailers using manual vouchers at FNS-authorized retail locations. Clients cannot access their SNAP benefits at ATM terminals. The S3™ system does not commingle benefits. As clients may be entitled to benefits under different Programs (e.g., SNAP, TANF, and/or WIC), each EBT transaction is allocated to the appropriate account (i.e., SNAP, TANF, or WIC) for the client.

EXISTING COMMERCIAL ATM NETWORKS/RETAILER POS TERMINALS FOR TANF TRANSACTIONS (PART C)

To the maximum extent possible, we rely on the existing commercial ATM networks and retailer POS terminals to receive, process, and authorize client TANF transactions.

CASH ACCESS POINTS (PART D)

Solutran is committed to managing and actively soliciting the participation of the State's FNS-authorized retailers, ATM owners, and networks to expand the infrastructure and ensure that clients have adequate access to ATMs and POS terminals to redeem their TANF (cash) benefits either in or relatively near to their residential neighborhood to prevent clients from traveling long distances to obtain their benefits. The EBT cards we provide enable clients to withdraw their cash benefits through the operating ATM network nationwide through normal ATM transactions.

POS/ATM TRANSACTION TYPES (PART E)

Solutran's S3™ authorization engine is designed process all the following required POS/ATM transaction types and transaction components, as per the State and FNS requirements:

13. SNAP or cash purchase (swiped or key entered);
14. Purchase with cash back (TANF only);
15. Cash withdrawal (TANF only);
16. Merchandise refund or credit (for SNAP only);
17. Manual authorization where permitted by regulations;
18. Manual voucher clear (including interoperable transactions);
19. Balance inquiry;
20. Adjustments;
21. Voids or cancellations; and
22. Reversals

In processing transactions, we understand and are aware of the standards that must be adhered to when authorizing and processing SNAP and TANF transactions. In all instances, we will meet or exceed the State's Program requirements for transaction processing and authorization.

CASH TRANSACTION DENIALS (PART F)

We validate transactions using industry-wide checks and processes to determine whether a cardholder-initiated transaction should be approved. We deny cash transactions where the cardholder's TANF EBT account does not hold sufficient balance to satisfy the transaction request (including the requested withdrawal/transaction amount, plus allowable charges or fees).

PROHIBITED FEES / RECEIPTS (PART G)

FNS regulations prohibit FNS-authorized retailers from charging a fee for any POS transactions or cash benefit access transactions. When a cardholder makes a purchase, cash benefit transaction, merchandise return, or conducts a balance inquiry, the retailer provides a receipt to the cardholder documenting the transaction. In the case of an error or denied transaction, a message is printed on the receipt notifying the cardholder of the error condition. When the transaction is completed, the POS terminal prints the cardholder's current/remaining EBT account balance together with the truncated card number.

CASH TRANSACTION FEES (PART H)

Cardholders can withdraw their cash benefits at ATMs and POS terminals that display the Quest® logo. The ATM will provide a warning regarding fees or surcharges to enable the cardholder to choose whether they wish to proceed. We understand that the State will not pay for ATM or POS cash transactions and that all cash transactions will be conducted at the cardholder's expense. Solutran will ensure that Program staff approves the ATM withdrawal dollar limits and fees, and that these are included in the cardholder training material.

ACCESS TO CASH BENEFITS / FEDERALLY-PROHIBITED LOCATIONS (PART I)

Clients will be able to access their cash benefits through participating ATMs, commercially-deployed POS equipment, as well as through Solutran-deployed EBT-only POS terminals. Solutran ensures that valid agreements are in place for retailers provided with our EBT-only POS terminals. In accordance with the Middle-Class Tax Relief and Job Creation Act of 2012, we also ensure that retailers provided with our POS EBT-only terminals cannot conduct POS cashback transactions if they are in a federally-prohibited location (e.g., liquor store, casino, or adult entertainment club). We understand that to preserve the integrity of the Program, the State reserves the right to disallow transactions in certain types of retail establishments. We acknowledge that the State reserves the right to require installation of EBT-only equipment at locations such as banks, utility companies, and housing authorities to provide cash access.

RETAILER TRANSACTION TRACKING (PART J)

Solutran's S3™ system maintains a database of retailer transaction history for all Program transaction types; whether approved or denied, which authorized State and clinic users can view in a real-time environment via Solutran's Online Account Reporting (SOAR™) administrative terminal.

This option allows users to view all retailer transactions at the summary and detailed level. Users can filter the results using different criteria, including the retailer name, FNS number, retailer type, date range, Program type (i.e., Cash or SNAP), transaction type, response code, transaction authorization number, and/or card number. Users can view and download the search results. Users can also drill-down into a transaction to view detailed transaction information, including the merchant location, and ATM/POS terminal ID.

Solutran's S3™ authorization engine processes all retail merchant cash transactions in accordance with the Quest® Operating Rules or the ATM Network's Operating Rules (depending on the arrangement with the ATM network). We also support national interoperability for cash access in accordance with federal and industry standards and load the State BINs/IINs into our S3™ EBT host system. Fiserv, our EBT Gateway, routes the transactions according to the BIN/IIN embedded in the EBT card.

4.15.2.4 Manual SNAP Transactions

RFP Section	Requirements	Response
4.15.2.4	***Manual SNAP Transactions*** *A. The EBT card must be present for a retailer to conduct a manual transaction. Manual transactions shall be permitted under these listed circumstances:* *1. For FNS authorized SNAP retailers without POS equipment;* *2. In instances of system failure that prevent processing of online SNAP authorizations;* *3. In instances of disaster for home deliveries, if appropriate.* *B. The EBT contractor shall provide retailers with a separate toll-free number to obtain voice authorizations for manual transactions. Manual SNAP transactions should be interoperable across state lines.* *C. FNS authorized SNAP retailers with redemptions of less than $100 per month, route vendors and farmer's markets shall have the capability to conduct manual SNAP transactions using paper vouchers. A paper voucher shall be designed and distributed by the EBT contractor to these FNS-authorized retailers for use in processing manual SNAP transactions. Manual vouchers shall be numbered serially for control and security purposes.* *D. Retailers may also utilize their own forms as long as the forms meet the minimum data requirements as specified by federal regulation or policy, the Nevada SNAP, and/or the EBT contractor.* *E. Retailers are required to complete the manual voucher form and call the EBT contractor's Retailer Customer Service Center to obtain a voice authorization prior to completing a manual SNAP sale. The cardholder is required to sign the paper voucher and the EBT contractor shall require the cardholder's signature on the voucher as a condition for processing. The EBT contractor shall provide retailers with a separate toll-free telephone number to obtain voice authorizations for the manual vouchers 24 hours per day; seven (7) days per week. The manual transaction authorization process should be automated as part of the help desk IVR functionality.* *F. Vouchers submitted for payment without prior telephone authorization shall be rejected. The retailer shall be liable for declined transactions in the event the retailer fails to obtain prior authorization and the EBT account has insufficient funds to cover the purchase.* *G. **Re-presentation of Manual Transactions:** Re-presentation of manual retailer vouchers shall not be permitted. The EBT contractor's system shall be designed to prevent merchants from re-presenting manual vouchers.* *H. **Emergency Stand-In Processing:** If an FNS authorized retailer cannot access the EBT host system because the host system is unavailable, the EBT contractor shall allow retailers to conduct emergency or stand-in processing of SNAP purchases of up to $50*	***Solutran Complies***

RFP Section	Requirements	Response
	per cardholder per day (from 12:00 AM until 11:59 PM). The EBT contractor shall be liable for up to $50 per transaction for insufficient funds resulting from stand-in manual transactions. The retailer is required to complete a manual voucher and must obtain the cardholder's signature on the voucher. If the retailer processes an emergency stand-in transaction for more than $50, the EBT contractor shall process the transaction if there are sufficient funds in the cardholder's account to cover the transaction. If there are not sufficient funds in the cardholder's account, the retailer shall be liable for any amount over $50. *I. When the system becomes available, the retailer shall electronically clear the manual transaction through a POS voucher clear transaction. If there are insufficient funds in the cardholder's account when an emergency stand-in voucher is first presented, the EBT contractor shall allow re-presentation of the voucher.*	

Manual authorizations and manual voucher SNAP purchase transactions have been a part of EBT since its inception. There are several situations where offline SNAP transactions are necessary or permissible:

- ***FNS-authorized SNAP retailers who do not have POS systems or EBT-only POS terminals.***
- ***FNS-authorized SNAP retailers with redemptions of less than $100 per month, route vendors, and farmers' markets.***
- ***Temporary telecommunications failures that render the POS inoperable or if connectivity between the retailer's POS terminal and Solutran's S3™ EBT system is not functioning.***
- ***Instances of disaster for home deliveries, if appropriate.***

Note: Manual Voucher SNAP transactions are interoperable across state lines.

Solutran will provide paper vouchers to retailers that request vouchers. The manual vouchers are numbered serially for control and security purposes.

Retailers may also use their own voucher forms, if they meet the minimum data requirements, as specified by federal regulation or policy, the Nevada SNAP, and/or Solutran. At this point, most integrated retailers use their own voucher forms, which contain the required data elements to process any manual voucher transactions.

Where offline SNAP transactions are necessary, retailers may use the paper vouchers and call Solutran's toll-free Retailer Help Desk (24/7) to obtain a manual voucher authorization number. Manual voucher authorizations are a part of the Retailer Help Desk IVR and the process is automated. If an authorization number is not provided due to funds not being available, then the transaction must be declined. The retailer records the authorization number along with the cardholder information on the manual voucher and asks the customer to sign the form. The cardholder's signature is required to document his/her approval of the transaction. Solutran's S3™ system places a temporary hold on the requested funds in the cardholder's SNAP account until the retailer clears the voucher or the voucher expires.

- ***Retailers with POS equipment – Once the POS system is operable again, the retailer will clear the manual voucher through the POS terminal and the funds will be settled accordingly.***
- ***Retailers without POS equipment – These retailers must mail the SNAP voucher to the address printed on the voucher to receive compensation for the offline SNAP transaction.***

If a retailer fails to get an authorization number or does not record the number on the voucher, the retailer is responsible for any liability associated with the transaction, if the cardholder does not have sufficient funds in their SNAP account to cover the transaction.

Retailers are responsible for any manual voucher transactions that are not cleared within the State-defined number of calendar days from the date of authorization. If a voucher is not cleared within the mandated timeframe, the temporary hold that was placed on the requested funds in the cardholder's SNAP account is automatically released, the cardholder's account is credited, and the retailer is not reimbursed.

Solutran's S3™ system has checks in place to reject manual vouchers that are re-presented.

EMERGENCY STAND-IN PROCESSING

If the offline SNAP voucher was initiated due to an outage of Solutran's S3™ EBT host system, we allow retailers to obtain authorization of up to $50 per cardholder SNAP account per day (from 12:00 AM until 11:59 PM). Solutran will consult with the State to implement the emergency stand-in procedures. Once the decision to implement stand-in processing is made, retailers are required to call the toll-free Retailer Help Desk to request telephone authorization and must receive an offline transaction approval number. Solutran accepts the liability for any insufficient funds, up to $50, for authorized transactions during the emergency stand-in processing period, which means that the retailer will be reimbursed for the authorized sale amount even if there is a smaller balance in the cardholder's SNAP account.

To be compensated for the offline transaction, the retailer must follow the approved protocol to submit the voucher for settlement (through a POS voucher clear transaction) within the State-determined number of calendar days. If there are insufficient funds in the cardholder's account when an emergency stand-in voucher is first presented, Solutran will allow re-presentation of the voucher.

4.15.2.5 SNAP Retailer Transactions

RFP Section	Requirements	Response
4.15.2.5	***SNAP Retailer Transactions*** *The EBT contractor shall have controls in place to ensure that POS SNAP transactions from the EBT contractor-provided EBT-only POS terminals occur only at entities that have valid agreements with the EBT contractor. For all SNAP transactions, the EBT contractor must validate that the transactions originated at an FNS authorized retail location. The EBT contractor must maintain a database of authorization numbers for all FNS authorized retailers in accordance with the retailer validation requirements specified in 7 CFR § 274.8. The EBT contractor must access the FNS REDE system daily to obtain updates of the national REDE files used to validate authorized FNS retailer numbers, and have a process in place to ensure that all records are properly posted. The EBT contractor must verify the retailer identification number is for an FNS-authorized retailer prior to completing the transaction and assumes liability if transactions are completed against invalid FNS authorization numbers.*	***Solutran Complies***

Solutran ensures that valid agreements are in place with the retailers to whom we provide EBT-only POS terminals.

All EBT transactions route to the EBT Gateway, which ensures cardholder access to SNAP accounts only at FNS-authorized retailers by verifying the retailer's status through the current FNS-provided REDE file, and then transmits the transactions to our S3™ host for authorization in accordance with FNS regulations and Quest® Operating Rules.

If the retailer's FNS number is not valid, the transaction is denied. Our system returns a message to the retailer/provider indicating the reason for denial.

We maintain a database for all FNS-authorized retailers in accordance with the REDE file. We load the REDE file to our S3™ system daily to obtain updates for national and State REDE files used to validate authorized FNS retailer numbers.

Solutran assumes the liability for transactions completed against invalid FNS authorization numbers.

4.15.2.6 SNAP Transaction Validation

RFP Section	Requirements	Response
4.15.2.6	***SNAP Transaction Validation*** *A. The EBT system shall go through a series of checks and processes to determine whether a cardholder's transaction should be approved. These checks should include determining whether:* *1. The merchant has a valid FNS authorization number if the transaction is a WIC or SNAP transaction;* *2. The card number (PAN) is verified and the card is active;* *3. The number of consecutive failed PIN tries has not been exceeded;* *4. The PIN is verified as being entered correctly;* *5. The account is active;* *6. The EBT account holds a sufficient balance in order to satisfy the transaction request; or* *7. A benefit record exists for SNAP refund transactions so the transaction can be properly posted.* *B. If any one of the above conditions is not met, the EBT contractor shall deny the transaction. The EBT contractor shall ensure that client/provider benefit accounts are not overdrawn and shall assume all liability if an account overdraft does occur. If the transaction is denied, the system must return a message to the retailer/provider indicating the reason for denial (invalid PAN, invalid PIN, insufficient funds [NSF], etc.). The EBT contractor must also provide a summary report of denied transactions.*	***Solutran Complies***

We validate all SNAP transactions using industry-wide checks and processes to determine if cardholder-initiated transactions should be approved. Our S3™ system checks the following items before approving a transaction:

1. ***The retailer has a valid FNS authorization number.***
2. ***The card number (PAN) is verified and the card is active.***
3. ***The PIN is verified for accuracy and is not locked due to an excessive number of invalid PIN attempts.***
4. ***The cardholder's SNAP account is active, and the associated card and PIN are linked to that account.***
5. ***The cardholder's SNAP account holds sufficient funds to satisfy the transaction request; or a SNAP benefit record exists for SNAP refund transactions, so the transaction can be properly posted.***

If any one of the above conditions is not satisfied, we will deny the transaction. For denied transactions, our S3™ system returns a message to the retailer/provider indicating the reason for denial (e.g., invalid PAN, invalid PIN, non-sufficient funds (NSF), etc.)

Authorized State users can access a Reject Transactions Summary Report through Solutran's Online Account Reporting (SOAR™) administrative terminal, which provides a summary of denied cardholder transactions. Users can specify the date range and/or county and view/download the resulting data.

4.15.2.7 Invalid PIN Attempts

RFP Section	Requirements	Response
4.15.2.7	***Invalid PIN Attempts*** *The EBT contractor system must deny transactions if the PIN is input incorrectly. After three (3) consecutive invalid PIN attempts in one day, the card shall be temporarily blocked until midnight local time on the day the last PIN attempt occurred.*	***Solutran Complies***

As discussed in the previous section, our S3™ system validates all EBT transactions using industry-wide checks and processes. If a cardholder enters an incorrect PIN, the system will deny the transaction and returns a message to the retailer indicating the reason for denial, i.e., invalid PIN.

After three (3) consecutive invalid PIN attempts in one day, Solutran will temporarily lock the PIN (which in effect, blocks the EBT card) until midnight local time on the day the last PIN attempt occurred.

4.15.2.8 Hold Funds for SNAP

RFP Section	Requirements	Response
4.15.2.8	***Hold Funds for SNAP*** *A. Under certain conditions, including but not limited to a disaster, a manual SNAP transaction may be performed by a retail merchant. When manual SNAP transactions are performed, the merchant will obtain a voice authorization. The EBT contractor shall hold funds authorized by voice authorization. The number of days that funds will be placed on hold will be specified by SNAP but the maximum hold period will be 30 calendar days. (The acquirer will be required to convert the manual SNAP transaction to electronic transaction for transmission to the EBT contractor.) If the manual transaction is presented for settlement within the Nevada SNAP specified number of calendar days from the date of the manual authorization, the EBT contractor shall debit the amount from the cardholder account and settle the transaction. If the manual transaction is not presented within the specified number of calendar days from the authorization date, the EBT contractor shall release the hold on funds and make them available for cardholder access. The retailer or acquirer bears the liability for the transaction if the voucher is not cleared in thirty (30) calendar days.* *B. At the discretion of Program staff, a hold may also be placed on a cardholder's account in anticipation of a potential debit adjustment to the account to correct a system error. To support debit adjustment notification and fair hearing processes, the EBT contractor shall be required to send a daily file to the State SNAP agency with sufficient data to support the debit adjustment transaction that will be posted to the cardholder account. A hold may also be placed on a cardholder account in anticipation of a potential debit adjustment to the account to correct a system error. The Nevada SNAP program currently has a waiver that prohibits a "hold" on the funds for adjustment purposes.*	***Solutran Complies***

Where manual (i.e., offline) SNAP transactions are necessary, retailers may use paper vouchers to perform manual SNAP transactions, as discussed under Section 4.15.2.4 Manual SNAP Transactions.

The retailer must call Solutran's toll-free Retailer Help Desk (24/7) to obtain a manual voucher authorization number. Solutran's S3™ system places a temporary hold on the requested funds in the cardholder's SNAP account until the retailer clears the voucher or the voucher expires.

Retailers are responsible for any manual voucher transactions that are not cleared within the State-defined number of calendar days from the date of authorization. If a voucher is not cleared within the

mandated timeframe, the temporary hold that was placed on the requested funds in the cardholder's SNAP account is automatically released, the cardholder's account is credited, and the retailer is not reimbursed.

We comply with FNS regulations for SNAP transaction adjustments and will support the State's waiver that prohibits a hold on SNAP funds for adjustment purposes.

We are aware that federal regulations and the Quest® Operating Rules provide requirements and coverage for adjustments specifically related to system errors. Should an investigation determine that a debit adjustment should be processed to a cardholder's account, the adjustment request then becomes part of our adjustment process in which the State will be notified of pending debit adjustments via a daily file to initiate the Fair Hearing Notification process. If the investigations results in a credit to the cardholder, that adjustment is processed immediately. Solutran will work with the State during the Joint Application Design (JAD) sessions to define this entire process.

4.15.2.9 Interoperability Standard

RFP Section	Requirements	Response
4.15.2.9	***Interoperability Standard*** *The EBT contractor shall support the Federal national interoperability requirement for processing interoperable SNAP transactions. The EBT contractor shall also support national interoperability for cash transactions.*	***Solutran Complies***

As described under Proposal Section 4.15.2.3 Transaction Processing, Solutran supports the Federal national interoperability requirement for processing both SNAP and cash transactions.

4.15.2.10 Refunds

RFP Section	Requirements	Response
4.15.2.10	***Refunds*** *A. The EBT contractor shall provide for real-time processing of Program refunds or credits to preclude the creation of unapplied benefits and approval of excessive funds. Regarding manual merchandise refund transactions, the EBT contractor shall meet Federal and State restrictions on transaction dollar limits, number of transactions and total value of transactions per month. The transaction activity will be immediately updated to the EBT contractor's host database at the benefit level. At a minimum, however, the process must meet the real-time requirements described for refunds. The EBT contractor must update its host database with transaction activity on a real-time basis.* *B. The EBT contractor must provide FNS authorized retailers with functionality to process POS SNAP refund transactions. The EBT contractor must confirm, in real-time, that there is an existing benefit linked to that account, otherwise the transaction must be denied. Program prefers that the EBT contractor also have in place a process to return funds to each individual benefit so that the total value of each benefit does not exceed its original value, and that the value of the refund does not exceed the total value of benefits previously debited. A transaction amount limit, as well as monthly limits on the total number and value of refunds, will be placed on the refund transactions by*	***Solutran Complies***

RFP Section	Requirements	Response
	Program. The transaction must only be applied to the cardholder's SNAP and/or TANF account.	

Our S3™ EBT system supports real-time processing of Program refunds or credit transactions. Any approved return transaction only results in credits to the EBT account. With regards to manual merchandise refund transactions, we will configure our S3™ system to mandate the State Program-determined transaction amount return limit, as well as monthly limits on the total number and value of refunds per account, unless the return or refund is the result of a dispute process.

When approving the transaction, the system will check to ensure that there is an existing benefit linked to the account. If there is no existing benefit, then the transaction is denied. Our system is also configured to return funds to specific benefits so that the total value of the benefit does not exceed the original value and that the value of the refund does not exceed the total value of benefits previously debited. This confirmation prevents accounts from being unduly enriched and protects both retailers and cardholders.

4.15.2.11 Congregate Living Transactions for SNAP

RFP Section	Requirements	Response
4.15.2.11	***Congregate Living Transactions for SNAP*** *A. The EBT contractor shall be required to support the redemption of SNAP benefits in congregate living arrangements for drug/alcohol treatment centers, blind/disabled group living facilities or other group providers. Currently, Nevada SNAP has nine (9) authorized group living retailer. To support these arrangements, the EBT contractor shall provide the following options:* *1. An EBT account will be established for group home facilities and an alternate cardholder EBT card will be issued to the facility.* *2. The transfer of funds between client and group home accounts will be accomplished through State administrative terminal functionality.* *3. The transfer of funds from the client card to the group home will occur through POS terminals deployed in group home facilities and must meet the terms and conditions for terminal deployment, technical standards and requirements, maintenance, and support of terminals at group home locations.* *B. The EBT contractor shall also be required to provide reports on congregate living transactions. Congregate living facilities shall also be provided with web access to their account information.*	***Solutran Complies***

Solutran will support the redemption of cardholder SNAP benefits to use as payment for food provided to the cardholders by the State's congregate living arrangements. We will enable the creation of an alternative cardholder card that is issued to the facility and support the transfer of funds between client and group home accounts through our SOAR™ administrative terminal.

Solutran will provide EBT-only POS terminals to those group homes that are eligible for POS terminal deployment to allow SNAP benefits from the cardholders' accounts to be deposited into the group home facility bank accounts, as is performed for any other merchant. They will receive the same support as any other EBT-only retailer, including access to the toll-free Retailer Help Desk and web access to their account information.

4.15.2.12 Key Entered SNAP Transactions

RFP Section	Requirements	Response
4.15.2.12	***Key-Entered SNAP Transactions*** *A. The EBT contractor shall accept and process SNAP EBT transactions where the card number (PAN) has been manually entered (key-entered) into the POS device. Transactions may be key-entered at times when a card presented by a client is damaged and/or the POS device is unable to read the magnetic strip accurately. The EBT card must be present for a retailer to conduct a key-entered transaction. The validation of the client's PIN is still required on key-entered transactions. If a PIN pad is defective or for other reasons a PIN does not accompany the transaction to the EBT host for processing, the EBT contractor shall deny the transaction.* *B. The EBT contractor shall adopt other security measures to prevent client and retailer abuse/misuse of the key-entry feature. The EBT contractor shall ensure that the PAN printed on the transaction receipt is truncated, and the EBT contractor must be able to selectively disable or deny the capability of an EBT-only POS device from completing key-entered transactions. Finally, the EBT contractor shall track key-entered transactions by retailer, retailer address, device (terminal) number or ID number, FNS retailer number and card number. The EBT contractor shall propose procedures for responding to client reports of malfunctioning or defective equipment at retailer sites, including both EBT-only POS devices and retailer-owned devices.*	***Solutran Complies***

Our S3™ authorization engine and POS application are designed to accept and process transactions in which the card number (PAN) has been manually entered (i.e., key-entered) into the POS device. This can occur when the card presented by a cardholder is damaged and/or the POS device is unable to read the card's magnetic strip accurately.

We require retailers to ensure that cards are physically present prior to conducting a key-entered transaction. The validation of the cardholder's PIN is still required on key-entered transactions. If a PIN pad is defective or if, for other reasons, a PIN does not accompany the transaction to our S3™ host for processing, the transaction is denied using the invalid PIN action code in the message response to the retailer. It is important to note that at no time is the PIN ever displayed in the clear on our S3™ platform, the POS terminal, or the printed receipt.

We employ security measures to prevent cardholder and retailer abuse/misuse of the key –entry feature in a variety of ways, including some that are preventative in nature and others that are control oriented. In addition, we provide extensive monitoring capabilities to track this information from a fraud management perspective.

The PAN printed on the receipt is truncated such that the full card number is not made available to any individuals that may have found or been provided access to EBT receipts.

Our stand-beside EBT-only POS terminals are designed to selectively disable or deny the capability to complete key-entered transactions at the request of the State. However, turning this capability on does not prohibit a retailer from conducting transactions where the card is swiped on the POS terminal as part of the transaction.

In addition, if it is reported that our EBT-only terminals are unable to read cards properly, our toll-free Retailer Help Desk responds immediately to determine how best to remedy the problem. Corrective actions can range from providing additional training to identifying defective cards or, if necessary, promptly replacing the POS terminal.

Our S3™ host platform tracks key-entered transactions using the POS data code information provided by retailers as part of each transaction. This information is tracked by FNS authorization number, retailer name, retailer address, POS terminal ID, transaction date and time, and card number. Our SOAR™ administrative terminal provides authorized State users the capability to drill down into this information both from a retailer transaction perspective as well as a cardholder transaction perspective.

4.15.2.13 Farmers' Market/Direct-marketing Farmers' Support

RFP Section	Requirements	Response
4.15.2.13	***Farmers' Market/Direct-Marketing Farmers' Support*** *The EBT contractor may be required to provide support, including the deployment of wireless POS devices, to specified retailers participating in the farmers' market program. The EBT contractor shall support FNS standards and requirements for the support of farmers' market retailers for the duration of the contract. The State may desire to provide additional support to farmers' market or direct-marketing farmers in the future. Further discussion of this topic will occur during the JAD process.*	***Solutran Complies***

For farmers' markets/direct-marketing farmers, we offer an advanced wireless solution. The Verifone VX 680 POS terminal features include, but are not limited to:

- ***Multiple wireless communication options including Wi-Fi, Bluetooth, and 3G for even the most remote farmers.***
- ***Support of multiple applications independently to process SNAP, TANF, and WIC transactions from a single terminal.***
- ***SNAP, TANF, and WIC application support of unique terminal identifiers for reporting and reconciliation.***
- ***Plug and play deployment, including secure key injection for PIN encryption and pre-installed application(s) configured for SNAP, TANF, and/or WIC transaction processing.***
- ***Terminal processing in accordance with PCI compliance standards and support for end-to-end PIN encryption.***
- ***Increased speed for faster transaction processing time.***
- ***Sleek, compact design for intuitive operation and ease of use.***

We will support FNS standards and requirements for the support of farmers' market/direct-marketing farmers for the duration of the contract. We acknowledge that the State may desire to provide additional support to farmers' market or direct-marketing farmers in the future and look forward to discussing this with the State during the Joint Application Design (JAD) sessions.

VERIFONE VX 680 POS TERMINAL

This is the product sheet for the VX 680 terminal:

PORTABLE HARDWARE VERIFONE VX 680 VERIFONE.COM

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

Processor	400 MHz | ARM11 32-bit RISC processor
Memory	192MB (128MB Flash, 64MB SDRAM)
Display	3.5" color QVGA | resistive touch screen
Printer	18 lps | 28mm paper roll
Card Readers	Triple track MSR | landed smart card
Contactless	ISO14443 A&B | MiFare | ISO18092 capable | EMVCo L1 certification | supports major NFC/contactless schemes
Peripheral Ports	Single multi-port connector supports RS-232, USB Host, USB slave and integrated charging
Other Standard Features	3 SAM slots | audio/video player
Power	Battery: Li-Ion 7.2V/1800mAH
Environmental	0° to 50° C (32° to 122° F) operating temperature | -20° to 60° C (-4° to 140° F) storing temperature | 5% to 90% relative humidity, non-condensing
Physical	179mm L x 80mm W x 63mm H

Features	VX 680 GPRS	VX 680 WF/BT	VX 680 3G
Terminal connectivity	GSM/GPRS 850/900/1800/1900 MHz	Wi-Fi 802.11b/g/n; Bluetooth local area	GSM/GPRS/EDGE: 850/900/1800/1900 MHz UMTS/HSPA+: 800/850/900/1900/2100 MHz
Base connectivity (charging base or full-feature base with/without battery)	Ethernet, Dial modem, UART (via USB dongle)	Ethernet, Dial modem	Ethernet, Dial modem, UART (via USB dongle)
Weight	Terminal: 479g, Full shipping: 1,169g	Terminal: 481g, Full shipping: 1,214g	Terminal: 502g, Full shipping: 1,114g
Security	PCI PED 2.0, PCI PTS 3.0	PCI PED 2.0, PCI PTS 3.0	PCI PTS 3.0
GPS	–	–	Yes
Dual SIM	–	–	Yes

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Verifone®

VX DIRECT WIRELESS

EFFICIENCY EXPERT

There's never been a better or more efficient way to sell wireless transaction processing services to merchants. VeriFone's VX Direct Wireless solution provides a complete package of needed hardware, software and services. Promote advantageous bundled fees to attract new customers. Create "stickier" merchants by selling more products and services at higher profit margins. Greatly simplify support. All through a hosted, fully managed service.

DELIVERS A COMPETITIVE EDGE

- Enables resellers to quickly and easily provide merchants access to the latest 3G technology for wirelessly processing payments and value-added transactions – for a single, bundled fee
- Removes barrier to entry by reducing merchants' upfront costs for hardware and software, and eliminating additional fees for downloads or activation/reactivation
- Provides the highest security through VeriShield Protect – for end-to-end encryption and advanced tokenization – with regular compliance updates pushed to every device
- Eliminates virtually all sensitive data from the merchant's environment – reducing PCI scope for burdensome audits and minimizing data breach risks
- Protects reseller's estate by preventing unauthorized access to system software, applications and data using VeriShield Retain

BUILDS LOYALTY AND HELPS GROW BUSINESS

- Enhances merchant loyalty through reliance on a broad spectrum of products and services
- Expands wireless merchant base with offering that can be sold to brick-and-mortar merchants with no IP service available
- Preserves and increases profit margins through differentiated service package
- Offers discount pricing on VeriCentre cloud-based estate and terminal management – including remote key injection, remote feature implementation, and consolidated web-based transaction processing

PROVIDES DESIRED FLEXIBILITY AND SIMPLICITY

- Makes it easy to move solution from merchant to merchant as desired – at no added cost
- Is NFC and EMV ready to support mobile wallets and emerging, chip-based smart cards
- Delivers consolidated reporting and analytics, as well as merchant setup and management through VeriFone's PAYware Connect gateway
- Full help desk support available through VeriFone, the leader in electronic payment
- OTA (Over The Air) downloads for quick, efficient updates of applications

VeriFone.
THE WAY TO PAY™

www.verifone.com

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4.15.2.14 ACH Transactions

RFP Section	Requirements	Response
4.15.2.14	***ACH Transactions*** *A.* ***Retailer ACH Settlement:*** *SNAP prefers to use their existing file formats for transmission of these ACH payment records. The EBT contractor shall accommodate these formats.* *B.* ***Pre-Note Process:*** *The EBT contractor's designated ODFI will initiate a zero dollar pre-note entry through the ACH to the Receiving Depositary Financial Institution (RDFI) for the purpose of validating account information provided by clients/providers. The ODFI should process the pre-note transactions in compliance with ACH rules. The EBT contractor and/or the ODFI shall provide an automated capability for SNAP staff to correct returned pre-note transactions.* *C.* ***Rejected ACH Settlements:*** *ACH settlement, rejected due to inaccurate account information or closed accounts, shall be researched by the EBT contractor and, when possible, corrected and re-sent to the retailer or Third Party Processor account. The EBT contractor must return to the State any funds that could not be settled to the retailer within 90 calendar days of the initial ACH. If the responsibility for EBT-only acquiring is subcontracted, the subcontractor must also return any rejected settlement funds to the State within 90 days. The State will then forward any unsettled federal SNAP monies to FNS.* *At a minimum, the EBT contractor shall provide the following information for each unsettled payment returned to the State: transfer type, total amount, federal SNAP amount, attempted settlement date(s), retailer/TPP name, and FNS retailer number if SNAP funds involved, and bank account number (including the ABA bank number). Additional data elements may be required when FNS issues written procedures to address unsettled funds.* *D.* ***Notification of Change (NOC):*** *Notifications of Change (NOCs) are zero dollar ACH transactions sent by an RDFI to the ODFI to correct information contained in a pre-note or live ACH transaction. The EBT contractor and/or the ODFI shall develop an automated capability for the State to correct NOC information.* *E.* ***ACH Administrative Services:*** *The EBT contractor shall provide ACH administrative services. The EBT contractor shall be required to record and maintain client or provider account information, update account information, remedy account errors or returns, and resolve payment issues with the client's or provider's financial institution. Clients or providers that report incorrect account information or change financial institutions without notice shall not have their funds transferred to the correct or new account until the EBT contractor has recovered any funds transferred to the incorrect financial institution or account.* *F.* ***ACH for TANF Transactions:*** *The Nevada TANF Program requires ACH payment functionality to support the direct deposit of cash benefits into client and provider designated bank accounts. To support ACH payment services, the EBT contractor, or its designated Financial Agent, must have an ACH Originating Depository Financial Institution (ODFI) membership in the ACH network. The TANF Program will send the EBT contractor ACH payment set-up or update information through Batch Files or through administrative functionality. The EBT contractor, or its Financial Agent, shall originate these payments into the ACH payment network. The TANF Program staff will send the EBT contractor ACH payment information through the batch file process or host-to-host. The EBT contractor shall check for duplicate files and records within the ACH process. The EBT contractor shall initiate the settlement of direct deposit payments through the settlement procedures. The EBT contractor shall maintain ACH activity records on client and provider accounts, including date, amount and banking information.*	***Solutran Complies***

Solutran is a leader in automated clearing house (ACH) payment processing, managing over 100 million transactions annually. Our experience includes multiple ACH Standard Entry Codes used across multiple industries. We employ 10 individuals certified in ACH processing, each holding status as an Accredited ACH Professional (AAP).

Retailer ACH Settlement

We will work with the Nevada SNAP Program in accommodating the use of their existing file formats for transmission of ACH payment records to FNS-authorized retailers.

Pre-Note Process

Prior to sending actual payments to a retailer for the first time, Solutran's designated Originating Depository Financial Institution (ODFI) initiates a zero-dollar pre-note entry through the ACH to the Receiving Depository Financial Institution (RDFI) to confirm and validated the retailer's bank account details.

We will also provide SNAP staff with an automated capability to correct any returned pre-note transactions.

Rejected ACH Settlements

Retailers operate on profit margins that rely on payments being received for delivered goods and services. Nevada's FNS-authorized retailers are no different. We research all ACH transactions that are rejected due to inaccurate account information or closed accounts, and correct the information and resend the payment to the proper account whenever possible. We accomplish this through defined processes with our EFT business partner, Fiserv, and all transaction acquirers between the EBT Gateway and each retailer's bank.

Should our research yield no results, we return any funds to the State that cannot be settled within 90 calendar days of the initial ACH. We work closely with the State to develop an effective process to facilitate any funds return. If we return any unsettled funds to the State, we provide the following information, at a minimum, for each unsettled payment:

- ***Transfer type;***
- ***Total amount;***
- ***Federal SNAP amount;***
- ***Attempted settlement date(s);***
- ***Retailer/acquirer/TPP name;***
- ***Retailer's FNS number (if SNAP funds are involved); and***
- ***Bank account number (including the American Banking Association (ABA) bank number.***

Our experienced operations staff carefully monitors FNS and industry rules for updates to requirements. In addition, we provide additional data elements that are required to ensure compliance whenever FNS issues written procedures to address unsettled funds.

Notification of Change (NOC)

A Notification of Change (NOTC) is created by the Receiving Depository Financial Institution (RDFI) to notify Solutran's designated Originating Depository Financial Institution (ODFI) that previously valid information contained in a posted entry has become outdated or that information contained in a pre-

note or live transaction is erroneous and should be changed. Solutran and/or our designated ODFI will develop an automated capability for the State to correct notification of change (NOC) information.

ACH Administrative Services

Solutran provides ACH administrative services to record and maintain cardholder or provider account information, remedy account errors or returns, and resolve any payment issues with the cardholder's or provider's financial institution. If cardholders or providers fail to report incorrect account information or change their banking details without notice, will result in funds not being transferred to their correct/new account until Solutran recovers any funds transferred to the incorrect financial institution or account.

ACH for TANF Transactions

Solutran will provide the Nevada TANF (Cash) Program with ACH payment functionality to support direct deposit of cash benefits into cardholder- and retailer-designated bank accounts.

To support this functionality:

- ***Solutran, or our designated ODFI agent, will have an ACH ODFI membership in the ACH network.***
- ***The Nevada TANF Program staff will use automated batch files or manual administrative functionality to set up and update ACH payment information.***
- ***Solutran, or our designated ODFI agent, will originate these payments into the ACH payment network.***
- ***The Nevada TANF Program staff will send Solutran ACH payment information using batch file or host-to-host processing. Solutran's S3™ EBT system checks the files and records for duplication.***
- ***Solutran then initiates the settlement of direct deposit payments through the settlement procedures.***
- ***Solutran will maintain ACH activity records on cardholder and retailer accounts, which include the date/time of the activity, transaction amount, and banking information.***

4.15.2.15 Returns with SNAP

RFP Section	Requirements	Response
4.15.2.15	***Returns with SNAP*** *Returns are live dollar payments that are not accepted by the RDFI. The ODFI will receive returns on behalf of the State. The EBT contractor and/or the ODFI shall develop an automated capability for the State to accept and/or correct returns and shall provide sufficient detail on returns to allow the State to reconcile returns, to include client/provider identification number, name, social security number, bank account number and routing number, and process re-sends. The EBT contractor shall also provide the capability, at the option of the State, to post ACH returns to a client or provider's pre-existing EBT card. At the State's discretion, the State may require electronic notification from the EBT contractor to facilitate the State's automated generation of a letter of notification to the client.*	***Solutran Complies***

We research all ACH transactions that are rejected due to inaccurate account information or closed accounts, and correct the information and resend the payment to the proper account whenever possible. We accomplish this through defined processes with our EFT business partner, Fiserv, and all transaction acquirers between the EBT Gateway and each retailer's bank.

Should our research yield no results, we return any funds to the State that cannot be settled within 90 calendar days of the initial ACH. We work closely with the State to develop an effective process to facilitate any funds return.

For further information, refer to the Rejected ACH Settlements sub-section under Proposal Section 4.15.2.14 ACH Transactions.

CARDHOLDER-INITIATED ADJUSTMENTS

These occur generally when a transaction processes incorrectly or is duplicated. The process for cardholder adjustments begins with the cardholder filing a claim with the cardholder Customer Service Center. Once the claim is created, our Claims Department conducts research to determine if the claim is valid or not. The research involves contacting the retailer or TPP to gather documentation on the specific transaction. Once the documentation is received, a determination is made if funds need to be either credited or debited from the cardholder's EBT account. For the most part, cardholder adjustments request credits to the cardholder account although in some instances debits are requested. Prior to any debits being made to a cardholder account, our Claims Department will contact the State to allow the State to request approval for the debit and to notify the cardholder. We will not make any debit adjustments to cardholder accounts without prior approval from the State.

RETAILER-INITIATED ADJUSTMENTS

These follow a similar process to cardholder-initiated adjustments except the claim is initiated by the retailer through the Retailer Customer Service Help Desk. In this case, the retailer is usually claiming that they did not get paid for a specific transaction. In this instance, the retailer must submit required documentation showing that a specific transaction was not included in the settlement for that day. Once the documentation has been received and reviewed by our Claims Department, the State is contacted for approval to make the debit adjustment. If the request is for a credit to a cardholder's account, then the funds are returned to the cardholder and the retailer's daily settlement is reduced accordingly.

SYSTEM ERROR ADJUSTMENTS

These occur when something goes wrong with a TPP's transaction processing and numerous cardholders are credited or debited incorrectly. In this instance, Solutran staff initiate a system auto adjustment based on information provided by the TPP. Prior to implementing the system adjustment process, we will request approval from the State to proceed.

For all types of adjustments, a specific transaction must be identified prior to any action being taken. When it is necessary to make corrections to errors that result from system malfunctions during transaction processing, we create the required adjustments to resolve all system errors and out-of-balance situations. Adjustments addressed through the SOAR™ administrative terminal are in strict compliance with the latest FNS Regulations and Quest® Operating Rules. Adjustments to correct system errors may result in debits (adverse action) or credits to cardholder benefits. We understand that at the State's discretion, the State may require electronic notification from Solutran to facilitate the State's automated generation of a letter of notification to the cardholder.

System adjustment reporting tracks daily transaction activity used for monitoring daily activity, daily settlement/reconciliation, and meeting pre-established audit requirements. This reporting details debit and credit activity for financial and non-financial adjustments made to EBT accounts. State program staff, retailers, and FNS all maintain access to this functionality, and State staff can easily monitor all

adjustment details. Our Operations staff is experienced with the most current regulations and follow procedures that are periodically reviewed and, if necessary, updated with all relevant rule changes.

Retailers also receive access to a web portal where they can review transaction and settlement information. If a retailer believes an erroneous situation exists, they can initiate a dispute claim through their TPP or our Retailer Customer Services Help Desk.

Cardholders can also access transaction and benefit information through the cardholder Web portal, the Cardholder Customer Service Help Desk, or the Bnft™ app. If a cardholder believes they have detected an issue, they can use any or all these methods 24/7 to file a dispute.

4.15.2.16 Paper Vouchers (SNAP Only)

RFP Section	Requirements	Response
4.15.2.16	***Paper Vouchers (SNAP Only)*** *For those FNS-authorized retailers which do not arrange for commercial service and which have less than $100 per month in SNAP benefit redemptions, and under certain other conditions, the EBT contractor will be responsible for ensuring adequate recipient access to SNAP benefits in accordance with USDA FNS regulations by providing access via paper vouchers. The EBT contractor shall support manual transactions by providing a toll-free retailer customer service number so that retailers will have the ability to obtain a voice authorization. The EBT contractor shall hold benefit funds to cover voice authorizations.*	***Solutran Complies***

There are several situations where offline SNAP transactions are necessary or permissible:

- ***FNS-authorized SNAP retailers who do not have POS systems or EBT-only POS terminals.***
- ***FNS-authorized SNAP retailers with redemptions of less than $100 per month, route vendors, and farmers' markets.***
- ***Temporary telecommunications failures that render the POS inoperable or if connectivity between the retailer's POS terminal and Solutran's S3™ EBT system is not functioning.***

In such instances, Solutran will ensure adequate SNAP recipient access to their SNAP benefits in accordance with USDA-FNS regulations by providing access via paper vouchers. We provide retailers with a toll-free Retailer Help Desk number for retailers to obtain voice authorization; and hold cardholder SNAP benefit funds to cover the voice authorization until the retailer clears the voucher or the voucher expires.

For further information on this process, refer to Proposal Section 4.15.2.4 Manual SNAP Transactions.

4.15.2.17 Voucher Clear Transactions (SNAP Only)

RFP Section	Requirements	Response
4.15.2.17	***Voucher Clear Transactions (SNAP Only)*** *There are two (2) methods by which a manual voucher can be cleared. If the authorized retailer has a POS device, the retailer will convert the manual transaction to an electronic transaction for transmission to the EBT contractor when the POS device is again able to communicate with the EBT Host. EBT-only devices must be able to accept voucher clear transactions for all State BINs. The EBT contractor must route these transactions to the processor and settle funds to the retailer, in the same manner as any real-time interoperable transaction. The EBT contractor must accept, process and settle electronic voucher clear transactions from all sources, including those originating from out of state retailers. If the retailer does not have a POS device, the manual voucher will be mailed to the EBT contractor to be cleared.*	***Solutran Complies***

As discussed under Proposal Section 4.15.2.4 Manual SNAP Transactions, manual vouchers can be cleared using one of the following methods:

- ***Retailers with POS equipment – Once the POS system is operable again, the retailer will clear the manual voucher through the POS terminal and the funds will be settled accordingly. EBT-only POS terminals accept voucher clear transactions for all State BINs/IINs. Our EBT Gateway routes these transactions to our S3™ system for processing and settling funds to the retailer in the same way as any real-time interoperable transaction. We accept, process, and settle electronic voucher clear transactions from all sources, including those originating from out-of-state retailers.***
- ***Retailers without POS equipment – These retailers must mail the SNAP voucher to the address printed on the voucher to receive compensation for the offline SNAP transaction.***

4.15.2.18 Online Purchasing/Internet Shopping

RFP Section	Requirements	Response
4.15.2.18	***Online Purchasing/Internet Shopping*** *FNS is currently conducting a pilot to test to evaluate the acceptance of SNAP benefits to pay for online food purchases. Nevada does not currently participate in this pilot but wishes to position itself to allow the online retailers selected by FNS to expand pilot coverage and accept SNAP and cash EBT benefits from Nevada EBT cardholders. The Vendor shall provide operational online purchasing, as part of its core pricing, immediately upon/within 12 months of conversion. To support this pilot the contractor shall:* *A. Program the EBT system to recognize, accept and permanently store codes and data elements related to online transactions (as specified in X9.58-2013) including delivery street address and ZIP code.* *B. Accept online SNAP and cash EBT transactions only through FNS-approved secure online PIN-entry service providers; reject all online transaction requests coming from any other TPPs.* *C. Enable new transaction type/code to allow cash refunds for online retailers.* *D. Display/include cash refunds with other transaction types where appropriate for existing screens, reports and files.* *E. Enable new transaction method code/description to identify that the transaction was performed through an online website, rather than by swiping the card or key-entry of the card number.*	***Solutran Complies***

RFP Section	Requirements	Response
	F. Display the new method code or description on all screens that would normally indicate the transaction was swiped or keyed. *G. Include the new method code in all reports and State data files that normally indicate the transaction was swiped or keyed.* *H. Enable process that allows online retailers to submit SNAP and cash EBT refund that do not contain a PIN value.* *I. Examine each incoming transaction to determine if it is coded as an online transaction and take appropriate actions as follows:* *1. Compare all SNAP and cash EBT online transactions to the REDE file to validate that the retailer's FNS number is classified as an Internet Retailer (IR) store type; if not then deny the transaction.* *2. Validate that retailers classified as IR only perform authorized online transactions (no voucher, cash back, cash withdrawal, store and forward or in-store/wireless POS).* *3. Deny PIN-less transactions from retailers not classified as IR.* *J. For online refund transactions from retailers classified as IR:* *1. Validate card and FNS numbers against the original purchase transaction;* *2. Ignore State-designated refund limits; and* *3. For these retailers, the cardholder is not usually present (online) to enter a PIN or current card number at the time of a refund transaction. Instead, the online retailer identifies the specific purchase transaction that will receive a full or partial refund. The FNS-approved secure PIN-entry service provider matches the refund request back to the purchase transaction and ensures that the refunded value does not exceed the original amount. If there are multiple refunds for the same purchase, the service provider ensures that the total value of all refunds does not exceed the original purchase amount. They deny any excessive refunds. The service provider submits the card number and FNS number from the original purchase transaction in the authorization request to the EBT processor. There may be instances where one or both of these values is no longer valid.* *K. Because there may be times (e.g., when a large order is cancelled) that a large refund would be warranted. This validation process described provides better controls and therefore is an acceptable replacement for the State-imposed refund limit.* *L. Include all required data elements for online transactions in the ALERT file transmitted to FNS, utilizing version 2.00 of the ALERT specification.* *M. Provide the standard daily and monthly online transaction summary totals report that was required to be developed for the pilot.* *N. Provide the standard daily and monthly online transaction detail file in CSV format that was required to be developed for the pilot.* *O. Display delivery street address and ZIP code on transaction detail screens.* *P. Include delivery street address and ZIP code in the daily activity file.*	

Solutran has the requisite experience and capabilities to provide all services for Nevada's EBT program. Our S3™ platform incorporates flexibility while adhering to industry best practices, guidelines and regulations.

In compliance with the State's requirements (i.e., A through P above), we are currently working to develop online shopping capability under a Blanket Purchase Agreement with USDA FNS and will support the State if they are awarded any FNS-sponsored technology grants for either online shopping or mobile POS devices.

4.15.3 SNAP/TANF Transaction Processing Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete.

4.15 SNAP/TANF TRANSACTION PROCESSING			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.15.3.1	System Accuracy	4.15.2.1	10
4.15.3.2	Transaction Interchange Specifications	4.15.2.2	10
4.15.3.3	Transaction Processing	4.15.2.3	10
4.15.3.4	Manual SNAP Transactions	4.15.2.4	10
4.15.3.5	SNAP Retailer Transactions	4.15.2.5	10
4.15.3.6	SNAP Transaction Validation	4.15.2.6	10
4.15.3.7	Invalid PIN Attempts	4.15.2.7	10
4.15.3.8	Hold Funds for SNAP	4.15.2.8	10
4.15.3.9	Interoperability Standard	4.15.2.9	10
4.15.3.10	Refunds	4.15.2.10	10
4.15.3.11	Congregate Living Transactions for SNAP	4.15.2.11	10
4.15.3.12	Key Entered SNAP Transactions	4.15.2.12	10
4.15.3.13	Farmers' Market/Direct-Marketing Farmers' Support	4.15.2.13	10
4.15.3.14	ACH Transactions	4.15.2.14	10
4.15.3.15	Returns with SNAP	4.15.2.15	10
4.15.3.16	Paper Vouchers (SNAP Only)	4.15.2.16	10
4.15.3.17	Voucher Clear Transactions (SNAP Only)	4.15.2.17	10
4.15.3.18	Online Purchasing/Internet Shopping	4.15.2.18	10

We provide information on the activities associated with each deliverable in the preceding sub-sections.

4.16 SNAP/TANF Specific Requirements

4.16.1 Objective: The following section describes the requirements for TANF program-specific deliverables. The Bidder should briefly describe how each of the defined deliverables would be provided. If the Bidder would like to propose any additions or different approaches to accomplishing the deliverables, those plans should be described.

4.16.2 Activities

We provide information on each of the activities (4.16.2.1–4.16.2.3) in the sub-sections that follow.

4.16.2.1 TANF Blocking

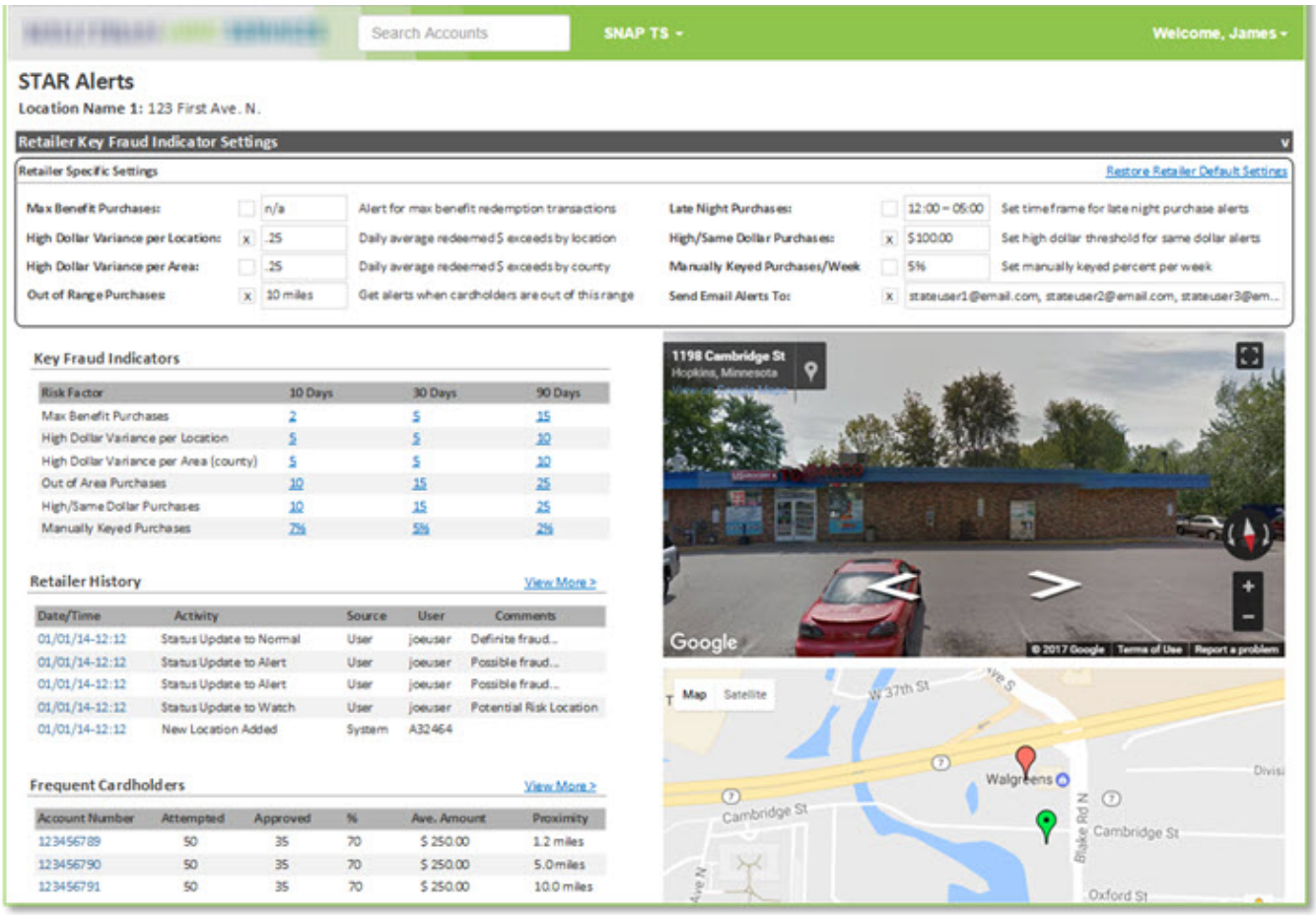
RFP Section	Requirements	Response
4.16.2.1	***TANF Blocking*** *The Middle-Class Tax Relief and Job Creation Act of 2012, H.R. 3630 was signed into legislation in 2012. States are required to take measures to prevent the access of TANF funds at liquor stores, casinos, and adult entertainment clubs. Nevada is seeking assistance in identifying ATMs at prohibited locations and creating a solution that meets the intent of the law. Nevada HHS is sensitive to these establishments and recognizes their economic role within the State. TANF participants may be employees in these prohibited establishments and access ATMs at their employer simply because of the convenience.* *The EBT contractor shall be required to issue and replace EBT cards and PINs in compliance with FNS regulations 7 CFR §274.8.*	***Solutran Complies***

The Solutran Transaction Activity Reporting Module (STAR) is our purpose built TANF blocking solution. STAR is a product that enables authorized SOAR™ users to track cash withdrawals by ATM location and locates geo-coordinates based on transaction data.

State users can easily search STAR for transactions within zip codes and mileage radius parameters. There users can monitor ATM activities using map and street views to identify ATM locations. Once these locations are identified, the State has the option of blocking future transactions from the location or placing it on a watch list. As shown in the following exhibit from our Montana EBT project, we use Google Street View and maps to show the location.

Additional information about our fraud investigation capabilities is discussed in Proposal Section 3.2.17 Fraud Detection.

STAR ALERTS – RETAILER-SPECIFIC SETTINGS



This allows state workers to view possible locations to block within a given zip code and to use their expert judgment to determine which locations are appropriate to watch or block. This can be particularly important as some TANF participants may be employees in these prohibited establishments and access ATMs at their employer simply because of the convenience.

Solutran fully complies with FNS regulations 7 CFR §274.8 in the issuance and replacement of EBT cards and PINs.

4.16.2.2 SNAP Accounting and Reconciliation

RFP Section	Requirements	Response
4.16.2.2	***SNAP Accounting and Reconciliation*** *The EBT contractor shall plan to make Account Management Agent (AMA) updates through a daily batch file transmitted to the Richmond Federal Reserve Board (FRB), which serves as the account management agent on behalf of FNS. Richmond FRB has developed the AMA automated application on behalf of FNS to establish Letter of Credit controls for State EBT accounts and to monitor funding limits for each State EBT account. Although corrections and emergency updates can be made by the EBT contractor through a manual process on an administrative terminal application, these manual entries must be approved by the SNAP staff before AMA is updated.* *The draw of Federal funds to settle SNAP benefit transactions is completed directly via U.S. Treasury's Automated Standard Application (ASAP) system by either the EBT contractor or the SNAP staff. If funds are being requested from ASAP through the ACH for next business day payment, the request will be made on the same business day in which the client performed the transaction. If funds are received from ASAP through fed wire for same day payment, then the funds request and draw down will occur on the next business day following the transaction. Federal SNAP funds should be deposited into a zero balance clearing account maintained by the EBT contractor for the settlement of EBT transactions. The EBT contractor shall be required to work with SNAP to develop appropriate procedures and time frames for the next business day settlement of Federal SNAP transactions.*	***Solutran Complies***

Our Settlement and Reconciliation process fully complies with all applicable federal regulations and is consistent with accepted financial industry standards. It is important to note that in the Solutran system, the Settlement Day and the Business Processing Day are equivalent: both are predicated on the same 24-hour cycle which begins and ends at 6:00 PM ET. The process begins with a nightly reconciliation process that posts all benefit transactions to an account database established for each EBT account. Daily reconciliation activity includes benefit posting, all EBT programs transactions, and any adjustments to cardholders. The account database is updated with all transactions occurring in the daily processing period (settlement day) and is reconciled with settlement totals to ensure the system is in balance.

Each day, the system reconciles with the EBT Gateway switch by comparing the transaction switch log with the EBT authorizer log at the item level. In addition to routing traffic to the EBT authorization systems, the EBT Gateway switch also prepares and processes settlement via Automated Clearing House (ACH) to reimburse the EBT participating TPPs and retailers/merchants.

The functionality in the EBT Gateway switch includes:

- ***Settlement for TPPs; and***
- ***Settlement for retailers.***

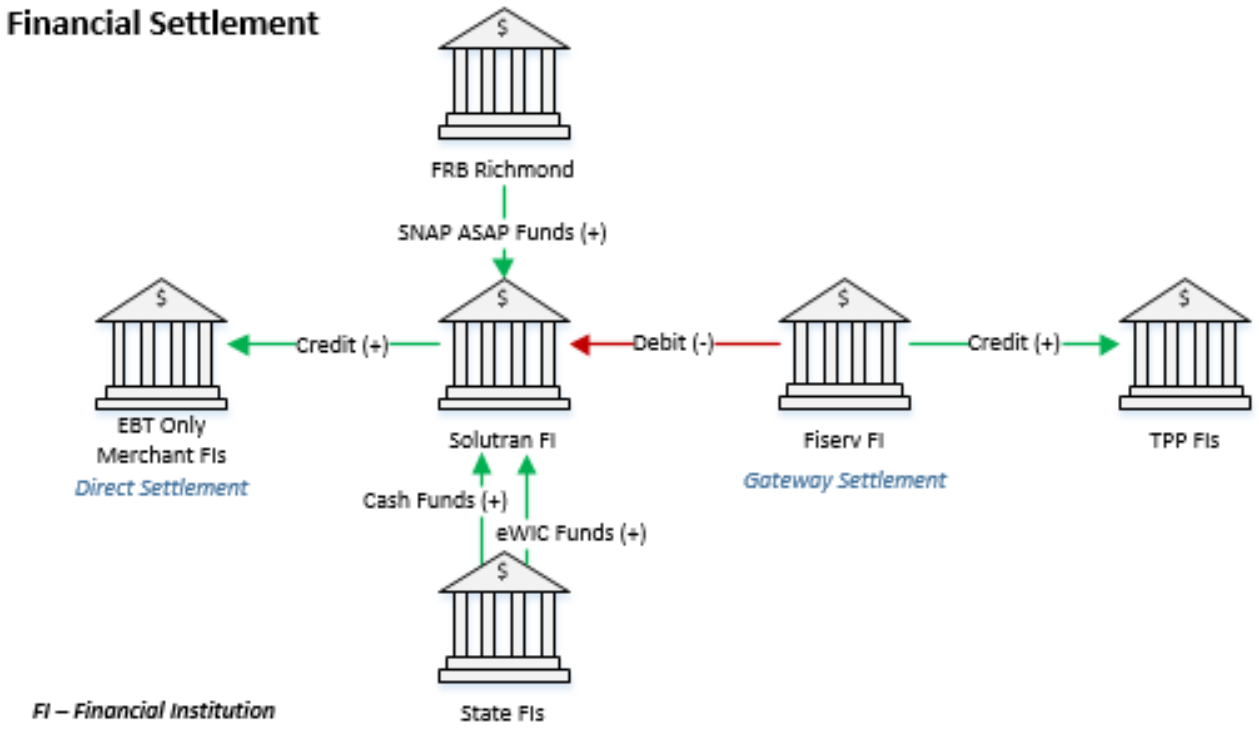
The functionality in our S3™ EBT system includes:

- ***FNS drawdown and reconciliation transmission;***
- ***Nevada settlement and reconciliation transmission;***
- ***System reconciliation and balance reporting; and***
- ***Management reporting.***

Our settlement system reconciles all activities between Solutran and the State as well as between Solutran and the EBT gateway. The process also reconciles the settlement information in the SOAR™ administrative system with the actual bank activities on the settlement bank accounts.

EBT transactions for a business process day (settlement day) will include all transactions from the previous 24 hours (switch cutover). Our system cut-off time is 6:00 PM ET with our EBT Gateway subcontractor for a switch cutover time within a business process day. This cycle matches the daily cut-off of the EBT transaction switch. The business process cycle, settlement day cycle and Gateway cut-off are identical – this eliminates any inflight or suspense accounting. Based on industry's experience in processing existing EBT states, the 6:00 PM EST cut-off time is reasonable cut-off for most merchants and TPPs and allows the EBT transaction switch sufficient time to originate ACH payments for next day settlement. The following exhibit shows a high-level overview of our SNAP settlement process.

FINANCIAL SETTLEMENT



SETTLEMENT OF FUNDS TO RETAILERS

We will use our subcontractor Fiserv, which operates the EBT transaction switch, to originate ACH payment files through the existing commercial banking infrastructure. Fiserv is a member of the appropriate regional network(s) and fully capable of settling POS transactions.

We settle the correct amount of funds for deposit to retailers' bank accounts the next banking day following the transaction day through the EBT transaction switch. All connections are through our EBT transaction switch provided by Fiserv.

For all retail merchants, third parties or other benefit redeemers, Fiserv originates an ACH credit to the EBT transaction switch for the total balance due for EBT benefits provided during the EBT settlement day, in accordance with federal regulations and Quest Rules. The EBT transaction switch credits appropriate regional networks or processors directly through NACHA. The networks and processors are responsible for their member retailers' bank accounts then provide the ACH credit. Credits for vendors and processors connected to the EBT transaction switch through regional and national networks are transmitted to NACHA for settlement on the next banking day following the transaction day.

Exempt EBT-only retailers are connected to directly to our EBT transaction switch. These retailers are settled the next business day following the transaction day.

4.16.2.3 TANF Settlement and Reconciliation

RFP Section	Requirement	Response
4.16.2.3	***TANF Settlement and Reconciliation*** *A. The EBT contractor shall be responsible for the execution of EBT settlement and reconciliation activities for TANF benefits. EBT settlement and reconciliation shall be conducted in accordance with current Federal regulations as updated throughout the life of the contract, and FNS Reconciliation and Settlement Guidance. The EBT contractor's host system shall operate on a 24-hour processing cycle. At a designated cutoff time, each day, the EBT contractor shall close out the current processing day and commence the next processing day. To support the settlement function, the EBT contractor or its designated financial agent must have an originating and receiving membership in the national ACH network. In order to promote the acceptance of EBT transactions, the EBT contractor shall be required to provide evidence of its, or its designated financial agent's ability to fulfill the settlement obligations specified in this RFP and shall comply with the QUEST® Operating Rules concerning an Issuer's ability to meet its settlement obligations. Evidence may be in the form of financial statements, bonds, guarantees or other assurances.* *B. The EBT contractor shall be required to develop procedures and reports that will provide the State complete daily reconciliation and settlement verification processes. A comprehensive daily electronic report that reconciles all benefit transactions back to their original authorization and allows the TANF staff to easily ascertain the daily change in their outstanding obligations is required. This report, which is segmented by benefit type, would include:* *1. Benefit authorizations;* *2. Benefits pending;* *3. Net benefit redemptions;* *4. Benefits in suspense;* *5. Repayments;* *6. Expungements;* *7. Adjustments;* *8. Non-Federal or non-state liabilities (i.e., Contractor liabilities);* *9. Non-settling transactions; and* *10. Any other transactions that affect settlement and the resulting settlement amounts.* *C. The EBT contractor shall designate a standard daily cutoff time for EBT transaction processing. The 24-hour period between the cutoff time on day one (1) and day two (2) constitutes the EBT transaction day. The specified cutoff time must allow the EBT contractor sufficient time to originate ACH payments for next day settlement. The EBT contractor shall maintain ledger accounts at the client/provider, program, and State and county office levels. Subsequent to cutoff, the EBT system must be balanced and reconciled. The EBT contractor shall compute the end of day net position or balance for each general ledger account. For each account, the end of day net position is equal to:* *Opening Balance + Credits - Debits = End of Day Balance* *D. The EBT contractor shall also balance the EBT system as a whole to ensure that the change in the net position in the sum of client accounts balances to the change in the net position of program accounts and that the change in the net position in the sum of the program accounts balances to the change in the net position (obligations outstanding) for State and Federal government funding agencies.*	***Solutran Complies***

RFP Section	Requirement	Response
	E. The EBT contractor shall meet Supplemental Nutrition Assistance Program reconciliation requirements of 7CFR §274.8 and FNS EBT Reconciliation and Settlement Guidance. The EBT contractor shall also use the SNAP reconciliation requirements to perform reconciliation for all EBT programs. At a minimum, respondents shall propose procedures for reconciling: *1. Client account daily beginning balance and net draws versus the ending balance;* *2. Client net redemptions versus acquirer settlement values;* *3. Total funds entering, exiting, and remaining in the system each day;* *4. Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all benefit programs;* *5. Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all benefit programs;* *6. Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all State and Federal government funding agencies;* *7. The net settlement value of all transactions to the sum of the net settlement values for all benefit programs;* *8. The net settlement value of cardholder account adjustments to the sum of the net settlement value of adjustments settled to retailer and ATM acquirers;* *9. The net settlement value of all transactions to the sum of the net settlement values for all local offices;* *10. Net redemptions of each program versus the daily suspense transactions that overlap daily ACH cut-off times plus the current daily activity;* *11. Process for notifying the State of out-of-balance situations; and* *12. Time frames for correcting out-of-balance situation.* *F. As part of system balancing and reconciliation, the EBT contractor shall determine the total amount of Federal funds by program and the total amount of State funds by program necessary to reimburse its accounts for the total credits due to EBT acquirers. The information generated during system cutoff and balance processing shall be used by the EBT contractor to prepare the daily settlement files. The EBT contractor shall specify procedures for maintaining audit trails throughout the reconciliation and settlement processes.* *G. As the State Accounting Office is responsible for daily reconciliation and reporting to the State Treasurer's Office and FNS, timely resolution of reconciliation issues is essential.* • *The EBT contractor shall provide 90 calendar day advance notice to the State prior to making any change in reconciliation reports, processes, data displays, etc.*	

For the TANF (Cash) program, the redemption reporting data is passed from our S3™ host system to our front-end balancing system, which performs settlement calculations, posts accounting entries, and generates ACH/Charge Wire (cash) requests.

One of our responsibilities is the execution of EBT settlement and reconciliation activities for TANF benefits. EBT settlement and reconciliation is made in accordance with current Federal regulations as updated throughout the life of the contract, and FNS Reconciliation and Settlement Guidance. We currently have an originating and receiving membership in the national ACH network through our designated financial agent. Our current project for SNAP, TANF and WIC in Montana demonstrate our compliance with settlement obligations as required by the RFP in that we currently settle EBT transactions for each of the programs in full compliance with applicable regulations. Evidence of Solutran's ability to fulfill the settlement obligations specified in this RFP may be found in its financial statements, which have been provided in Part III—Confidential Financial Information, pursuant to RFP Section 10.5.

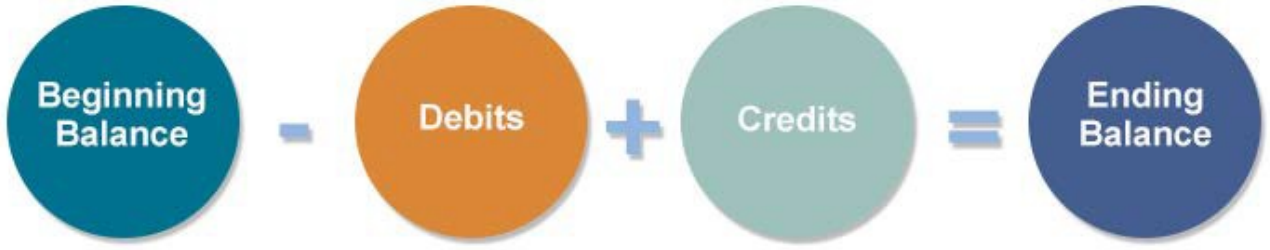
SOAR™ contains the necessary daily reports etc. that provide the State complete daily reconciliation and settlement verification processes. Included in our settlement information is a comprehensive daily electronic report that reconciles all benefit transactions back to their original authorization and allows the TANF staff to easily ascertain the daily change in their outstanding obligations is required. This report, which is segmented by benefit type, includes:

- ***Benefit authorizations;***
- ***Benefits pending;***
- ***Net benefit redemptions;***
- ***Repayments;***
- ***Expungements;***
- ***Adjustments;***
- ***Non-Federal or non-state liabilities (i.e., Contractor liabilities);***
- ***Non-settling transactions; and***
- ***Any other transactions that affect settlement and the resulting settlement amounts.***

Since our system does not use suspense accounting, we provide the State with easy to understand and balance settlement and reconciliation for all benefit programs.

Solutran uses a standard daily cutoff time of 6 pm ET for EBT transaction processing. The 24-hour period between the cutoff time on day one (1) and day two (2) is our EBT transaction day for settlement purposes. Our cutoff time allows sufficient time to originate ACH payments for next day settlement. We maintain ledger accounts at the client/provider, program, and State and county office levels. After cutoff, the EBT system is balanced and reconciled.

SETTLEMENT BALANCING



SNAP SETTLEMENT

Both Solutran and the State have an obligation to verify that the EBT system balances each day. This daily balancing verification is essential for the correct movement of funds and having an auditable system to ensure that SNAP benefits are redeemed appropriately and that retailers are reimbursed appropriately. For the EBT SNAP program, total redeemed values drive the settlement process. All funds due for SNAP redemptions will be drawn by Solutran via the ASAP system. Authorized staff will have access to the settlement screen in SOAR™ that provides daily totals at the program, subprogram, and State levels. As described in the previous Proposal Section, Solutran reviews the settlement data daily to ensure that the system is balanced and reconciled. The system automatically computes the end of day balance (net position) for each benefit program that is auditable to the specific account and transaction level through the overall subprogram, program, and State level. The End of Day Balance is equal to the Beginning Day Balance plus credits and minus debits.

This automated process ensures that discrepancies rarely occur. In the event of a difference, our Settlement unit will promptly investigate and resolve the difference.

The State will open a bank account with Citizens Alliance Bank (Howard Lake Branch) for the settlement of SNAP transactions.

Our SNAP reconciliation process meets all the requirements of 7CFR §274.8 and FNS EBT Reconciliation and Settlement Guidance. At a minimum, SOAR™ provides the following information for reconciling:

- ***Client account daily beginning balance and net draws versus the ending balance;***
- ***Client net redemptions versus acquirer settlement values;***
- ***Total funds entering, exiting, and remaining in the system each day;***
- ***Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all benefit programs;***
- ***Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all benefit programs;***
- ***Total net change in system wide obligations outstanding to the sum of the net change in obligations outstanding for all State and Federal government funding agencies;***
- ***The net settlement value of all transactions to the sum of the net settlement values for all benefit programs;***
- ***The net settlement value of cardholder account adjustments to the sum of the net settlement value of adjustments settled to retailer and ATM acquirers;***
- ***The net settlement value of all transactions to the sum of the net settlement values for all local offices;***
- ***Net redemptions of each program versus the daily suspense transactions that overlap daily ACH cut-off times plus the current daily activity;***
- ***Process for notifying the State of out-of-balance situations; and***
- ***Time frames for correcting out-of-balance situation.***

On a business day basis, we determine the total amount of Federal funds by program and the total amount of State funds by program necessary to reimburse its accounts for the total credits due to EBT acquirers. The information generated during system cutoff and balance processing is used by to prepare the daily settlement files. Our deliverables provide detailed information so that State staff can perform daily settlement and reconciliation activities.

We provide the State 90 calendar day notice in advance of making any changes to reconciliation reports, processes, or data displays.

4.16.3 SNAP/TANF Specific Requirements Deliverables

Some deliverables are specific to only the program in question and will be written specific to the needs of that program and delivered to and reviewed by the staff of that program.

The following table presents the deliverables that will be required for the EBT contractor to complete.

4.16 SNAP/TANF SPECIFIC REQUIREMENTS PROGRAM			
DELIVERABLE NUMBER	**DESCRIPTION OF DELIVERABLE**	**ACTIVITY**	**STATE'S ESTIMATED REVIEW TIME (WORKING DAYS)**
4.16.3.1	TANF Blocking	4.16.2.1	10
4.16.3.2	SNAP Accounting and Reconciliation	4.16.2.2	10

4.16.3.3	TANF Settlement and Reconciliation	4.16.2.3	10

We provide information on the activities associated with each deliverable in the preceding sub-sections.

SECTION VII – COMPANY BACKGROUND AND REFERENCES

5. Company Background and References

The numbering in this section corresponds to the numbering under RFP Section 5, Company Background and References.

5.1 Vendor Information

5.1.1 Vendors shall provide a company profile in the table format below.

Question	*Response*
Company name:	***Solutran, Inc.***
Ownership (sole proprietor, partnership, etc.):	***Corporation***
State of incorporation:	***Minnesota***
Date of incorporation:	***09/01/1987***
# of years in business:	***30***
List of top officers:	***Barry Nordstrand – Chief Executive Officer*** ***Carmen Nordstrand – Chief Operating Officer/General Manager of Electronic Payments*** ***Jason Prigge – Chief Technology Officer*** ***Chad Kelly – Chief Marketing Officer/General Manager of Healthy Savings*** ***Brain May – General Manager of Government Services*** ***Matt Moen – Vice President of Sales***
Location of company headquarters:	***13305 12th Avenue North*** ***Minneapolis, MN 55441***
Location(s) of the office that shall provide the services described in this RFP:	***13305 12th Avenue North*** ***Minneapolis, MN 55441*** ***10150 Highland Manor Drive*** ***Suite 205*** ***Tampa, FL 33610***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***0 employees in Nevada***
Number of employees nationally with the expertise to support the requirements in this RFP:	***35 employees nationally***
Location(s) from which employees shall be assigned for this project:	***13305 12th Avenue North*** ***Minneapolis, MN 55441***

Question	Response
	10150 Highland Manor Drive ***Suite 205*** ***Tampa, FL 33610***

5.1.2 **Please be advised**, pursuant to NRS 80.010, a corporation organized pursuant to the laws of another state shall register with the State of Nevada, Secretary of State's Office as a foreign corporation before a contract can be executed between the State of Nevada and the awarded vendor, unless specifically exempted by NRS 80.015.

Solutran will register with the State of Nevada, Secretary of State's Office as a foreign corporation upon contract award.

5.1.3 The selected vendor, prior to doing business in the State of Nevada, shall be appropriately licensed by the State of Nevada, Secretary of State's Office pursuant to NRS76. Information regarding the Nevada Business License can be located at http://nvsos.gov.

Question	Response
Nevada Business License Number:	***Will comply upon contract award.***
Legal Entity Name:	***Solutran, Inc.***

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes	***X***	No	

If "No", provide explanation.

5.1.4 Vendors are cautioned that some services may contain licensing requirement(s). Vendors shall be proactive in verification of these requirements prior to proposal submittal. Proposals that do not contain the requisite licensure may be deemed non-responsive.

The services described in the RFP do not have any Nevada licensing requirements.

5.1.5 Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes	***X***	No	

If "Yes", complete the following table for each State agency for whom the work was performed. Table can be duplicated for each contract being identified.

Question	Response
Name of State agency:	***Department of Health & Human Services*** ***Health Division*** ***WIC Program***
State agency contact name:	***Harold Sherwood***
Dates when services were performed:	***Solutran had contract assigned in 2009 and performed services until 7/30/2010.***
Type of duties performed:	***Bank account for EBT funding.***
Total dollar value of the contract:	***$9,000.00***

5.1.6 Are you now or have you been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments, or divisions?

Yes		No	***X***

If "Yes", please explain when the employee is planning to render services, while on annual leave, compensatory time, or on their own time?

If you employ (a) any person who is a current employee of an agency of the State of Nevada, or (b) any person who has been an employee of an agency of the State of Nevada within the past two (2) years, and if such person shall be performing or producing the services which you shall be contracted to provide under this contract, you shall disclose the identity of each such person in your response to this RFP, and specify the services that each person shall be expected to perform.

5.1.7 Disclosure of any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which the vendor has been alleged to be liable or held liable in a matter involving a contract with the State of Nevada or any other governmental entity. Any pending claim or litigation occurring within the past six (6) years which may adversely affect the vendor's ability to perform or fulfill its obligations if a contract is awarded as a result of this RFP shall also be disclosed.

Does any of the above apply to your company?

Yes		No	***X***

If "Yes", please provide the following information. Table can be duplicated for each issue being identified.

Question	Response	
Date of alleged contract failure or breach:		
Parties involved:		
Description of the contract failure, contract breach, litigation, or investigation, including the products or services involved:		
Amount in controversy:		
Resolution or current status of the dispute:		
If the matter has resulted in a court case:	Court	Case Number
Status of the litigation:		

5.1.8 Vendors shall review and provide if awarded a contract the insurance requirements as specified in ***Attachment D, Insurance Schedule for RFP 3292.***

If awarded a contract, Solutran will meet the insurance requirements specified in Attachment D.

5.1.9 Company background/history and why vendor is qualified to provide the services described in this RFP. Limit response to no more than five (5) pages.

Solutran is a leader in the payments industry, processing over 250 million transactions annually. Since it was founded in 1987, Solutran has provided a full range of payment solutions to businesses that process high-volume consumer transactions.

Over the past five years, Solutran contemplated, designed, implemented and put into operation four massive financial systems: Smart Card WIC, Healthy Savings EBT, eWIC and SNAP. No other EBT provider—in fact no other company of any kind—can demonstrate this level of creativity, productivity and concrete results in this industry.

The following paragraphs summarize important aspects of our EBT projects and how those experiences will benefit the State.

WYOMING SMART CARD WIC

Wyoming WIC is a pioneer in WIC EBT, having developed and operated an in-house Smart Card WIC system starting in 2008.

The progress of technology and desire for a more reliable system led Wyoming to seek an out-sourced partner to modernize and enhance its early innovations in Smart Card WIC. In 2013, Wyoming sought proposals from EBT processors and ultimately entered into a contract with us in early 2014—our first Smart Card WIC project.

As a leader in Smart Card WIC, Wyoming was the perfect partner for us. Our payment processing and technical capabilities combined with Wyoming's many years of processing experience. We worked

closely with Wyoming staff to understand Smart Card WIC and develop our systems to be FNS compliant and WIC usage relevant.

During the implementation, we successfully integrated our Smart Card WIC system with the State Agency Model (SAM) MIS system, Mountain Plains System Consortium (MPSC), utilized by Wyoming. Along the way, we transitioned a pioneering Smart Card WIC system to a state-of-the art, web-based eWIC technology platform.

The transition began by running our Smart Card WIC system in parallel with Wyoming's legacy system. After the successful conclusion of that process, we initiated an instantaneous rollout statewide in March 2016. This project is now complete and has transitioned to normal operations.

This project provided us with access to the core WIC EBT functions of the MPSC system that support both smart card and online components. Because of this access, we leveraged our Smart Card WIC system functionality to provide a complete WIC EBT environment for the Wyoming WIC Program. Solutran will apply our knowledge of creating that complete WIC EBT environment, as well as our knowledge of eWIC, so that Nevada WIC can take advantage of our experience.

WIC MOSAIC SMART CARD WIC

Another Smart Card WIC pioneer is the consortium of states and Indian Tribal Organizations (ITOs), including Texas, New Mexico, Louisiana, Cherokee Nation, and Pueblo of Isleta, known as "Wic Mosaic". All the Wic Mosaic members, except Louisiana, had previously implemented and operated an in-house Smart Card WIC system. Like Wyoming, they learned many lessons along the way, but also concluded that out-sourcing was the future.

So, in 2014, the original Smart Card WIC consortium joined with Louisiana WIC, an agency still utilizing paper food instruments (FIs), to request proposals from EBT processors in the private sector. We were awarded the contract and the project began in early 2015.

Unlike Wyoming, the consortium led by Texas used a proprietary MIS system that did not interface with EBT systems in a standardized way. As such, our path to new technology with Wic Mosaic required first integrating our system with the legacy MIS, a process that is now complete with Texas, New Mexico and the ITOs. What will follow is a whole new integration with Wic Mosaic's chosen MIS successor provider, Vexcel, a newcomer to the WIC MIS industry. We also expanded our EBT system to include Vendor, Food, and Financial Management modules, which are traditionally a part of the MIS. We worked with Wic Mosaic to accommodate system functions and providing data/tables well beyond the FNS WIC Universal MIS-EBT Interface (WUMEI) Specifications. We have proven our ability to meet our customers wherever they are, technologically speaking.

Another key innovation in the Wic Mosaic project was integrating the industry-leading cost containment features of the existing system into our S3™ system. These features are fully functional and available to eWIC programs like Nevada WIC to achieve new cost savings.

Finally, the sheer size of Texas WIC's participant count took our EBT system to the next level. Nothing proves the accuracy and reliability of an EBT system better than volume—day in/day out massive volume. As the second largest WIC program in the country, Texas provided that test to us and we passed with flying colors. Today we process 1.5 million WIC transactions per month, which contain over 7 million items purchased.

The Texas transition started parallel in October 2015. Instantaneous rollout statewide was completed in November 2015. In June of 2017, New Mexico, Pueblo of Isleta and Cherokee Nation performed an instantaneous rollout and have moved into the operations phase of the contract.

MONTANA SNAP, TANF AND EWIC

In January 2015, we were awarded a contract to support Montana's transition to an eWIC and SNAP/TANF program. This project started in September 2015 and completed statewide rollout for SNAP/TANF in May 2017 and September 2017 for WIC. Montana offered us its first opportunity to deploy both a SNAP/TANF and eWIC EBT system in a single state.

MARYLAND AND UNITED STATES VIRGIN ISLANDS EWIC

Our next WIC EBT contract award was with Maryland and United States Virgin Islands (USVI) WIC. The project began in September 2015. The project is in statewide rollout for Maryland and will implement statewide for USVI in the first quarter of 2018.

The Maryland/USVI project is our first implementation to include vendor enablement and the two partners provide great diversity in vendors, allowing us to "see it all." The broad vendor experience in this eWIC project, combined with our long-term vendor ties from our other financial products, makes us a trusted partner for Nevada WIC and its approved vendors.

As this was our first eWIC project in pilot, it also allowed us to refine and enhance our online reporting system—Solutran Online Account Reporting (SOAR™)—to better meet the needs of a WIC program, as opposed to the Smart Card WIC programs presently up and running. And it puts our eWIC subcontractors—Fiserv (cards and switching) and Five Star (call center)—to the test for the first time, as well. SOAR™, Fiserv, and Five Star are critical elements of this proposal, so experience with them in Maryland and Montana provides great efficiencies for the Nevada EBT Project implementation.

PENNSYLVANIA SMART CARD WIC

Our next contract award was for another Smart Card WIC system, this time with the Commonwealth of Pennsylvania WIC. This project started in the first quarter of 2016. Once again, the project offers unique experiences that expand our capabilities.

This is the first project in which our EBT system and a new to Pennsylvania MIS system—PENN (Pennsylvania EBT & Nutrition Networks)—will be deployed together. To make this transition a success, we will draw upon its experience with MPSC from the Wyoming Smart Card Project.

Pennsylvania has utilized us to provide a broad range of vendor enablement services. In this capacity, we will source equipment, vendors, engage stand-beside vendors, deliver equipment from multiple sources, and manage vendor reimbursement. This process will be done while transitioning from the current Smart Card vendor specification (V2) to the new specification (V4).

NORTH CAROLINA EWIC

We won the North Carolina eWIC contract in the fall of 2016 and the project was underway by the year's end. Pilot began on October 3, 2017 with statewide rollout to be completed in Q2 of 2018.

Two important firsts are a part of this project:

1. ***Our innovative new mobile app for EBT, branded Bnft™, was put into production for the first time. The depth of our technical expertise in developing this industry-leading app will benefit the Nevada EBT Project, along with deploying the app to a larger WIC program (270,000 participants). This will allow for normalization of operational use. In other words, North Carolina WIC participants will be paving the way for Nevada EBT Project participants to experience a smoothly operating mobile app.***

2. ***North Carolina offers the first opportunity for us to leverage the certification of vendors with another WIC agency (Maryland) to the benefit of another WIC agency (North Carolina).***

ARKANSAS SMART CARD WIC

The Arkansas Smart Card WIC contract was approved in January 2017. One unique aspect of this project is the alternative procurement method utilized. Arkansas used our contract with Wyoming, specifically the provision allowing other WIC agencies to purchase services under the contract, to bypass the lengthy RFP process while obtaining competitive pricing.

Arkansas will begin pilot in January of 2018 with statewide rollout complete by 3rd quarter of 2018.

PRIVATE SECTOR EBT

We designed, developed, and implemented a revolutionary new EBT system with our healthy-eating incentive program, Healthy Savings®. The Healthy Savings® program currently offers a "private sector EBT" solution to the Minnesota, Wisconsin, Illinois, Indiana and North Dakota marketplaces. It is presently expanding to New York, New Jersey, Virginia and the District of Columbia. In this program, consumers are offered incentives to purchase healthy foods during their regular grocery shopping experience. Discounts are offered on thousands of specific products that meet the program's pre-defined nutritional standards. Currently, more than 140 food brands have partnered with us in these efforts. Healthy Savings® is currently distributed through health insurance companies such as UnitedHealth Group and Medica Health Plans.

Employers can also offer additional incentives to their employees through the Healthy Savings® program, such as discounts on fruits and vegetables. Several companies and public entities have joined this program, typically offering a 25% discount on fresh produce. Employee consumption of fruits and vegetables has increased dramatically as a result.

In addition to employer sponsors, non-profit organizations have piloted the Healthy Savings® program. The Twin Cities Hunger Initiative, in partnership with our self and the United Way, offered $10 weekly in free fresh produce as part of a pilot program. The program produced a drastic increase in the consumption of fruits and vegetables within the pilot group.

Healthy Savings® is a significant evolution in the world of EBT. It allows for the substantiation of food benefits at the UPC level, but it also provides discounts from third parties and program sponsors. Food companies and charitable organizations have emerged as significant funding sources for program benefits. In the future, we believe this program holds potential for WIC programs in their efforts to drive healthy food consumption.

Healthy Savings® was the first implementation of our S3™ system, a break-through in transaction processing. S3™ is designed to support active/active processing, which means that both of our data centers are active and in live production. By having redundant online data centers, we can provide near 100% uptime. We meet this goal by first deploying hardware with the same capacity to both the primary and secondary data center and then implementing a global load balancer to automatically route transactions to the data center with the most efficient network path. This functionality not only allows for automatic failover in the event of a system or telecommunications outage, but also provides the ability to spread data load across both data centers. Each center is sized to adequately handle the entire processing load in case the other is not optimally processing transactions.

Through this offering, we receive over one million UPC-based messages monthly. Our sub-second authorization response time and near 100% host availability record cannot be matched by our competitors due to the outdated architecture of their proposed systems.

UnitedHealth Group and Medica understand the benefits that accrue when program participants adopt healthier eating habits. Healthy Savings® provides a vehicle to drive healthier eating across a broad population, and we have experienced an increase in vendor adoption as we have extended the program into new areas.

WIC BANKING

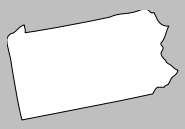
We are the leading provider of banking services to state, territorial and tribal agencies utilizing Food Instruments (FIs) to deliver WIC benefits to participants. We presently support 65 programs nationwide. We have leveraged our banking infrastructure from FI processing to support eWIC processing. This includes:

- ***Long term relationship with a viable and stable bank partner, Citizens Alliance;***
- ***In depth understanding of how funding works within state and federal governments;***
- ***Extensive experience with Automated Clearing House (ACH) file origination and error resolution; and***
- ***Online bank account reporting via our SOAR™ administrative terminal.***

5.1.10 Provide a brief description of the length of time vendor has been providing services described in this RFP to the public and/or private sector.

The following matrix summarizes Solutran projects which have comparable tasks to the RFP. The matrix provides contract length, number of participants receiving our services, the WIC MIS system with which we integrated our EBT services and a high-level listing of project activates. Projects are categorized into Online e-WIC (States & Territories), Smart Card WIC (States & Tribal Nations), SNAP (States), and Private-Sector EBT.

e-WIC: States & Territories		
Maryland	***State of Maryland***	
	Program: e-WIC	***Years: 2015 – present***
	Participants: 163,733	***MIS: WOW***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	
Montana	***State of Montana***	
	Program: e-WIC	***Years: 2015 – present***
	Participants: 18,296	***MIS: M-SPIRIT***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	
North Carolina	***State of North Carolina***	
	Program: WIC/FMNP	***Years: 2016 – present***
	Participants: 273,190	***MIS: Crossroads***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	

Virgin Islands	***Virgin Islands***	
	Program: e-WIC	***Years: 2016***
	Participants: 4.938	***MIS: WOW***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	
Smart Card WIC: States & Tribal Nations		
Arkansas	***State of Arkansas***	
	Program: Smart Card WIC	***Years: 2017 – present***
	Participants: 105,850	***MIS: SPIRIT***
	Activities: Project Management, Implementation, Pilot, Rollout, Operations.	
Oklahoma	***Cherokee Nation***	
	Program: WIC EBT Smart Card	***Years: 2014 -present***
	Participants: 7,053	***MIS: Wic Mosaic***
	Activities: Project Management, Implementation, Rollout, Operations.	
Louisiana	***State of Louisiana***	
	Program: WIC EBT Smart Card	***Years: 2014 –present***
	Participants: 139,856	***Participants: 139,856***
	Activities: Project Management, Implementation, Rollout, Operations.	
New Mexico	***State of New Mexico***	
	Program: WIC EBT Smart Card	***Years: 2014 – present***
	Participants: 58,183	***MIS: In-house/Wic Mosaic***
	Activities: Project Management, Implementation, Rollout, Operations.	
	Pueblo of Isleta	
	Program: WIC EBT Smart Card	***Years: 2014 – present***
	Participants: 1,144	***MIS: In-house/Wic Mosaic***
	Activities: Project Management, Implementation, Rollout, Operations.	
 Pennsylvania	***Commonwealth of Pennsylvania***	
	Program: WIC EBT Smart Card	***Years: 2016***
	Participants: 248,761	***MIS: MPSC***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	
Texas	***State of Texas***	
	Program: WIC EBT Smart Card	***Years: 2014- present***
	Participants: 955,072	***MIS: In-house/Wic Mosaic***
	Activities: Project Management, Implementation, Rollout, Operations.	

SNAP: States		
Montana	***State of Montana***	
	Program: SNAP	***Years: 2015 – present***
	Participants: 121,061	***MIS: In-house***
	Activities: Project Management, Implementation, Vendor Enablement, Pilot, Rollout, Operations.	

5.1.11 Financial information and documentation to be included in accordance with ***Section 11.5, Part III – Confidential Financial Information***.

5.1.11.1 Dun and Bradstreet Number

183518083

5.1.11.2 Federal Tax Identification Number

41-1593424

5.1.11.3 The last two (2) years and current year interim:

5.1.11.3.1 Profit and Loss Statement
5.1.11.3.2 Balance Statement

Solutran is a privately-held corporation and its financial statements are confidential and constitute trade secrets as defined in NRS 600A.030(5). As such, those financial statements are provided in Part III—Confidential Financial Information, pursuant to RFP Section 10.5.

5.2 Subcontractor Information

Subcontractors are defined as a third party, not directly employed by the contractor, who shall provide services identified in this RFP. This does not include third parties who provide support or incidental services to the contractor.

5.2.1 Does this proposal include the use of subcontractors?

Yes	***X***	No	

If "Yes", vendor shall:

5.2.1.1 Identify specific subcontractors and the specific requirements of this RFP for which each proposed subcontractor shall perform services.

FISERV – EBT TRANSACTION GATEWAY AND CARD PRODUCTION

As part of our EBT solution, we partner with Fiserv Solutions, LLC (Fiserv) for the EBT transaction gateway and card production services.

Transaction Gateway processing is Fiserv's core business, processing over 1 billion transactions per month for over 3,000 clients. The Fiserv switch has experienced near 100% up time for the last five years with consistently-delivered industry-leading transaction response times. Fiserv partners with both AT&T and Verizon, the undisputed leaders in telecommunication services. In addition, this switch consistently performs with industry leading transaction response times.

Fiserv's transaction gateway processing services full fills the requirement found in section 3.2.4 Software and Automated Data Processing, which specifies "…the EBT contractor shall process EBT transactions in compliance with the following: Federal regulations; QUEST® EBT Operating Rules and prevailing industry performance standards". Using an industry trusted gateway like Fiserv, ensures the interoperability that SNAP requires, following the QUEST® rules and the industry performance standards necessary to process an online transaction.

Partnering with Fiserv, a proven market leader that offers card production, personalization, and mailing services to approximately 18 EBT states and 13 eWIC states, we employ sophisticated software technology and leading manufacturing capabilities to meet or exceed the Program's expectations for card production and management. Fiserv's card production services meet requirements detailed in Proposal Sections 4.10 Project Wide EBT Cards and 4.14.2.9 WIC EBT Cards and Card Sleeves.

FIVE STAR – CALL CENTER

Based in the Midwest, with strategic locations in North and South Dakota, Issues Management, Inc., d/b/a Five Star Call Centers (Five Star) has over 30 years' experience in the call center business. During that time, they have built up an unsurpassed team of high quality and rigorously trained Customer Service Representatives (CSRs).

Five Star's toll-free Customer Service Helpdesk is available 24 hours a day, 7 days a week, 365 days per year.

For cardholders, Five Star's Helpdesk allows callers to speak to a live CSR to obtain current, past, or future benefit balance balances; inquire about transaction activity; activate an eWIC card; select, change, or unlock a PIN; report cards as lost, stolen, or damaged and order a replacement card; or discuss transaction disputes and problem resolution.

For vendors, Five Star's Helpdesk provides information and support for transaction inquiries; Automated Clearing House (ACH) deposits; manual voucher authorization; and assistance on POS equipment problems or reconciliation/settlement issues.

Five Star is Payment Card Industry (PCI)-compliant, which means that they are authorized to provide comprehensive financial customer service, including account balances, helping cardholders with lost or stolen cards, and more. All of this is done within the strictest security standards.

Five Star meets service requirements detailed in Proposal Sections 4.8 SNAP/TANF Help Desk/Customer Service concerning the Help Desk, and 4.14.2.17 WIC Program Customer Service Requirements concerning CSR services.

5.2.1.2 If any tasks are to be completed by subcontractor(s), vendors shall:

5.2.1.2.1 Describe how the work of any subcontractor(s) shall be supervised, channels of communication shall be maintained and compliance with contract terms assured; and

The foundation of Solutran's relationship with our subcontractors is a well-defined statement of work that contains service level agreements (SLA) criteria that ties to our EBT customers' contracts to assure compliance. Each SLA has a key indicator threshold above the SLA that serves as a guide for issue correction before SLAs are breached. Daily and monthly reports are provided to our Operations Manager Cindy Neiderhiser. If a key indicator is reached, Cindy has a direct relationship with senior supervisory staff and key indicators are addressed. Cindy coordinates meetings and implements action plans to assure that key performance indicators improve.

Daily and monthly transaction reports are provided by Fiserv. These reports contain detailed and summary information on:

- ***Approved Transactions***
- ***Balance Inquiries***
- ***Purchases***
- ***Voids/Reversals***
- ***Denied Transactions***
- ***Total Transactions***
- ***Total Approved Transactions Amount***

Solutran Operation staff review these reports and assure that they balance to our EBT system so that we have our finger on the pulse of transaction activity.

We monitor Five Star CSR activity by daily monitoring calls by listening in on live interaction, reviewing recorded calls and conducting monthly business reviews with senior Five Star managers.

5.2.1.2.2 Describe your previous experience with subcontractor(s).

Fiserv and Five Star provide the same services to Solutran for our contracts with Maryland WIC, Montana WIC/SNAP/TANF and North Carolina WIC. All services have been consistent and meet contract requirements.

5.2.1.3 Provide the same information for any proposed subcontractors as requested in ***Section 5.1, Vendor Information***.

FISERV SUBCONTRACTOR INFORMATION

Question	*Response*
Company name:	***Fiserv Solutions, LLC, a wholly owned subsidiary of Fiserv, Inc.***
Ownership (sole proprietor, partnership, etc.):	***Limited Liability Company***
State of incorporation:	***Wisconsin***
Date of incorporation:	***10/17/1995***

Question	Response
# of years in business:	***22 Years as Fiserv Solutions LLC, a wholly owned subsidiary of Fiserv, Inc. founded in 1984***
List of top officers:	***Jeffery Yabuki - President*** ***Mark Ernst - Vice President*** ***Robert Hau - Vice President and Treasurer*** ***Lynn McCreary - Secretary*** ***Kenneth Best- Assistant Secretary and Assistant Treasurer*** ***Russell Kohl- Assistant Secretary and Assistant Treasurer*** ***David Endisch - Assistant Secretary*** ***Kenneth Hobday- Assistant Secretary*** ***Eric Nelson - Assistant Secretary*** ***Mark Paulek- Assistant Secretary*** ***Kevin Pennington- Assistant Secretary*** ***Amy Vandamme- Assistant Secretary***
Location of company headquarters:	***255 Fiserv Drive, Brookfield, WI 53045***
Location(s) of the office that shall provide the services described in this RFP:	• ***Brownsville, Texas (Transaction Processing)*** • ***Sugar Land, Texas (Card Production)*** • ***Indianapolis, IN (Card Production)*** • ***Portland, Oregon (Transaction Processing)*** • ***Parsippany, NJ (Account Management)***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***0 employees in Nevada***
Number of employees nationally with the expertise to support the requirements in this RFP:	***Approximately 100 employees nationally***
Location(s) from which employees shall be assigned for this project:	• ***Irving, Texas (Transaction Processing)*** • ***Sugar Land, Texas (Card Production)*** • ***Indianapolis, IN (Card Production)*** • ***Portland, Oregon (Transaction Processing)*** • ***Parsippany, NJ (Account Management)***

Please be advised, pursuant to NRS 80.010, a corporation organized pursuant to the laws of another state shall register with the State of Nevada, Secretary of State's Office as a foreign corporation before a contract can be executed between the State of Nevada and the awarded vendor, unless specifically exempted by NRS 80.015.

Fiserv Solutions, LLC is registered with the State of Nevada, Secretary of State's Office as a foreign corporation. Its Entity Number is E0216932015-2.

The selected vendor, prior to doing business in the State of Nevada, shall be appropriately licensed by the State of Nevada, Secretary of State's Office pursuant to NRS76. Information regarding the Nevada Business License can be located at http://nvsos.gov.

Question	Response
Nevada Business License Number:	***NV20151276556***
Legal Entity Name:	***Fiserv Solutions, LLC, a wholly owned subsidiary of Fiserv, Inc.***

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes	***X***	No	

If "No", provide explanation.

Vendors are cautioned that some services may contain licensing requirement(s). Vendors shall be proactive in verification of these requirements prior to proposal submittal. Proposals that do not contain the requisite licensure may be deemed non-responsive.

The services described in the RFP do not have any Nevada licensing requirements.

Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes		No	***X***

If "Yes", complete the following table for each State agency for whom the work was performed. Table can be duplicated for each contract being identified.

Question	Response
Name of State agency:	
State agency contact name:	
Dates when services were performed:	

Question	Response
Type of duties performed:	
Total dollar value of the contract:	

Are you now or have you been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments, or divisions?

Yes		No	***X***

If "Yes", please explain when the employee is planning to render services, while on annual leave, compensatory time, or on their own time?

If you employ (a) any person who is a current employee of an agency of the State of Nevada, or (b) any person who has been an employee of an agency of the State of Nevada within the past two (2) years, and if such person shall be performing or producing the services which you shall be contracted to provide under this contract, you shall disclose the identity of each such person in your response to this RFP, and specify the services that each person shall be expected to perform.

Disclosure of any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which the vendor has been alleged to be liable or held liable in a matter involving a contract with the State of Nevada or any other governmental entity. Any pending claim or litigation occurring within the past six (6) years which may adversely affect the vendor's ability to perform or fulfill its obligations if a contract is awarded as a result of this RFP shall also be disclosed.

Does any of the above apply to your company?

Yes		No	***X***

Note: In the normal course of business, the Company and its subsidiaries are named as defendants in various lawsuits in which claims are asserted against the Company. In the opinion of management, the liabilities, if any, which may ultimately result from such lawsuits are not expected to have a material adverse effect on the financial statements of the Company. Any material litigation is included with the Company's Security and Exchange Commission (SEC) filings.

If "Yes", please provide the following information. Table can be duplicated for each issue being identified.

Question	Response	
Date of alleged contract failure or breach:		
Parties involved:		
Description of the contract failure, contract breach, litigation, or investigation, including the products or services involved:		
Amount in controversy:		
Resolution or current status of the dispute:		
If the matter has resulted in a court case:	Court	Case Number
Status of the litigation:		

Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFP 3292.

If Solutran is awarded a contract, Fiserv will meet the insurance requirements specified in Attachment D.

Company background/history and why vendor is qualified to provide the services described in this RFP. Limit response to no more than five (5) pages.

EBT TRANSACTION GATEWAY

Transaction Gateway processing is Fiserv's core business, processing over 1 billion transactions per month for over 3,000 clients. The Fiserv switch has experienced near 100% up time for the last five years with consistently-delivered industry-leading transaction response times. Fiserv partners with both AT&T and Verizon, the undisputed leaders in telecommunication services. In addition, this switch consistently performs with industry leading transaction response times.

The foundation for Fiserv's industry leading transaction performance is Fiserv's two non-stop fully integrated data centers running on our Enterprise Platform for Online Commerce (EPOC). Fiserv Card Services currently utilizes two primary data centers (Irving, Texas and Portland, Oregon) that operate on a 24/7/365 basis and support Fiserv's transaction switch operations. The data centers were recently upgraded to leverage the state-of-the-art fault-tolerant HP Nonstop Blade System, which is used for terminal driving, transaction switching, branded network, and other acquirer and authorization interfaces.

This EPOC design allows processing to be distributed among multiple processing centers while providing control from any single point. The advantages of a distributed system are:

- ***Increased reliability due to system recovery from a single site failure;***
- ***Increased effectiveness with multiple site backups;***
- ***Improved traffic handling to facilitate processing power deployment;***
- ***The ability to absorb higher processing loads through redundant processes at a single site;***
- ***Scalability to support rapid growth while maintaining excellent response time; and***

- ***Improved transaction time.***

The Fiserv EBT Gateway will interface with Solutran's S3™ Transaction Authorization system via our front-end switch that manages messaging with the EBT Gateway, TPPs, and direct connect merchants. Solutran's S3™ Transaction Authorization will manage POS messaging and real-time authorization according to FNS requirements; specifically, the ANSI X9.93 standard (part 1 and part 2) and the TIG (Technical Implementation Guide).).

Fiserv data centers are serviced by redundant electrical feeds, telecommunications, uninterrupted power supply (UPS) and diesel generator backup facilities. The Parsippany, Bellevue and Oklahoma City business sites also provide backup capability of critical business functions to alternate sites.

EBT CARD PRODUCTION

Partnering with Fiserv, a proven market leader that offers card production, personalization, and mailing services to approximately 18 EBT states and 13 eWIC states, we employ sophisticated software technology and leading manufacturing capabilities to meet or exceed MSDH WIC expectations for card production and management.

Fiserv's market leadership results reflect more than 47% market share in providing services to more than 15 million EBT households. The company employs three secure card personalization and mailing facilities with most production activity occurring in Stafford, Texas and the other sites serving as back-up locations.

To support card production and related services, Fiserv offers a dedicated support team in Austin, Texas, comprised of highly trained and knowledgeable individuals. We meet routinely with Fiserv to review statuses, current and upcoming initiatives, and open items. To support testing efforts, Fiserv provides test plastics, processes test files, and produces test samples for review/evaluation and, as an added value, we maintain access to Fiserv's online reporting system to verify the accuracy and timeliness of Nevada card production jobs.

SECURITY

The foundation for the Fiserv data center security features is based upon certifications from the world's leading credit issuers, including Visa International and Mastercard International. Annually (at separate times of the year) these institutions prepare a rigorous security audits that Fiserv must pass for certification. Much of the audit centers on data security since vital financial record information are regularly received into their systems.

These systems – including the LAN, data processing, and server areas – have extremely limited access. Also, directory structures that reside on the LAN have limited access for production information. All servers are protected logically and physically.

Processing servers uses NDS-based authentication and access control. Furthermore, apart from the transmission receipt servers, network servers are located on separate logical networks from remote access technologies and the Internet connections and are therefore not accessible via these routes. Cisco PIX 515 firewalls are employed on incoming and outgoing communication links.

Network login, authentication, and directory access controls are used to control access to application software, libraries and databases. The following paragraphs describe some of the key elements of Fiserv system security.

Provide a brief description of the length of time vendor has been providing services described in this RFP to the public and/or private sector.

Fiserv has been providing the subcontracting services to the public and/or private sector since 1989.

Financial information and documentation to be included in accordance with Section 11.5, Part III – Confidential Financial Information.

Dun and Bradstreet Number***:***

12-159-4832

Federal Tax Identification Number***:***

39-1506125

The last two (2) years and current year interim:
Profit and Loss Statement
Balance Statement

Please see applicable portions of FISV 10K 2016 Annual Report and FISV 10Q 3Q 2017, in the Non-Confidential Financial Statements section at the end of this Part IA—Technical Proposal.

FIVE STAR SUBCONTRACTOR INFORMATION

Question	Response
Company name:	***Issues Management, Inc. d/b/a Five Star Call Centers***
Ownership (sole proprietor, partnership, etc.):	***Corporation***
State of incorporation:	***South Dakota***
Date of incorporation:	***11/19/1987***
# of years in business:	***30 Years***
List of top officers:	***Paul Schiller-Partner*** ***Craig Lawrence-Partner*** ***Troy Holt – COO & Partner*** ***Ray Peterson – CCO & Partner*** ***Joel Sylvester – CMO & Partner***

Question	Response
Location of company headquarters:	***4901 E 26th Street, Sioux Falls, SD 57110***
Location(s) of the office that shall provide the services described in this RFP:	***4901 E 26th Street, Sioux Falls, SD 57110*** ***606 Gateway Drive, North Sioux City, SD 57049***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***0 employees in Nevada***
Number of employees nationally with the expertise to support the requirements in this RFP:	***30 employees nationally***
Location(s) from which employees shall be assigned for this project:	***4901 E 26th Street, Sioux Falls, SD 57110*** ***606 Gateway Drive, North Sioux City, SD 57049***

Please be advised, pursuant to NRS 80.010, a corporation organized pursuant to the laws of another state shall register with the State of Nevada, Secretary of State's Office as a foreign corporation before a contract can be executed between the State of Nevada and the awarded vendor, unless specifically exempted by NRS 80.015.

Five Star will register with the State of Nevada, Secretary of State's Office as a foreign corporation upon contract award.

The selected vendor, prior to doing business in the State of Nevada, shall be appropriately licensed by the State of Nevada, Secretary of State's Office pursuant to NRS76. Information regarding the Nevada Business License can be located at http://nvsos.gov.

Question	*Response*
Nevada Business License Number:	***Will comply upon contract award.***
Legal Entity Name:	***Issues Management, Inc.***

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes		No	***X***

If "No", provide explanation.

Issues Management, Inc. does business as Five Star Call Centers.

Vendors are cautioned that some services may contain licensing requirement(s). Vendors shall be proactive in verification of these requirements prior to proposal submittal. Proposals that do not contain the requisite licensure may be deemed non-responsive.

The services described in the RFP do not have any Nevada licensing requirements.

Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes		No	***X***

If "Yes", complete the following table for each State agency for whom the work was performed. Table can be duplicated for each contract being identified.

Question	***Response***
Name of State agency:	
State agency contact name:	
Dates when services were performed:	
Type of duties performed:	
Total dollar value of the contract:	

Are you now or have you been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments, or divisions?

Yes		No	***X***

If "Yes", please explain when the employee is planning to render services, while on annual leave, compensatory time, or on their own time?

If you employ (a) any person who is a current employee of an agency of the State of Nevada, or (b) any person who has been an employee of an agency of the State of Nevada within the past two (2) years, and if such person shall be performing or producing the services which you shall be contracted to provide under this contract, you shall disclose the identity of each such person in your response to this RFP, and specify the services that each person shall be expected to perform.

Disclosure of any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which the vendor has been alleged to be liable or held liable in a matter involving a contract with the State of Nevada or any other governmental entity. Any pending claim or litigation occurring within the past

six (6) years which may adversely affect the vendor's ability to perform or fulfill its obligations if a contract is awarded as a result of this RFP shall also be disclosed.

Does any of the above apply to your company?

Yes		No	***X***

If "Yes", please provide the following information. Table can be duplicated for each issue being identified.

Question	***Response***	
Date of alleged contract failure or breach:		
Parties involved:		
Description of the contract failure, contract breach, litigation, or investigation, including the products or services involved:		
Amount in controversy:		
Resolution or current status of the dispute:		
If the matter has resulted in a court case:	Court	Case Number
Status of the litigation:		

Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFP 3292.

If Solutran is awarded a contract, Five Star will meet the insurance requirements specified in Attachment D.

Company background/history and why vendor is qualified to provide the services described in this RFP. Limit response to no more than five (5) pages.

Based in the Midwest, with strategic locations in North Dakota, South Dakota, and Kansas, Issues Management, Inc., d/b/a Five Star Call Centers (Five Star) has over 30 years' experience in the call center business. During that time, they have built up an unsurpassed team of high quality and rigorously trained customer service representatives (CSRs).

Five Star's Customer Service Helpdesk is available 24 hours a day, 7 days a week, 365 days per year for both English and Spanish speaking callers. The helpdesk is available to assist callers with inquiries related to, but not limited to, current, past, or future benefit inquiries, transaction activity including transaction disputes, select, change, or unlock a PIN, update a card status to lost, stolen, or damage or place a card on a temporary hold, order a replacement card, or problem resolution.

Five Star is Payment Card Industry (PCI)-compliant, which means that they are authorized to provide comprehensive financial customer service, including account balances, helping cardholders with lost or stolen cards, and more. All of this is done within the strictest security standards.

Provide a brief description of the length of time vendor has been providing services described in this RFP to the public and/or private sector.

Five Star was founded in 1986 and has been building as a market leader for over 30 years by developing successful inbound, outbound, and data management solutions based on the wants, needs, and lifestyles of the consumer. In 2016 the ownership team officially merged with another Sioux Falls call center to increase their service offerings to their partners. The two had been working together for the previous 30 years so they officially combined into one company in June of 2016 and rebranded as Five Star Call Centers. The merger gave Five Star three call center locations and 550 team members. Since that they have added a fourth location in Wichita, Kansas and have grown to 650 team members.

The Five Star vision is to provide world class customer contact solutions to the consumers and this is what they do every day on every interaction. The CSRs will do what is right for the customer and ensure they have a great experience. The Five Star culture has allowed Five Star to become one of the emerging contact solution providers in the nation with clients ranging from retailers and financial service providers to government agencies. This culture has taken over 30 years to build and as COO Troy Holt describes, "Our culture has grown around the fact that no one will ever out work or worker harder than the Five Star Team. From our front-line associates to our executive team."

Financial information and documentation to be included in accordance with Section 11.5, Part III – Confidential Financial Information.

Dun and Bradstreet Number:

794700385

Federal Tax Identification Number:

46-0398668

The last two (2) years and current year interim:
Profit and Loss Statement
Balance Statement

Five Star is a privately-held corporation and its financial statements are confidential and constitute trade secrets as defined in NRS 600A.030(5). As such, those financial statements are provided in Part III—Confidential Financial Information, pursuant to RFP Section 10.5.

5.2.1.4 Business references as specified in ***Section 5.3, Business References*** shall be provided for any proposed subcontractors.

As discussed in Question 27 in Amendment 2 to this RFP, subcontractor references are listed below instead of through Attachment E.

FISERV

The following references are for Fiserv.

Reference Name	Reference Company	Contact Information	Services provided
Chris Johnson	*AAA ACG*	*1515 Northwest Shore Blvd., Tampa, FL 33608* *813.289.5920* *Chris.johnson@aaasouth.com*	*1999 to the present* *Issuance of Cards and Printed Statements*
Peter Zakrajshek	*TCF Bank*	*200 Lake Street East, Wayzata, MN 55391* *952.475.6412* *Peter.zakrajshek@tcfbank.com*	*2002 to present* *Issuance of Cards*
Janet Watts	*AAA Carolina*	*600 AAA Drive, Charlotte, NC 28212* *704.569.7724* *Janet.Watts@aaacarolina.com*	*1997 to present* *Issuance of Cards and Printed Statements*
Chris Coward	*Publix Supermarkets Inc.*	*3300 Publix Corporate Parkway, Lakeland, FL 33811* *863-688-1188 Ext: 35176* *chris.coward@publix.com*	*April 2000 to present* *EBT gateway transaction processing*
Lynda Johnson	*Wakefern Food Corp.*	*236 Raritan Center Parkway, Edison, NJ 08837* *732-346-8931* *Lynda.johnson@wakefern.com*	*March 2016 to present* *EBT and eWIC gateway transaction processing*

FIVE STAR

The following references are for Five Star.

Reference Name	Reference Company	Contact Information	Services provided
Letty Becerra	*Pittman & Davis*	*801 N Expressway 77, Harlingen, TX 78552* *letty@pittmanandavis.com* *956-291-1126*	*August 2000 to present* *Call center services*
David McKnight, COO	*Leisure Interactive*	*1855 W Katella Ave, Suite 200, Orange, CA 92867*	*June 2012 to present* *Call center services*

Reference Name	Reference Company	Contact Information	Services provided
		dmcknight@leisureinteractive.com ***714-628-3456***	
Mike Lore, Call Center Manager	***Hale Groves – Southern Fulfillment Services***	***9250 Us Highway 1, Sebastian, FL 32976*** ***mlore@halegroves.com*** ***772-226-3609***	***August 2016 to present*** ***Call center services***
Colette Swanson-Harris, Marketing Coordinator	***Junior's Cheesecake***	***12200 n. Ambassador Drive, Kansas City, MO 64163*** ***colette@juniorscheesecake.com*** ***718-852-5257 ext 12***	***April 2010 to present*** ***Call center services***
Vince Li, Vice President of Marketing and Operations	***NUMI Financial***	***1901 Camino Vida Roble, Suite #100*** ***vli@numifinancial.com*** ***760-444-5525 X1941***	***January 2016 to present*** ***Call center services***

5.2.1.5 Provide the same information for any proposed subcontractor staff as specified in ***Section 5.4, Vendor Staff Skills and Experience Required***.

Fiserv and Five Star are providing services as subcontractors to this project. All services provided are in an operational mode from a designated group of staff. Both subcontractors maintain highly trained and skilled pool of staff. Given this type of operational support service, there are no key staff to identify for the response.

5.2.1.6 Staff resumes for any proposed subcontractors as specified in ***Section 5.5, Vendor Staff Resumes***.

As stated above, Fiserv and Five Star are providing services as subcontractors to this project. All services are provided in an operational mode from a designated group of staff. Both subcontractors maintain highly trained and skilled pool of staff. Given this type of operational support service, there are no key staff to identify for the response.

5.2.1.7 Vendor shall not allow any subcontractor to commence work until all insurance required of the subcontractor is provided to the vendor.

Solutran will not allow Fiserv or Five Start to commence work until Solutran has received documentation of required insurance.

5.2.1.8 Vendor shall notify the using agency of the intended use of any subcontractors not identified within their original proposal and provide the information originally requested in the RFP in ***Section 5.2, Subcontractor Information***. The vendor shall receive agency approval prior to subcontractor commencing work.

Solutran will notify the Nevada Department of Health and Human Services if we desire to use subcontractors not identified within this proposal. In the notification, we will provide the information found in Section 5.2, Subcontractor Information. Solutran understands that we need approval from the agency before any subcontractor commences work on the project.

5.2.1.9 All subcontractor employees assigned to the project shall be authorized to work in this country.

Even though both Fiserv and Five Star will be providing a service and not designating specific staff to the project, their staff will be authorized to work in this country.

5.3 Business References

5.3.1	*Vendors shall provide a minimum of five (5) business references from similar projects performed for private and/or public sector clients within the last five (5) years.*
5.3.2	*Business references shall show a proven ability of:* • *5.3.2.1 Developing, designing, implementing and/or transferring a large scale application with public and/or private sectors;* • *5.3.2.2 Developing and executing a comprehensive application test plan;* • *5.3.2.3 Developing and implementing a comprehensive training plan;* • *5.3.2.4 Experience with comprehensive project management;* • *5.3.2.5 Experience with cultural change management;* • *5.3.2.6 Experience with managing subcontractors; and* • *5.3.2.7 Development and execution of a comprehensive project management plan.*
5.3.3	*Vendors shall submit **Attachment E, Reference Questionnaire** to their business references.*
5.3.4	*It is the vendor's responsibility to ensure that completed forms are received by the Purchasing Division on or before the deadline as specified in **Section 9, RFP Timeline** for inclusion in the evaluation process. Reference Questionnaires not received, or not complete, may adversely affect the vendor's score in the evaluation process.*
5.3.5	*The State reserves the right to contact and verify any and all references listed regarding the quality and degree of satisfaction for such performance.*

As required, Solutran has sent Attachment E, Reference Questionnaire to five (5) of our current SNAP/TANF/WIC customers. Attachment E was sent to:

- ***Maryland Department of Health and Mental Hygiene***
- ***Montana Department of Public Health and Human Services***
- ***North Carolina Department of Health Human Services***
- ***New Mexico Family, Food and Nutrition Section***
- ***Wyoming Department of Health Public Health Division***

While we have provided the required number of references, Solutran maintains strong relationships with each of our clients. We encourage the State to discuss our ability to effectively deliver services with any of our clients beyond those provided. Contact information can be provided upon request.

The following table details which of our references has worked with Solutran in the RFP identified service areas.

	Maryland WIC	***Montana SNAP/TANF/ WIC***	***North Carolina WIC***	***New Mexico WIC***	***Wyoming WIC***
Developing, designing, implementing and/or transferring a large-scale application with public and/or private sectors	✓	✓	✓	✓	✓
Developing and executing a comprehensive application test plan	✓	✓	✓	✓	✓
Developing and implementing a comprehensive training plan;	✓	✓	✓	✓	✓
Experience with comprehensive project management;	✓	✓	✓	✓	✓
Experience with cultural change management;	✓	✓	✓	✓	✓
Experience with managing subcontractors;	✓	✓	✓	***No Sub-contractors used***	***No Sub-contractors used***
Development and execution of a comprehensive project management plan.	✓	✓	✓	✓	✓

5.4 Vendor Staff Skills and Experience Required

5.4	*The vendor shall provide qualified personnel to perform the work necessary to accomplish the tasks defined in* **Section 4, Scope of Work**. *The State shall approve all awarded vendor resources. The State reserves the right to require the removal of any member of the awarded vendor's staff from the project.*

Solutran is committing a team of EBT professionals that have unparalleled EBT experience in the industry. And after thoroughly analyzing the RFP, we assembled a project team that includes one of the most experienced project managers in the electronic payment services industry and highly qualified managers with decades of applicable experience, all dedicated to support the project from start to finish. Each member of our project team has been chosen based on their expertise, their demonstrated dedication to quality performance, and their recognition as subject matter experts in the industry.

Combined, Solutran staff (currently with Solutran or in previous employment engagements) has implemented and delivered the full range of EBT services (WIC and SNAP) in 47 states and entities. From this knowledgeable staff, we have assembled a team of experts to support the NV EBT project who not only offer in-depth experience in EBT processing, but also are knowledgeable in project management, requirement gathering and tracking, testing methodologies, MIS interfaces, and SNAP/TANF/WIC policy and procedures. The blend between technical and industry-specific experience amongst our proposed team ensures that the NV EBT project is delivered in a cost-effective and timely manner and provides high quality results to State and all project stakeholders.

Several factors enable Solutran to provide world-class EBT services to the State, and serve as the foundation to our overall commitment:

- ***Our 30-year processing experience has prepared us, and we are dedicated to becoming a reliable and trusted partner within the EBT industry.***
- ***For the past three decades, we have processed payment transactions for some of the nation's largest corporations and state governments.***
- ***Our staff experience spans all areas of EBT offerings, including WIC EBT, SNAP, TANF, and our Healthy Savings™ program. Several of our employees entered the EBT industry during its inception in the 1990s. Our staff offers a combined 297 years of EBT industry experience. Solutran employees have supported 57 different EBT programs for states, territories and tribal nations. They have EBT experience in every state in the nation, except Minnesota and Kansas.***

The following sections contain our proposed key staff. Each key staff person is supported by a team of staff members located at our headquarters in Minneapolis, Minnesota and satellite office in Tampa, Florida. Each phase of the project from implementation to operations is properly staffed to bring exceptional service to the NV EBT project.

5.4.1 Project Manager Qualifications

There are two distinct stages to every EBT contract – Implementation and Operations. Each stage has specific, unique requirements and desired outcomes. We address these distinct stages by offering an implementations project manager for the implementation stage and operations manager for the operations stage. We have successfully used this two-staged project concept in all our EBT projects. We offer Walter Olfson as the implementation project manager and Cindy Neiderhiser as the operations manager.

IMPLEMENTATION PROJECT MANAGER

Assigning the right person to manage the NV EBT project is the first step to ensuring its Assigning the right person to manage the WIC EBT project is the first step to ensuring its success. With this in mind, we offer Project Manager Walter Olfson, a certified PMP, to lead our project team. With more than 30 years private and public-sector industry experience, Walter most recently served as the WIC EBT project manager for North Carolina. Over his career, he has managed all aspects of EBT projects including planning, gathering requirements, settlement and reconciliation, card production, call center operations, and vendor management.

The table below provides the fulfillment of each experience requirement.

Requirement	*Fulfillment*
A minimum of four (4) years of project management experience, within the last ten (10) years, in government or the private sector;	***Walter has 27 years of project management experience which includes the past 10 years.***
A minimum of three (3) years of experience, within the last ten (10) years, managing systems architecture and development projects;	***Walter has 21 years of experience managing system architecture and development projects which includes the past 10 years.*** ***These projects were directly related to EBT and government clients.***
A minimum of two (2) years of experience with systems analysis and design;	***Walter has 21 years of experience with system analysis and design.*** ***These projects were directly related to EBT and government clients.***
A minimum of two (2) years of experience with systems development and implementation;	***Walter has 21 years of experience with system development and implementation.*** ***These projects were directly related to EBT and government clients.***
Completed at least one (1) project within the past three (3) years that involved communication and coordination of activities with external stakeholders	***In the last three years, Walter has successfully managed six projects, similar in scope and complexity to the NV EBT project, including one***

Requirement	Fulfillment
	complete processing platform conversions and three new implementations.

As project manager, Walter:

- ***Provides day-to-day project management applying best management practices for all tasks and activities.***
- ***Oversees all facets of the project, including subcontractor performance.***
- ***Facilitates and attends regular monthly status meetings with the State and augments the monthly meetings with weekly conference calls.***
- ***Serves as the primary contact as Solutran's project representative.***
- ***Develops and implements procedures and forms to monitor the identification and resolution of key project issues and problems with State approval.***

OPERATIONS MANAGER

Cindy Neiderhiser will fulfil the role of operations manager for the operations phase of the project. Cindy's 25 years of client services and operations management, coupled with recently taking the Wyoming WIC EBT project into the operations and maintenance phase, provides her with a unique perspective that will drive quality operations management for the NV EBT project.

Cindy will perform the following duties:

- ***Serve as an escalation point for the Operations and Service teams.***
- ***Assist in problem solving.***
- ***Work directly with implementation project manager and alternate business units to resolve any issues related to operations.***
- ***Manage ongoing projects to support existing programs with changes as they relate to operations areas and customer service.***
- ***Provide oversight for the call center operations, websites and interactive voice response solutions.***
- ***Manage customer service staffing levels so that performance standards are met.***
- ***Develop and coordinate customer service-related business requirements definitions, resource/financial planning, testing oversight, staff training and implementation management for all EBT services and operations initiatives, including change requests and conversions.***
- ***Monitor to maintain quality service standards, capacity plans and training.***
- ***Coordinating and executing retailer and TPP agreements;***
- ***Coordinating with the customer service staff to review and resolve retailer issues;***

5.4.2 Technical Lead Qualifications

A strong technical lead with EBT experience that encompasses the business requirement collection as well as the technical interpretation of the requirements is essential for this project. Chris Harbord has over 20 years of experience demonstrating these skills. While working for a previous employer providing EBT services, Chris worked with NV SNAP for 2 years and 5 years with NV WIC.

As Solutran's proposed technical lead, Chris has over five years of successful system interface development experience. In just the past two years, Chris successfully coordinated the development of the following interfaces:

- ***WOW MIS system in place with Maryland/USVI WIC Programs.***
- ***SPIRIT system with the Montana WIC Program.***
- ***Crossroads system with the North Carolina WIC Program.***

The table below provides the fulfillment of each experience requirement.

Requirement	*Fulfillment*
A minimum of four (4) years of experience in systems development, design and programming of automated systems;	***Chris has 26 years' experience in system development, design and programming of automated systems. 13 of these years is specifically in EBT.***
A minimum of four (4) years of experience developing systems using a relational database;	***Chris has 15 years' experience in developing systems that use relational databases. 13 of these years is specifically in EBT.***
A minimum of two (2) years of experience developing Internet applications;	***Chris has 8 years' experience in developing Internet applications for EBT.***
A minimum of two (2) years of experience managing systems architecture and systems development projects; and	***Chris has 15 years' experience in system architecture and system development projects for EBT. He is the primary systems architecture for Solutran's S3^{tm} EBT system.***
Completed at least (1) project within the past three (3) years that involved conducting a pilot implementation and determining the readiness of the system production	***In the past three years, Chris was involved in the Maryland WIC, Montana WIC/SNAP/TANF and North Carolina WIC pilot implementations. Chris was one of the main authorizers of system readiness for each of these pilots.***

Chris will be responsible for the following duties as the technical lead in both the implementation phase and operations and maintenance phase:

- ***Participating as EBT subject matter expert in joint application design (JAD) sessions.***
- ***Coordinating and executing system requirements definition and design for the system interface design and development between SNAP/TANF/WIC systems and our EBT system.***
- ***Validating the solution encompasses all requirements and unique business rules.***
- ***Providing coordination and execution of S3™ EBT system configuration.***
- ***Participating in the finalization of system design reports and deliverables as well as change requests.***
- ***Evaluating market needs to incorporate new, state-of-the-art technologies into our solution.***
- ***Maintaining overall responsibility for system design, development and support, including all system changes required though State-approved change requests.***
- ***Supporting ongoing technical design and development.***

5.4.3 Implementation Lead Qualifications

An implementation lead with EBT experience that understands the detailed tasks required to implement the various system components and system parameters for each EBT type (SNAP/TANF/WIC) is critical for the success of the project. Bonnie Wright has over 25 years of experience demonstrating these skills. While working for a previous employer providing EBT services, Bonnie worked with NV SNAP for 1 year and 7 years with NV WIC.

Bonnie Wright will be responsible for the following duties as the implementation lead:

- ***Participating as a EBT subject matter expert in the Joint Application Design (JAD) sessions;***
- ***Coordinating and executing the system requirements definition and design for the system interface design and development between SNAP/TANF/WIC systems and Solutran's EBT system;***
- ***Validating the EBT system configuration meets all requirements and unique business rules;***
- ***Fully engaged with testing lead to confirm system configurations;***
- ***Supporting ongoing technical design and development.***

The table below provides the fulfillment of each experience requirement.

Requirement	*Fulfillment*
A minimum of three (3) years of experience managing the implementation of new business processes and procedures and new automated systems to support the new business processes;	***Bonnie has 18 years' experience with implementing new business process and procedures and new automated systems to support the new business process. In the past three years, Bonnie managed the Maryland WIC, Montana WIC/SNAP/TANF and North Carolina WIC implementation activities.***
A minimum of two (2) years of experience managing the implementation of Internet applications;	***Bonnie has 3 years' experience with managing the implementation of Internet applications.***
Completed at least one (1) project within the past three (3) years that involved the procurement, receipt and make ready of computer equipment and software; and	***In the past three years, Bonnie completed the Maryland WIC, Montana WIC/SNAP/TANF and North Carolina WIC implementation activities which included the procurement of peripheral computer devices and the installation of software.***
Completed at least one (1) project within the past three (3) years that involved a phased implementation where systems activities were coordinated between the old and new system environments.	***In the past three years, Bonnie engaged with the Maryland WIC, Montana WIC/SNAP/TANF and North Carolina WIC staff to coordinate data transfers, knowledge transfers and system testing between legacy and new systems,***

5.4.4 Individual Team Member Qualifications

We have expanded our commitment to the NV EBT project and include additional project positions to ensure the State has an even more complete team to deliver services. Our expanded project team includes the following:

PROJECT EXECUTIVE – BRIAN MAY, GENERAL MANAGER OF GOVERNMENT SERVICES

Brian's responsibilities to the project include:

- ***Providing strategic and hands-on direction for the implementation and ongoing operation of the project;***
- ***Allocating internal resources to successfully deliver eWIC services throughout the contract;***

- ***Providing executive oversight for all aspects of the contract; and***
- ***Providing oversight of all aspects of project management, including the authority to make binding contract decisions.***

RELATIONSHIP MANAGER – BRENDA BERRY, NATIONAL ACCOUNT EXECUTIVE

Brenda's responsibilities to the project include:

- ***Overseeing all aspects of customer relationships, including the authority to escalate to Solutran's Leadership Team;***
- ***Serving as the primary point of contact for escalation and ongoing business issues;***
- ***Providing an environment of open communication for state staff to address any area of contract performance, and having overall control, accountability, and responsibility for our contract performance; and***
- ***Providing oversight of all aspects of relationship.***

RETAILER MANAGER – CHAD MAIN

Chad's responsibilities to the project include:

- ***Be the primary point of contact for NV WIC regarding vendor enablement activities including certification of integrated vendors;***
- ***Provide POS integration specifications and support to vendors;***
- ***Coordinate certifications of POS systems between the SNAP and WIC EBT projects when retailers offer both programs to participants;***
- ***Managing retailer activities that include recruitment and operations activity;***
- ***Managing and overseeing the deployment of stand-beside POS equipment to exempt EBT-only retailers and WIC retailers;***
- ***Providing EBT retailer communications and notices; developing and providing retailer training materials; and***
- ***Overseeing retailer training.***

TECHNICAL APPLICATION MANAGER - NAVEEN JOSHI

Naveen's responsibilities to the project include:

- ***Coordinating and executing system requirements design and development for the system interface design and development between SNAP/TANF/WIC systems and our EBT system.***
- ***Providing coordination and execution of S3™ EBT system configuration.***
- ***Participating in the finalization of system design reports and deliverables as well as change requests.***
- ***Maintaining overall responsibility for system development including all system changes required though State-approved change requests.***

TEST MANAGER – COLE RUDICK

Cole's responsibilities to the project include:

- ***Participating in the testing of connectivity between Solutran systems and the State system;***
- ***Preparing test plans and test scripts, including developing end-to-end test scenarios based on approved RTM;***
- ***Establishing coordination between different teams to achieve testing goals;***

- ***Reviewing and providing feedback and approval of various requirement documents and provide testing level of effort;***
- ***Managing the testing process and preparing and distributing the results of testing activities in a report;***
- ***Setting up of test environments for UAT; and***
- ***Managing system life cycle testing for the implementation phase and operations and maintenance phase of the project.***

Each member of the Solutran project team meets at least one of the qualifications below. The aggregation of our team's qualifications cumulatively meets all the following requirements:

Requirement	*Key Staff Experience Fulfillment*
Two (2) years of experience within the last five (5) years analyzing and modeling business processes;	• ***Walter Olfson*** • ***Chris Harbord*** • ***Bonnie Wright*** • ***Brian May*** • ***Chad Main*** • ***Cole Rudick***
Two (2) years of experience within the last five (5) years designing online interfaces using the tools proposed for this project;	• ***Chris Harbord*** • ***Naveen Joshi*** • ***Cole Rudick***
Three (3) years of experience within the last five (5) years developing systems using the relational database proposed for this project;	• ***Chris Harbord*** • ***Naveen Joshi*** • ***Cole Rudick***
Three (3) years of experience within the last five (5) years developing system to system interfaces;	• ***Chris Harbord*** • ***Naveen Joshi***
Three (3) years of experience within the last five years developing secure Internet applications using the tools proposed for this project; and	• ***Chris Harbord*** • ***Naveen Joshi***
Completed at least one (1) project within the past three (3) years that involved development of course outlines and materials and organizing and conducting classes to support the implementation of new business processes and systems.	• ***Walter Olfson*** • ***Bonnie Wright*** • ***Brenda Berry*** • ***Chad Main*** • ***Cole Rudick***

SECTION VIII – PROPOSED SOLUTRAN STAFF RESUMES

5.5 Vendor Staff Resumes

5.5	*Vendors shall include all proposed staff resumes per Section 5.5, Vendor Staff Resumes in this section.* *This section shall also include any subcontractor proposed staff resumes, if applicable.*

PROJECT EXECUTIVE – BRIAN MAY

PROPOSED STAFF RESUME FOR RFP 3292

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Brian May***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Project Executive***		
# of Years in Classification:	***23***	**# of Years with Firm:**	***.3***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

As a recently retired senior military officer, Brian has more than 20 years of experience managing and providing executive oversight of large and complex government projects and programs. Immediately prior to joining Solutran this year, Brian served as Director of Facility Engineering for the United States Air Force, where he led execution of the Air Force's world-wide construction portfolio. At any given time, his portfolio included more than 2,500 active projects with a total contract value in excess of $12B. Brian is a highly skilled communicator who understands the vital role that effective collaboration plays in successful project execution. His leadership will ensure our Nevada eWIC project team remains focused on client priorities and timely delivery of a world class EBT solution for the State of Nevada.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Minneapolis, MN

2017 to present: General Manager, Government EBT Services

Brian is a member of Solutran's senior leadership team. He is responsible for all aspects of Government EBT project management, including task prioritization and allocation of resources within the Government EBT portfolio. Brian serves as the leadership bridge between state project requirements and the full array of Solutran EBT capabilities and ensures his project delivery teams have the resources they need to deliver industry leading EBT functionality.

UNITED STATES AIR FORCE

2014 to 2017: Director, Facility Engineering

In his final assignment as an Air Force Officer, Brian led execution of the Air Force's world-wide facility design and construction portfolio. He led a staff of more than 200 engineers and project managers charged with delivering new and repairing existing facilities in support of the full spectrum of Air Force missions. Brian's primary focus was cultivation of effective lines of communication among diverse stakeholders aimed at ensuring a complete and accurate understanding of client requirements and facilitating timely issue identification and resolution.

2012 to 2014: Vice Commander, 501st Combat Support Wing

As Vice Commander, Brian served as principal advisor and deputy to the Commander of the 501st Combat Support Wing, charged with providing a wide array of mission support services to 14,000 Department of Defense personnel and family members serving in the United Kingdom. In addition to extensive leadership involvement in all aspects of the Wing mission, Brian led the Wing's comprehensive self-inspection program and long-range planning for a major organizational realignment and relocation initiative.

1992-2012: Various Air Force Leadership Roles

Brian spent his first 20 years serving in a broad array of high impact leadership roles. Whether he was leading a small focused unit or a 1200-member organization with broad responsibilities, he excelled at building and directing effective teams, regardless of the mission. In addition to extensive leadership experience, each of these roles have contributed to Brian's unique mix of executive experience, which include strategic communications, congressional engagement, federal procurement, international diplomacy, and program and project management.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

United States Naval War College, Newport RI MA, National Security and Strategic Studies, 2012.

Saint Martin's University, Lacy WA, Masters of Business Administration, 2004.

University of Notre Dame, Notre Dame IN, BS in Mechanical Engineering,1991.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Experience with the full Microsoft Office Suite

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Lucian Niemeyer, Assistant Secretary of Defense for Energy, Installations, and the Environment, 571.277.3115, 703.693.2695, lucian.l.niemeyer.civ@mail.mil

William (Andy) Brown, Vice Admiral (Ret), US Navy, 804.832.4195, 703.823.8761, wbrown@ndtahq.com

Randy Brown, Senior Executive Service (Ret), US Air Force, 937.369.3331, No fax, travelbug@me.com

IMPLEMENTATION PROJECT MANAGER - WALTER OLFSON

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Walter Olfson***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Implementation Project Manager***		
# of Years in Classification:	***21***	**# of Years with Firm:**	***2 years, 8 months***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Walter Olfson has more than 20 years' experience working with 37 EBT, SNAP/Cash WIC programs. His latest EBT assignment is as project manager of the North Carolina WIC EBT project. As a systems professional with vast experience in the private and public sectors, Walter is skilled in relationship management, large scale program/project implementation, vendor and operations management, accounting and financial reconciliation, and marketing financial products.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Tampa, FL

2015 to present: Director of Program Management

As a Director of Program Management, Walter is the client-facing contact for State EBT programs. He is responsible for managing development of project charters, deliverables, project plans, resource allocation, and risk analysis and implementation of EBT programs.

Xerox Services, Inc. – Tampa, FL

2009 to 2015: Project Leader – State Enterprise Solutions

Walter served as the Program Manager and primary client-facing point of contact for debit card enabled government benefit programs and e-Childcare programs and systems for the State of Louisiana, the State of New Jersey and the debit card-enabled government benefit programs for the State of South Carolina.

As the Program Manager, Walter provided program management for the successful implementation of a biometric interface for the e-Childcare program that is the first of its kind for a state-wide childcare system. He also developed critical components of providing disaster services to a state prone to the devastating effects of hurricanes. Most recently he managed the disaster responses following Hurricane Isaac in Louisiana and Hurricane Sandy in New Jersey.

Walter was responsible for the successful conversion of the existing legacy system, databases and interfaces to a more technically advanced and functionally enriched platform.

JPMorgan Chase – Tampa, FL

2007 to 2008: Vice President, Program Manager

During his time at JPMorgan Chase, Walter managed debit card programs under the United States Department of Treasury, Financial Management Service. The Federal agencies covered by this relationship include the Departments of Commerce, Defense, Justice, Agriculture, State and Homeland Security. He established metrics structure which immediately provided Financial Management Service with volume and trending data to accurately measure the performance of the overall program. He also resolved complex functional and operational issues by aligning business and functional requirements on an Agency-by-Agency basis while maintaining core system functionality.

1996 to 2007: Vice President, Relationship Manager

Walter was the Relationship Manager for various State debit cards (EBT, Child Support, UI.) responsible for all aspects of project implementation from system development and configuration, customer service and operational support to retailer logistics and training. He conducted financial settlement training for 34 State EBT programs. This was an integral role in the modernization of the delivery of Food Stamp and TANF benefits on debit cards versus coupons and checks. He managed all disaster recovery activities following hurricanes Katrina and Rita for the Louisiana Departments of Social Services and Labor. Successfully deployed over one million cards to impacted citizens.

The operational network and financial infrastructure, Walter designed and implemented enabled processing and reconciliation of over 60% of all State and Federal debit card programs, approximately 900 million transactions valued at 40 billion dollars annually.

CITIGROUP – Tampa, FL

1989 to 1996: Assistant Vice President/ Department Head

At Citigroup, Walter combined and managed diverse regional units into a centralized team with global responsibility for the reconcilement of financial variances for WorldLink multi-currency, Travelers Cheques, and Official Cheques products with combined sales volumes of USD 250 billion.

He assisted Corporate Security and international Service Centers in achieving fraud loss mitigation through tight procedural control and heightened cross-functional communication.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of South Florida: BA, Political Science; Tampa FL, 1981.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Project Management Professional (PMP) Certification, 2013.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)
Information required should include: environments, hardware, software, tools and databases.

Microsoft Office including:

- ***Project***
- ***Outlook***
- ***Word***
- ***Excel***

REFERENCES
A minimum of three (3) references are required, including name, phone number, fax number and email address.

Michael Morris, 225.342.3535, 406.444.2701, Michael.Morris.DCFS@LA.GOV

Joseph F. Ferrara, 317.902.7105, 410.333.5683, jferrara@esdsindy.com

Stuart Fuller, 406.444.5622, 877.418.4533, sfuller@mt.gov

OPERATIONS MANAGER - CINDY NEIDERHISER

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Cindy Neiderhiser***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Operations Manager***		
# of Years in Classification:	***16***	**# of Years with Firm:**	***16***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

With Cindy's combination of both a client service and operations background, she brings more than 28 years of client service experience to Solutran's EBT team. Cindy has experience in development of strategies, management and implementation of operational and technical projects, and has extensive people and project management skills, including years of interfacing with customers and vendors. Cindy transitioned into the Wyoming WIC EBT project to shepherd it into operations. She is well versed as an operations manager, with extensive experience in directing a staff of more than 100 employees which covers more than 28 years of client service experience. She has a strong understanding of the EBT processes, testing, documentation and stakeholder interaction.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Minneapolis, MN

2005 to present: Director of Client Service

In her role as Solutran's Director of Client Service, Cindy is responsible for delivering world-class service to Solutran's extensive client base. She has in-depth knowledge of managing a service team and ensuring total satisfaction. Cindy provides leadership and direction with her team supporting day-to-day client needs and building significant relationships with many of the nation's largest corporations and state entities. Cindy also leads a team managing outreach and support to WIC and SNAP retailers to ensure that all retailers have completed the appropriate agreements for transaction processing and settlement. In addition, ensures that retailer POS and single function terminal systems are certified in a timely manner.

2002 to 2005: Operations Manager

As operations manager, Cindy oversaw relationships with Solutran's external suppliers, assuring that service expectations were met, and that budgets and costs were maintained below targets as a percent of forecasts and actual revenue.

2001 to 2002: Returns Items Manager

While acting as return items manager, Cindy monitored and met key department deadlines and managed the department's operational schedule based on return volume. She administered staff performance reviews, and shepherded process improvements while maintaining and developing key internal and external department relationships.

SELECT COMFORT – Minneapolis, MN

2000 to 2001: Director, Product Management and Channel Integration

During her time at Select Comfort, Cindy managed and implemented all key e-commerce projects, initiatives and various operational plans to ensure continued business growth and expansion.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Kennedy High School, Bloomington, Minnesota, 1976.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Microsoft Office including:

- ***Outlook***
- ***Word***
- ***Excel***

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Janet Moran, 307.777.6026, 307.777.5643, janet.moran@wyo.gov

Tysha N. Grays, 919.707.5765, No fax, Tysha.Grays@dhhs.nc.gov

Tina Fearneyhough, 307.777.6009, No fax, tina.fearneyhough@wyo.gov

TECHNICAL LEAD – CHRIS HARBORD

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Chris Harbord***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Technical Lead***		
# of Years in Classification:	***13***	**# of Years with Firm:**	***2.75***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Chris Harbord has more than 20 years of experience in system design, programming/development, testing, implementation and operations of automated systems. Chris is the technical lead for Solutran's eWIC system and interfaces with North Carolina, Montana, Maryland and Virgin Island WIC Programs on our eWIC projects. Chris was the technical manager for JPMorgan as part of the Oregon WIC implementation. Prior to that, Chris was the technology manager at JPMorgan for two successful online WIC EBT implementations, Nevada and Chickasaw Nation.

Chris is the driving technical force behind Solutran's S3™ TM system customization for eWIC. He is involved from the ground up in requirements and design of the system. He balanced his experience with EBT systems and the needs of current Solutran customers to create a feature rich system. Chris has also served as the technical and conversion manager for two successful EBT SNAP system conversions and six large-scale system implementations. His customer focus is demonstrated in his ability to translate customer business needs into system requirements while building strong relationships with his clients.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Tampa, FL

2015 to present: Senior Product Manager

Chris is responsible for directly managing all activities associated with the development system life cycle and support of EBT SNAP/TANF and WIC applications. This will include integrating the business needs into a successful large cross-functional project. (see Hardware/Software section below for hardware/software used during project engagements). Chris has spent the last three years analyzing and modeling business processes for his clients. This included developing three system-to-system interfaces all using relational databases. This also included building online interfaces for each system to support web service calls. Chris also completed three projects within the past three years conducting pilot implementations for Maryland, Montana and North Carolina eWIC implementations, part of which included determining the readiness of the production system. Chris has also spent the last 3 years

developing secure internet applications which included a cardholder web portal and a cardholder benefit app which was recently published in both the apple and google play stores.

JPMORGAN CHASE – Tampa, FL

2004 to 2015: Project Leader – Vice President, Business Systems Analyst

Chris was engaged in building a next generation Women, Infants, and Children (WIC) system for the State of Oregon. He led a project team of 30 which included business analysts, JAVA, ORACLE, and HP/Tandem COBOL developers, and testing specialists. For the Oregon implementation, Chris also developed 20 EPIC Process Flows using Agile which have been broken down into over 200 User Stories. In addition to the State of Oregon, Chris also managed Business Systems Analysts for multiple Electronic Benefit Transfer (EBT) implementations for the Chickasaw Nation, Nevada, Nebraska, Tennessee, and Kentucky. Chris spent over 3 years developing the next generation system using relational databases and accumulated over 10 years of experience in this position in relation to developing systems, designing, and programming automated system solutions. This included managing systems architecture as well as systems development projects.

Chris implemented one of the first successful integrated vendor WIC online debit card applications in the United States (October 2010). This system became a certified solution with Walmart, Kroger, and several other national grocer systems.

As the business and technical system lead of two highly successful Supplemental Nutrition Assistance Program (SNAP) Electronic Benefit System (EBT) implementations, Chris designed, built, and tested the implementation project phases for the State of Tennessee (2007) as well as the Commonwealth of Kentucky (2004). Conversions exceeded over 1.2 million accounts and over $30 million in benefits.

He also designed and implemented a data warehouse solution for JPMorgan's Federal Banking standards group which included tracking cash liquidity across over 40 currencies and multiple payment systems to demonstrate the banks liquidity position down to the minute.

He successfully completed a graduate level relational database design course at Syracuse University.

(See the Hardware/Software section below for hardware/software used during project engagements.)

ELECTRONIC DATA SYSTEMS (EDS) – Tampa, FL

1998 to 2004: Advanced Systems Engineer/Analyst

As the technical lead/developer for a financial team of 9 programmers, Chris was engaged in building and implementation of a Medicaid Claims Processing system for the state of Texas. He configured financial processing comprised of over 300 programs to pay and report on over 1.5 million transactions weekly. The system consistently met all reporting and payment file submission deadlines.

Responsible for designing General Ledger processing for over 40 different types of financial transactions. All accounts were balanced, and variations identified for over two years of processing.

Chris developed and implemented a process mapping solution for the Compass 21 Texas Medicaid Claims Management system to provide system flows, documentation, and reduce change management timelines.

1991 to 1998: Systems Engineer/Business Analyst

Responsible for system redesign and install of dynamic cash allocation and balance forward billing. Delivered on time and within budget. Enabled customer to reduce resource expenses by 30 percent. The system housed eligibility for over 1.5 million members. Chris also provided onsite technical support and testing for Real Time Membership System (RTMS) implementations for Blue Cross/Blue Shield of Massachusetts and Blue Shield of California.

(See the Hardware/Software section below for hardware/software used during project engagements.)

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of Florida, Gainesville, Florida: Bachelor of Science in Business Administration, December 1986.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Project Management Professional, Project management Institute, License 490857. Obtained in October 2007 and last recertified in October 2014.

Certified Toastmaster Professional obtained from Toast. Graduated masters International, July 2000.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Currently working in an environment where the database is Oracle using Dell hardware servers. Software is configured using C# as well as PL/SQL, Perl scripting for batch servers. Tools include: TOAD for Oracle, SOAP UI for web service calls, SWAGGER UI for API calls to mobile apps.

Previous environments: database HP NONSTOP SQL, HP Tandem hardware. Software configured included APACHE web servers and software code methods included using CoolGen (Case Tool), C, COBOL, PL/SQL, JAVA. Tools include SQLCI, SOAP UI, Business Objects

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Derrick Spain, 913.485.2083, 703.462.8477, dspain@suntiva.com

Chris Harr, 410.767.5175, 410.333.5683, chris.harr@maryland.gov

Tim Northrup, 984.960.8636, No fax, tim.northrup@dhhs.nc.gov

IMPLEMENTATION LEAD – BONNIE WRIGHT

COMPANY NAME SUBMITTING PROPOSAL:	*Solutran*

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	*X*	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	*Bonnie Wright*	**Key Personnel: (Yes/No)**	*Yes*
Classification; i.e., Project Manager, Implementation Lead, etc.	*Implementation Lead*		
# of Years in Classification:	*22*	**# of Years with Firm:**	*2*

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Bonnie Wright brings more than 25 years of information technology experience from a transaction automation perspective coupled with more than 13 years of eWIC experience. This experience gives Bonnie a unique understanding of the technical service options for eWIC projects.

Bonnie has been at the forefront of several eWIC projects (North Carolina, Maryland, Virgin Islands, State of Michigan, State of Nevada, Inter-tribal Council of Nevada and the Chickasaw Nation) contributing to the design and implementation. Leveraging this experience and her background in transaction automation, she created functional requirements from a user perspective for Solutran's S3™ system. She took her knowledge of the S3™ eWIC system and created test scripts for User Acceptance Testing for Montana, Maryland, Virgin Islands WIC and North Carolina.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Tampa, FL

2015 to present: Senior Product Manager

Bonnie is an eWIC subject matter expert in joint application design (JAD) sessions. With over thirteen (13) plus years' experience in WIC EBT alone, she supports system requirements definition and design as well as interface design and development. She participates in the finalization of system design reports and deliverables as well as change requests. She leads UAT/certification tests with FNS, WIC agency, vendor/TPPs and electronic cash register (ECR) systems. Other activities include design and development of cardholder/WIC agency/vendor materials, the management and execution of the training for WIC agency staff (including local agency/clinics).

Over the last two (2) plus years with Solutran, Bonnie has managed core positions to successfully launch the following WIC agency's eWIC projects, the State of Maryland, the State of Montana and the State of North Carolina. Activities included in her position, but were not limited to, coordination of activities between the State's MIS provider and Solutran's eWIC systems relating to defining requirements and testing interface requirements, understanding the State's business processes including identifying where differences would occur as well as help them to define revised or new processes and

defining/creating cardholder/WIC agency/vendor materials and the execution of training activities. As part of this position, Bonnie worked closely with each WIC agency and FNS to ensure FNS and state regulations/guidelines were met.

Also during this time, Bonnie worked closely with Solutran internal business areas to define, develop and test processes to ensure a smooth transition for online WIC EBT processing.

Software/hardware used included TOAD for Oracle, SharePoint, JIRA, Cisco AnyConnect, Tyrian

JPMORGAN CHASE – Tampa, FL

2014 to 2015: Program Manager

Provided WIC/EBT investigative support for EBT programs including, but not limited to, settlement of out of balance conditions, approved product list discrepancies, client/cardholder/vendor/third party processor inquiries, etc. Defined and managed technology initiatives to ensure appropriate prioritization of activities to meet the business needs of WIC and SNAP/TANF client decommission projects. Created procedures to support decommission of debit card clients that will allow for consistency and reduce business/development efforts to ensure cost efficiencies in a business wind-down environment.

2004 to 2014: WIC EBT Product Manger

Provided product administration necessary to support Request for Proposals (RFP), Request for Quotes (RFQs) and Request for Information (RFIs). Actively participated in USDA FNS sponsored user workgroups to define, develop, and implement WIC EBT regulations and interfaces in support of all stakeholder's tasks. Managed pricing tasks for Request for Proposals (RFPs) and contract renegotiation initiatives related to WIC pricing and ensure pricing is competitive within the WIC EBT market. Worked closely with vendor management teams to support vendor implementations/certifications and non-integrated vendor application needs.

Also during this time, Bonnie was a core team member supporting the State of Nevada's conversion from offline WIC EBT to online WIC EBT and continued to support all of Nevada's ongoing operation activity including, but not limited to, performed ongoing training for Nevada's WIC state office, settlement/reconciliation inquiries, UPC/PLU file inquiries, APL file management, vendor management, etc.

Bonnie managed the implementation of JPMorgan's data warehouse solution for Nevada's SNAP and TANF programs. These activities included defining Nevada business requirements, design/testing requirements and developing and executing the State's training activities. She managed the HP initiated system upgrade for JPMorgan's SNAP/TANF clients in 2014-2015.

1997 to 2004: Senior Product Analyst

Worked with Visa to develop and implement domestic and international Visa Travel Money debit card program that supported over 15 countries and 15 plus currencies. Worked with MasterCard to develop and implement a domestic and international prepaid debit card program that supported insurance, airline, payroll, cruise, and corporate per diem programs. Also, during this time, she worked closely with internal resources to define, develop, test and implement internal business processes to ensure a smooth transition for each debit card product.

CITICORP – Tampa, FL

1987 to 1997: Various Positions

Customer Account Representative for traveler checks and multi-currency cashier checks supporting Latin American, Asian, Middle East and African clients. Participated in multiple projects to create and enhance existing technology systems in support of traveler checks and multi-currency cashier check products. Defined, developed, and implemented internal business processes to support debit card programs.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Hillborough Community College, Tampa, Florida, studying business administration, financial accounting and system analysis.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Current working environment database Oracle using Dell hardware servers.

Tools: TOAD for Oracle and SOAP UI for web service calls, SQLCI, SOAP UI, Business Objects, and all Microsoft Office applications.

Previous environments: Database HP NonStop SQL and HP Tandem hardware.

Software configuration: PL/SQL and HP Enterprise Data Warehouse.

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Paul Donlon, Sr. Product Manager, 813.390.9655, No fax, Pjdonlon813@aol.com

William (Bill) Zidel, Relationship Manager, 360.790.7398, No fax, William.m.zidel@jpmchase.com

Lorna (Moore) Ballard, Payments Technology Program Manager, 813.313.6587, No fax, Lorna0322@gmail.com

RELATIONSHIP MANAGER – BRENDA BERRY

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Brenda Berry***	***Key Personnel: (Yes/No)***	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Relationship Manager***		
# of Years in Classification:	***11***	***# of Years with Firm:***	***11***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Brenda Berry has been actively involved in the government payment program industry for over 20 years, working with 104 State and ITO WIC/FMNP/SFMNP programs around the world. Brenda's experience includes contract negotiations with ten different government programs for WIC EBT and successfully transitioning the project from contract execution to project kickoff.

Brenda's EBT experience began with Smart Card and she became a subject matter expert in Smart Card EBT system functionality. This knowledge and understanding of government programs supported her in participating in a team, with Solutran's CEO, to negotiate and execute 10 WIC EBT contracts. Brenda actively participated in the country's largest WIC EBT project (Texas WIC) from RFP response writing, to system turnover, to operations and maintenance. She also serves as the relationship manager for Arkansas, North Carolina, Maryland and US Virgin Islands, eWIC programs. Brenda embraces her EBT responsibilities while performing relationship management with Solutran's WIC customer base of 61 programs.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Minneapolis, MN

March 2006 to present: National Account Executive, WIC

Brenda is a senior member of Solutran's management staff. She is responsible for all relationship aspects of Solutran's WIC and SNAP customers. She is key in cross-functional partnerships, forging strong internal relationships and communications between the Product, Technology, Operations, and Project Management partners which results in meaningful procurement responses that serve as a foundation for contract negotiations. Brenda was responsible for training for our first eWIC customer, Wyoming WIC.

STARLING SYSTEMS – Olympia, WA

March 2005 to February 2006: National Sales Director

At Starling, Brenda oversaw the New Hampshire and Inter-Tribal Council of Arizona WIC automation initiatives. She was responsible for project rollout – setting customer expectations, working with internal and external customers to solve project challenges, and guiding a team of account managers to assure successful project completion. Brenda also worked with the Kansas WIC Program providing senior-level management over the operations contract. She managed a team that addressed the daily needs of the Kansas WIC programs.

CSC – Overland Park, KS

October 1994 to June 2004: Director of WIC Banking Services

Brenda interacted with 15 WIC/FMNP/SFMNP programs, being responsible for P&L activities with annual revenue of $5 million, budget management, pipeline creation and maintenance. She had oversight for three operational centers, which had site operations managers and staff that totaled 100.

Brenda coordinated with State staff to change policy, transition from one WIC systems contractor to a new contractor, move from non-negotiable vouchers to checks, and implement price control maximum prices via peer group pricing.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Rockhurst University, Kansas City, Missouri: BS, Industrial Relations, 1990.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Microsoft Office including:

- ***Outlook***
- ***Word***
- ***Excel***
- ***Visio***

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Debora Morgan, 410.767.5658, 410.333.5683, debbie.morgan@maryland.gov

Janet Moran, 307.777.6026, 307.777.5643, janet.moran@wyo.gov

Kim Lovenduski, 919.870.4818, 919.707.5750, kim.lovenduski@dhhs.nc.gov

RETAILER MANAGER – CHAD MAIN

Company Name Submitting Proposal:	*Solutran*

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	*X*	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	*Chad Main*	**Key Personnel: (Yes/No)**	*Yes*
Classification; i.e., Project Manager, Implementation Lead, etc.	*Retailer Manager*		
# of Years in Classification:	*2*	**# of Years with Firm:**	*2*

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Chad has more than 14 years' experience working with EBT, SNAP/Cash WIC programs. His latest EBT assignment is as a retail manager of the Maryland and US Virgin Islands eWIC/SNAP EBT project. As a results-oriented project management professional, Chad is skilled in implementing electronic payment solutions. He has helped increase task automation to reduce fraud and to improve accuracy and timeliness of payments to participants resulting in budget efficiencies.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Minneapolis, MN

2015 to present: Program Manager

Implemented overall electronic payment processing solution for various state agencies; products included Electronic Benefit Transfer (EBT), and Women, Infants, and Children (WIC) solutions. Portfolio includes numerous WIC projects and EBT projects in different stages of implementation lifecycle. Lead effort to develop Solutran single function terminal. Point of Service software developed for VeriFone terminals (VX 520 and VX 680)

Xerox Services, Inc. – Austin, TX

2013 to 2015: Director, Retail Operations

Responsible for overall Xerox retail group supporting 20 Electronic Benefit Transfer (EBT) clients and 3 Women, Infant and Children (WIC) clients including Alabama, California, Connecticut, Georgia, Illinois, Iowa, Louisiana, Massachusetts, Maryland, Maine, Michigan (EBT/WIC), Mississippi, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, South Carolina, Texas, Vermont (WIC), and Virginia(EBT/WIC). POS devices used were all VeriFone devices, primarily VX 510.

Loblolly Consulting – Austin, TX

2012 to 2013: Senior Consultant

Consultant embedded as member of Project Management Office (PMO) with State of Texas State Health Services; charged with evaluating and implementing project management methodology for various state project initiatives.

ACS, a Xerox Company – Austin, TX

2010 to 2012: Program Manager

Implemented overall electronic payment processing solution for various state agencies; products included Electronic Benefit Transfer (EBT), Electronic Child Care (ECC), and Women, Infants, and Children (WIC) solutions. Portfolio includes 15 EBT/WIC projects and 7 ECC projects in different stages of implementation lifecycle.

2005 to 2010: Technical Implementation Manager

Responsible for overall technical implementation and operational support of various projects including California, Illinois, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Ohio, Oklahoma, Virginia EBT, as well as Mississippi and Utah Electronic Payment Card (EPC) projects.

2005 to 2005: Operations Manager

As operations manager, Chad was responsible for daily retail operations for Alabama, Arkansas, Illinois, Iowa, Maine, Missouri, and Oklahoma Electronic Benefit Transfer (EBT) projects. In his role, he performed oversight of retail operations staff, coordinated retail efforts with various retail managers, developed and implemented management plans, operational procedures and quality controls.

2002 to 2004: Business Analyst

Responsible for various areas of the Maine, Iowa, Texas and Illinois EBT projects including development and implementation of business process management plans and documentation procedures for retail management and settlement areas.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

The University of Texas at Austin: Master of Education (MEd), Student Personnel Administration, 1999.

Trinity University: Bachelors of Science, Business, Economics, 1996.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Project Management Professional (PMP) Certification

ITIL Version 3 Foundation Examination

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Microsoft Office including:

- ***Outlook***
- ***Word***
- ***Excel***
- ***Access***
- ***Visio***
- ***Project***
- ***VeriFone Hardware for POS***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*

Debora Morgan, 410.767.5658, 410.333.5683, debbie.morgan@maryland.gov

Ermine Hendrickson, 410.767.5232, 410.333.5683, ermine.hendrickson@doh.vi.gov

Becky Giono, 406.444.4137, 877.418.4533, bgiono@mt.gov

TECHNICAL APPLICATION MANAGER - NAVEEN JOSHI

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Naveen Joshi***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Technology Architect and Software Development Manager.	***Technical Application Manager***		
# of Years in Classification:	***10***	**# of Years with Firm:**	***3***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Naveen Joshi has 20 years' experience in information technology, encompassing management, project management, business analysis, technical design, development, testing, and delivery of results-oriented solutions that meet or exceed customer-driven expectations.

He has technical expertise in several environments and codes including: HTML, Java/J2ee, Active Server Pages, VBScript, JavaScript, and Visual Basic 6.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Tampa, FL

2015 to present: Technology Architect

As a technology architect at Solutran, Naveen is responsible for leading and maintaining government program development projects. As a senior member of the team, he led the development for both Solutran's SNAP and eWIC build. He played an integral role in the transaction authorization design and development of system to system interfaces, IVR design and development, Secure online account reporting design and development, HSM configuration and deployment, Oracle data system replication, and overall eWIC and EBT product architecture and development.

Solutran Technology supported: .Net, C#, Oracle, PL/SQL, Java, Perl

JPMorgan EFS – Tampa, FL

2002 to 2014: Vice President, Application Development Manager, IT, Distributed Development

At JPMorgan, Naveen managed delegation, design, and development of custom applications for Distributed applications project initiatives, supported by a team of developers and architects skilled in J2EE and .NET technologies. He worked directly with external vendors to scope software and service agreements.

Providing leadership and design best practices to achieve code quality, Naveen ensured compliance of established SDLC procedures and appropriate usage of SDLC tools. He also served as a cross-functional leader for Operations, Project Management, Analysis, and QC members on Release Management project prioritization, triaging, and scheduling activities throughout the SDLC project life-cycle.

Naveen was also responsible for managing the project life-cycle for several products including: 36-month large complex EBT Browser Admin initiative replacing a TANDEM 6530 terminal with secure Web based distributed system, from initiation to closure comprised of 14 team members; 18-month large complex UCard initiative replacing several EFS applications comprising of 35 team members; and medium-to-large technology compliance initiatives to completion, such as Weblogic platform upgrades, database and server upgrades, typically lasting 3-6 months duration and comprising of 5-15 team members, including up to 2 contractors.

EFS technologies supported: J2EE, Struts, Spring, .NET, VB6, Weblogic, Apache, Tomcat, Oracle.

Amsoft Information Services – Bangalore

2000 to 2002: Senior Software Engineer, IT

As a senior software engineer at Amsoft Information Services, Naveen was responsible for managing project life-cycle and development of the Retail Merchandise Planning System and system administration and production support, supported by a team of project managers, analysts, developers, and administrators servicing 2,000+ Kmart locations across United States.

Amsoft technologies supported: J2EE, IBM Weblogic, Oracle, iPlanet Webserver.

MDC Systems, Inc. – Bangalore

1996 to 2000: Systems Analyst, IT

At MDC Systems, Naveen's responsibilities included requirements gathering, technical design, customized development and support of various applications and system interfaces utilizing JDK1.2, Servlets, SQL Server, Weblogic, IIS4.0, ASP, ActiveX, FrontPage 98, and Visual Basic 6.0.

As a systems analyst, Naveen led overall project analysis, design and implementation of InstaWEB product development, which is specifically designed to cater for the need to produce an instant website for the customers, collaborating with over 40 resources to complete the implementation.

MDC technologies supported: JDK1.2, Servlets, SQL Server, Weblogic, IIS4.0, ASP, ActiveX, FrontPage 98, and Visual Basic 6.0.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

B.Com., Madras University, Chennai June 1990 – June 1993.

Advanced Diploma in Software Technologies, Chennai July 1993 – June 1995.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Operating Systems: Windows, Unix, Linux.

Design Tools: Microsoft Visio2000, ERWin

Tools: Visual Studio, Symantec Visual Cafe 1.0, Forte for Java, Visual InterDev, SoapUI.

Databases: Oracle, SQL Server, MS-Access

Languages: C#, Java, Winmil, WML

Scripting Languages: Perl, Java script, VBScript

Framework: .NET, Struts 1.0, Spring MVC

Software: ColdFusion, HTML, FrontPage2000, ActiveX, ASP, JAVAScript, WMLS, XML, Commerce Server 3.0, Microsoft Internet Information Server, Java Webserver 2.0, Jbuilder 3.5, Weblogic 5.1

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Keith Mortenson, 813.957.1277, 614.422.7575, Keith.mortenson@jpmchase.com

Annette A. Bellan, 813.240.4647, 614.422.7575, Annette.a.bellan@jpmchase.com

Benny Gonzalez, 813.240.4647, 614.422.7575, benny.j.gonzalez@jpmchase.com

TEST MANAGER – COLE RUDICK

Company Name Submitting Proposal:	***Solutran***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Cole Rudick***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Test Manager***		
# of Years in Classification:	***3***	**# of Years with Firm:**	***3***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Cole has been at the forefront of several EBT projects (Maryland, US Virgin Islands, New Mexico, Texas, and Montana) contributing to the design and implementation. Leveraging this experience, he created functional requirements from a user perspective for Solutran's S3™ system. Cole took his knowledge of the S3™ system and created test scripts for User Acceptance Testing for various government EBT programs.

In the last three years, Cole has successfully designed and implemented automated testing for several state-wide programs. His commitment to integrity and quality allows Cole to exceed expectations. He most recently has served as a testing point of contact for the Maryland and US Virgin Islands eWIC/SNAP EBT project.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the project/position and software/hardware used during the project engagement.

SOLUTRAN – Minneapolis, MN

2014 to present: Quality Assurance Lead

Cole is an EBT subject matter expert for User Acceptance Testing (UAT) sessions. He supports system requirements definition and design as well as interface design and development. Cole participates in the finalization of system design reports and deliverables as well as translates business requirements to technical design requirements.

As a key member of the team, Cole played a pivotal role in Solutran's successful SNAP and eWIC Food and Nutrition Service (FNS) assessment. He participated in the UAT/certification for the following EBT programs: Texas, New Mexico, Maryland, US Virgin Islands, and Montana. His testing software skills include SOAP UI, Postman, Selenium, Jira, and Internal Test Automation software.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

University of Minnesota, Minneapolis, MN: BS, Economics, 2014.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

NA

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Tools: Postman, RestAPI, JMeter, Intellij IDE, SoapUI.

Databases: Oracle

Languages: Java, Perl, PLSQL

Framework: Junit, TestNG, Selenium

Microsoft Office including:

- ***Outlook***
- ***Word***
- ***Excel***
- ***Access***
- ***Visio***
- ***Project***

REFERENCES

A minimum of three (3) references are required, including name, phone number, fax number and email address.

Sarah Flores-Sievers, New Mexico WIC and Farmers Market Director, 505.476.8801, 505.476.8900, Sarah.flores-siever@state.nm.us

Becky Giono, Montana SNAP Project Manager, 406.444.4137, 406.465.7740, bgiono@mt.gov

Duane Grabarschick, Health and Developmental Services – Texas WIC EBT Operations Team Lead, 512.341.4547, No fax, Duane.Grabarschick@hhsc.state.tx.us

SECTION IX – PRELIMINARY PROJECT PLAN

The numbering in this section corresponds to the numbering under RFP Section 5.6.

5.6 Preliminary Project Plan

RFP Section	Requirement	Response
5.6	***Preliminary Project Plan***	***Solutran Complies***
5.6.1	*Vendors shall submit a preliminary project plan as part of the proposal, including, but not limited to:* • *5.6.1.1 – Gantt charts that show all proposed project activities;* • *5.6.1.2 – Planning methodologies;* • *5.6.1.3 – Milestones;* • *5.6.1.4 – Task conflicts and/or interdependencies;* • *5.6.1.5 – Estimated time-frame for each task identified in Section 3.2 Technical Requirements, Section 3.3 Functional Requirements Section 4, Scope of Work; and* *5.6.1.6 – Overall estimated time-frame from project start to completion for both vendor and State activities, including strategies to avoid schedule slippage.*	***Solutran Complies***
5.6.2	*Vendors shall provide a written plan addressing the roles and responsibilities and method of communication between the contractor and any subcontractor(s).*	***Solutran Complies***
5.6.3	*The preliminary project plan shall be incorporated into the contract.*	***Solutran Complies***
5.6.4	*The first project deliverable is the finalized detailed project plan that shall include fixed deliverable due dates for all subsequent project tasks as defined in Section 4, Scope of Work. The contract shall be amended to include the State approved detailed project plan.*	***Solutran Complies***
5.6.5	*Vendors shall identify all potential risks associated with the project, their proposed plan to mitigate the potential risks and include recommended strategies for managing those risks.*	***Solutran Complies***
5.6.6	*Vendors shall provide information on the staff that shall be located onsite in Carson City. If staff shall be located at remote locations, vendors shall include specific information on plans to accommodate the exchange of information and transfer of technical and procedural knowledge. The State encourages alternate methods of communication other than in person meetings, such as transmission of documents via email and teleconferencing, as appropriate.*	***Solutran Complies***

Solutran understands the importance of establishing a preliminary Project Work Plan and we are prepared to deliver and discuss our plan at the project Kickoff Meeting. Working with the State, our project manager and other key Solutran staff review the preliminary plan and schedule, establish the project communications structure, and discuss the management of change orders. In addition, we work with the State on a review of relevant tasks and the timetable for their completion, discuss required deliverables and their submission and acceptance dates, discuss the content and structure of weekly status calls and reports, and develop a schedule for system requirements validation meetings.

Our Project Work Plan is shaped by more than 30 years' applicable project experience. It illustrates step-by-step activities need to address the Nevada EBT project defined within the RFP, and we work collaboratively to ensure it reflects expectations, clearly delineates responsibilities, and accurately defines the project schedule, including tasks and deliverables.

Specifically, the final plan identifies:

- ***Steps and associated timelines necessary for Solutran to complete each subsequent task and related deliverables in accordance with the RFP.***
- ***Milestones to be achieved.***
- ***Critical path tasks that must be followed to avoid project delays.***
- ***Solutran personnel resources to be assigned to each task.***
- ***State personnel resource assignment needs.***

We work collaboratively with the State to finalize a work plan and deliverables (in Microsoft Project 2010 and PDF) for State program staff to review and approve. Solutran updates and maintains the plan over the life of the project and understands that the State must approve any changes.

We include our preliminary Project Work Plans for WIC and SNAP/TANF on the following pages.

NEVADA WIC PRELIMINARY PROJECT WORK PLAN

NV WIC PRELIMINARY PROJECT WORK PLAN (PAGE 1 OF 13)

Draft NVWIC
Project Workplan & Schedule

Fri 11/10/17

ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
1	1	Future Task		0%	KEY DATES: NEVADA WIC PROJECT	2121 days	Wed 4/25/18	Fri 5/29/26			
2	1.1	Future Task	Milestone	0%	Contract Award Date	1 day	Wed 4/25/18	Wed 4/25/18		100SS	
3	1.2	Future Task	Milestone	0%	Contract Start Date	1 day	Fri 6/1/18	Fri 6/1/18		26,32,38,44,50,5	
4	1.3	Future Task	Milestone	0%	Project Kickoff and JADs	10 days	Mon 6/4/18	Fri 6/15/18		103SS	
5	1.4	Future Task	Milestone	0%	WIC Design and Development	52 days	Mon 6/18/18	Fri 8/24/18			
6	1.5	Future Task	Milestone	0%	WIC Testing Activities	51 days	Mon 7/23/18	Fri 9/28/18			
7	1.6	Future Task	Milestone	0%	Targeted Conversion Date: October 28, 2018	1 day	Sun 10/28/1	Sun 10/28/1			
8	1.7	Future Task	Milestone	0%	Base Contract Ends - 8 years from contract start date	1 day	Fri 5/29/26	Fri 5/29/26		664FF-13 mons	
9	2	Future Task	Project Phase	0%	Phase 1: Project Initiation, Planning and Management	15 days	Fri 5/25/18	Thu 6/14/18			
10	2.1	Future Task	Project Mgmt	0%	Plan and Facilitate a Project Kick off Meeting	6 days	Fri 5/25/18	Fri 6/1/18			DWSS,Solutran
11	2.1.1	Future Task	Project Mgmt	0%	Schedule Kick off Meeting	5 days	Fri 5/25/18	Thu 5/31/18	35F-5 days		DWSS,Solutran
12	2.1.2	Future Task	Project Mgmt	0%	Finalize Agenda & Attendees	5 days	Fri 5/25/18	Thu 5/31/18	35F-5 days	13	DWSS,Solutran
13	2.1.3	Future Task	Project Mgmt	0%	Distribute Meeting Agenda	1 day	Fri 6/1/18	Fri 6/1/18	12		Solutran
14	2.2	Future Task	Milestone	0%	M: Project Kick off Meeting	1 day	Mon 6/4/18	Mon 6/4/18		556SS,557SS	Solutran
15	2.2.1	Future Task	Project Mgmt	0%	Introduction of Project Team (State, FNS and Solutran)	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
16	2.2.2	Future Task	Project Mgmt	0%	Review Preliminary Project Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
17	2.2.3	Future Task	Project Mgmt	0%	Review Preliminary Project Work Plan and Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
18	2.2.4	Future Task	Project Mgmt	0%	Establish Weekly and Monthly Project Status Meetings Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
19	2.2.5	Future Task	Project Mgmt	0%	Review Deliverable and Document Review Process	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
20	2.2.6	Future Task	Project Mgmt	0%	Review Change Control Process	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
21	2.2.7	Future Task	Project Mgmt	0%	Discuss Connectivity Infrastructure and Configuration	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
22	2.2.8	Future Task	Project Mgmt	0%	Discuss Conversion Planning	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
23	2.2.9	Future Task	Project Mgmt	0%	Discuss Requirement Verification Sessions Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
24	2.2.10	Future Task	Project Mgmt	0%	Obtain copy of current APL	1 day	Mon 6/4/18	Mon 6/4/18	3		
25	2.3	Future Task	Documentation	0%	Project Management Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
26	2.3.1	Future Task	Documentation	0%	Submit Draft Project Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	27	Solutran
27	2.3.2	Future Task	Documentation	0%	State reviews Project Management Plan	5 days	Tue 6/5/18	Mon 6/11/18	26	28	DWSS
28	2.3.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Management Plan	1 day	Tue 6/12/18	Tue 6/12/18	27	29	Solutran
29	2.3.4	Future Task	Documentation	0%	State Approves Project Management Plan	2 days	Wed 6/13/18	Thu 6/14/18	28	30	DWSS
30	2.3.5	Future Task	Documentation	0%	D: Project Management Plan	0 days	Thu 6/14/18	Thu 6/14/18	29		Solutran
31	2.4	Future Task	Documentation	0%	Project Work Plan and Schedule	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
32	2.4.1	Future Task	Documentation	0%	Submit Draft Project Work Plan and Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3	33	Solutran
33	2.4.2	Future Task	Documentation	0%	State reviews Project Work Plan and Schedule	5 days	Tue 6/5/18	Mon 6/11/18	32	34	DWSS
34	2.4.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Work Plan and Schedule	1 day	Tue 6/12/18	Tue 6/12/18	33	35	Solutran
35	2.4.4	Future Task	Documentation	0%	State Approves Project Work Plan and Schedule	2 days	Wed 6/13/18	Thu 6/14/18	34	36	DWSS
36	2.4.5	Future Task	Documentation	0%	D: Project Work Plan and Schedule	0 days	Thu 6/14/18	Thu 6/14/18	35		Solutran
37	2.5	Future Task	Documentation	0%	Project Status Report	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
38	2.5.1	Future Task	Documentation	0%	Submit Draft Project Status Report	1 day	Mon 6/4/18	Mon 6/4/18	3	39	Solutran
39	2.5.2	Future Task	Documentation	0%	State reviews Project Status Report	5 days	Tue 6/5/18	Mon 6/11/18	38	40	DWSS
40	2.5.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Status Report	1 day	Tue 6/12/18	Tue 6/12/18	39	41	Solutran
41	2.5.4	Future Task	Documentation	0%	State Approves Project Status Report	2 days	Wed 6/13/18	Thu 6/14/18	40	42	DWSS
42	2.5.5	Future Task	Documentation	0%	D: Project Status Report	0 days	Thu 6/14/18	Thu 6/14/18	41		Solutran
43	2.6	Future Task	Documentation	0%	Project Wide Communication Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
44	2.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Communication Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	45	Solutran
45	2.6.2	Future Task	Documentation	0%	State reviews Project Wide Communication Plan	5 days	Tue 6/5/18	Mon 6/11/18	44	46	DWSS
46	2.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Communication Plan	1 day	Tue 6/12/18	Tue 6/12/18	45	47	Solutran
47	2.6.4	Future Task	Documentation	0%	State Approves Project Wide Communication Plan	2 days	Wed 6/13/18	Thu 6/14/18	46	48	DWSS
48	2.6.5	Future Task	Documentation	0%	D: Project Wide Communication Plan	0 days	Thu 6/14/18	Thu 6/14/18	47		Solutran
49	2.7	Future Task	Documentation	0%	Project Wide Retailer Transition and Certification Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
50	2.7.1	Future Task	Documentation	0%	Submit Draft Project Wide Retailer Transition and Certification Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	51	Solutran
51	2.7.2	Future Task	Documentation	0%	State reviews Project Wide Retailer Transition and Certification Plan	5 days	Tue 6/5/18	Mon 6/11/18	50	52	DWSS
52	2.7.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Retailer Transition and Certification Plan	1 day	Tue 6/12/18	Tue 6/12/18	51	53	Solutran
53	2.7.4	Future Task	Documentation	0%	State Approves Project Wide Retailer Transition and Certification Plan	2 days	Wed 6/13/18	Thu 6/14/18	52	54	DWSS
54	2.7.5	Future Task	Documentation	0%	D: Project Wide Retailer Transition and Certification Plan	0 days	Thu 6/14/18	Thu 6/14/18	53		Solutran
55	2.8	Future Task	Documentation	0%	Project Wide Risk Management Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran

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NV WIC Preliminary Project Work Plan (Page 2 of 13)

Draft NVWIC
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Fri 11/10/17

ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If C
56		2.8.1	Future Task	Documentation	0%	Submit Draft Project Wide Risk Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	57	Solutran	
57		2.8.2	Future Task	Documentation	0%	State reviews Project Wide Risk Management Plan	5 days	Tue 6/5/18	Mon 6/11/18	56	58	DWSS	
58		2.8.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Risk Management Plan	1 day	Tue 6/12/18	Tue 6/12/18	57	59	Solutran	
59		2.8.4	Future Task	Documentation	0%	State Approves Project Wide Risk Management Plan	2 days	Wed 6/13/18	Thu 6/14/18	58	60	DWSS	
60		2.8.5	Future Task	Documentation	0%	D: Project Wide Risk Management Plan	0 days	Thu 6/14/18	Thu 6/14/18	59		Solutran	
61		2.9	Future Task	Documentation	0%	Project Wide Quality Assurance Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
62		2.9.1	Future Task	Documentation	0%	Submit Draft Project Wide Quality Assurance Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	63	Solutran	
63		2.9.2	Future Task	Documentation	0%	State reviews Project Wide Quality Assurance Plan	5 days	Tue 6/5/18	Mon 6/11/18	62	64	DWSS	
64		2.9.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Quality Assurance Plan	1 day	Tue 6/12/18	Tue 6/12/18	63	65	Solutran	
65		2.9.4	Future Task	Documentation	0%	State Approves Project Wide Quality Assurance Plan	2 days	Wed 6/13/18	Thu 6/14/18	64	66	DWSS	
66		2.9.5	Future Task	Documentation	0%	D: Project Wide Quality Assurance Plan	0 days	Thu 6/14/18	Thu 6/14/18	65		Solutran	
67		2.10	Future Task	Documentation	0%	Project Wide Change Management Plan and Control Procedures	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
68		2.10.1	Future Task	Documentation	0%	Submit Draft Project Wide Change Management and Control Procedures	1 day	Mon 6/4/18	Mon 6/4/18	3	69	Solutran	
69		2.10.2	Future Task	Documentation	0%	State reviews Project Wide Change Management and Control Procedures	5 days	Tue 6/5/18	Mon 6/11/18	68	70	DWSS	
70		2.10.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Change Management and Control Procedures	1 day	Tue 6/12/18	Tue 6/12/18	69	71	Solutran	
71		2.10.4	Future Task	Documentation	0%	State Approves Project Wide Change Management and Control Procedures	2 days	Wed 6/13/18	Thu 6/14/18	70	72	DWSS	
72		2.10.5	Future Task	Documentation	0%	D: Project Wide Change Management and Control Procedures	0 days	Thu 6/14/18	Thu 6/14/18	71		Solutran	
73		2.11	Future Task	Documentation	0%	Project Wide Knowledge Transfer Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
74		2.11.1	Future Task	Documentation	0%	Submit Draft Project Wide Knowledge Transfer Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	75	Solutran	
75		2.11.2	Future Task	Documentation	0%	State reviews Project Wide Knowledge Transfer Plan	5 days	Tue 6/5/18	Mon 6/11/18	74	76	DWSS	
76		2.11.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Knowledge Transfer Plan	1 day	Tue 6/12/18	Tue 6/12/18	75	77	Solutran	
77		2.11.4	Future Task	Documentation	0%	State Approves Project Wide Knowledge Transfer Plan	2 days	Wed 6/13/18	Thu 6/14/18	76	78	DWSS	
78		2.11.5	Future Task	Documentation	0%	D: Project Wide Knowledge Transfer Plan	0 days	Thu 6/14/18	Thu 6/14/18	77		Solutran	
79		2.12	Future Task	Documentation	0%	Project Wide Conversion and Implementation Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
80		2.12.1	Future Task	Documentation	0%	Submit Draft Project Wide Conversion and Implementation Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	81	Solutran	
81		2.12.2	Future Task	Documentation	0%	State reviews Project Wide Conversion and Implementation Plan	5 days	Tue 6/5/18	Mon 6/11/18	80	82	DWSS	
82		2.12.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Conversion and Implementation Plan	1 day	Tue 6/12/18	Tue 6/12/18	81	83	Solutran	
83		2.12.4	Future Task	Documentation	0%	State Approves Project Wide Conversion and Implementation Plan	2 days	Wed 6/13/18	Thu 6/14/18	82	84	DWSS	
84		2.12.5	Future Task	Documentation	0%	D: Project Wide Conversion and Implementation Plan	0 days	Thu 6/14/18	Thu 6/14/18	83		Solutran	
85		2.13	Future Task	Documentation	0%	Project Wide System Security Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
86		2.13.1	Future Task	Documentation	0%	Submit Draft Project Wide System Security Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	87	Solutran	
87		2.13.2	Future Task	Documentation	0%	State reviews Project Wide System Security Plan	5 days	Tue 6/5/18	Mon 6/11/18	86	88	DWSS	
88		2.13.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide System Security Plan	1 day	Tue 6/12/18	Tue 6/12/18	87	89	Solutran	
89		2.13.4	Future Task	Documentation	0%	State Approves Project Wide System Security Plan	2 days	Wed 6/13/18	Thu 6/14/18	88	90	DWSS	
90		2.13.5	Future Task	Documentation	0%	D: Project Wide System Security Plan	0 days	Thu 6/14/18	Thu 6/14/18	89		Solutran	
91		2.14	Future Task	Documentation	0%	Project Wide Business Continuity/ Disaster Recovery Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
92		2.14.1	Future Task	Documentation	0%	Submit Draft Project Wide Business Continuity/ Disaster Recovery Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	93	Solutran	
93		2.14.2	Future Task	Documentation	0%	State reviews Project Wide Business Continuity/ Disaster Recovery Plan	5 days	Tue 6/5/18	Mon 6/11/18	92	94	DWSS	
94		2.14.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Business Continuity/ Disaster Recovery Plan	1 day	Tue 6/12/18	Tue 6/12/18	93	95	Solutran	
95		2.14.4	Future Task	Documentation	0%	State Approves Project Wide Business Continuity/ Disaster Recovery Plan	2 days	Wed 6/13/18	Thu 6/14/18	94	96	DWSS	
96		2.14.5	Future Task	Documentation	0%	D: Project Wide Business Continuity/ Disaster Recovery Plan	0 days	Thu 6/14/18	Thu 6/14/18	95		Solutran	
97		3	Future Task	Project Phase	0%	Phase 2: System Design Confirmation	92 days	Wed 4/25/18	Mon 8/27/18				
98		3.1	Future Task	Requirements	0%	Design Elements	57 days	Wed 4/25/18	Wed 7/11/18			Solutran	
99		3.1.1	Future Task	Requirements	0%	Preliminary Requirements Traceablity Matrix (RTM)	33 days	Wed 4/25/18	Fri 6/8/18			Solutran	
100		3.1.1.1	Future Task	Requirements	0%	Develop Requirements Traceability Matrix for Pre-RVS Review	23 days	Wed 4/25/18	Fri 5/25/18	255	101	Solutran	
101		3.1.1.2	Future Task	Requirements	0%	Provide Preliminary RTM for State Review	10 days	Mon 5/28/18	Fri 6/8/18	100		Solutran	
102		3.1.2	Future Task	Requirements	0%	Requirement Verification Sessions	10 days	Mon 6/4/18	Fri 6/15/18			Solutran	
103		3.1.2.1	Future Task	Requirements	0%	Conduct Onsite RVS Meetings for WIC	5 days	Mon 6/4/18	Fri 6/8/18	455	12955,13555,10	Solutran	
104		3.1.2.2	Future Task	Requirements	0%	Conduct Skype RVS Sessions	1 wk	Mon 6/11/18	Fri 6/15/18	103	106	Solutran	
105		3.1.3	Future Task	Requirements	0%	Final Requirements Traceabilty Matrix (RTM)	5 days	Mon 6/18/18	Fri 6/22/18			Solutran	
106		3.1.3.1	Future Task	Requirements	0%	Submit Updated RTM (following RVS meetings)	1 day	Mon 6/18/18	Mon 6/18/18	104	107,11255,1195	Solutran	
107		3.1.3.2	Future Task	Requirements	0%	State Reviews Updated RTM	2 days	Tue 6/19/18	Wed 6/20/18	106	108	State	
108		3.1.3.3	Future Task	Requirements	0%	Update and Resubmit Updated RTM	1 day	Thu 6/21/18	Thu 6/21/18	107	109	Solutran	

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NV WIC Preliminary Project Work Plan (Page 3 of 13)

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If C
109		3.1.3.4	Future Task	Requirements	0%	State Approves RTM	1 day	Fri 6/22/18	Fri 6/22/18	108	110	State	
110		3.1.3.5	Future Task	Requirements	0%	D: Final Requirements Traceability Matrix - Baseline	0 days	Fri 6/22/18	Fri 6/22/18	109	160,161,164,165,	Solutran	
111		3.1.4	Future Task	Requirements	0%	Detailed Functional Design Document	5 days	Mon 6/18/18	Fri 6/22/18			Solutran	
112		3.1.4.1	Future Task	Requirements	0%	Submit Draft Detailed Functional Design Document	1 day	Mon 6/18/18	Mon 6/18/18	10655	113	Solutran	
113		3.1.4.2	Future Task	Requirements	0%	State reviews Detailed Functional Design Document	2 days	Tue 6/19/18	Wed 6/20/18	112	114	DWSS	
114		3.1.4.3	Future Task	Requirements	0%	Solutran updates and resubmits Detailed Functional Design Document	1 day	Thu 6/21/18	Thu 6/21/18	113	115	Solutran	
115		3.1.4.4	Future Task	Requirements	0%	State Approves Detailed Functional Design Document	1 day	Fri 6/22/18	Fri 6/22/18	114	116	State	
116		3.1.4.5	Future Task	Requirements	0%	D: Detailed Functional Design Document	0 days	Fri 6/22/18	Fri 6/22/18	115	117	Solutran	
117		3.1.5	Future Task	Milestone	0%	M: Functional Design Document w/ RTM - Baseline: Scope Locked	0 days	Fri 6/22/18	Fri 6/22/18	116		Solutran	
118		3.1.6	Future Task	Requirements	0%	Interface Control Document	5 days	Mon 6/18/18	Fri 6/22/18			Solutran	
119		3.1.6.1	Future Task	Requirements	0%	Submit Draft Interface Control Document	1 day	Mon 6/18/18	Mon 6/18/18	10655	120	Solutran	
120		3.1.6.2	Future Task	Requirements	0%	State Reviews Interface Control Document	2 days	Tue 6/19/18	Wed 6/20/18	119	121	DWSS	
121		3.1.6.3	Future Task	Requirements	0%	Solutran updates and resubmits Interface Control Document	1 day	Thu 6/21/18	Thu 6/21/18	120	122	Solutran	
122		3.1.6.4	Future Task	Requirements	0%	State Approves Interface Control Document	1 day	Fri 6/22/18	Fri 6/22/18	121	123	State	
123		3.1.6.5	Future Task	Requirements	0%	D: Interface Control Document	0 days	Fri 6/22/18	Fri 6/22/18	122		Solutran	
124		3.1.7	Future Task	Technical	0%	Connectivity Configuration	5 days	Mon 6/4/18	Fri 6/8/18			Solutran	
125		3.1.7.1	Future Task	Technical	0%	Review WIC Direct and MPSC connectivity diagrams	2 days	Mon 6/4/18	Tue 6/5/18	3	126,127	Solutran	
126		3.1.7.2	Future Task	Technical	0%	Design Connectivity Configuration (Test Environment)	3 days	Wed 6/6/18	Fri 6/8/18	125		DWSS,Solutran	
127		3.1.7.3	Future Task	Technical	0%	Design Connectivity Configuration (Production Environment)	3 days	Wed 6/6/18	Fri 6/8/18	125		DWSS,Solutran	
128		3.1.8	Future Task	Documentation	0%	Cardholder IVR Flow	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
129		3.1.8.1	Future Task	Documentation	0%	Submit Draft Cardholder IVR Flow	1 day	Mon 6/4/18	Mon 6/4/18	10355	130,136	Solutran	
130		3.1.8.2	Future Task	Documentation	0%	State Reviews CIVR	5 days	Tue 6/5/18	Mon 6/11/18	129	131,137	DWSS	
131		3.1.8.3	Future Task	Documentation	0%	Solutran updates and resubmits CIVR	1 day	Tue 6/12/18	Tue 6/12/18	130	132,138	Solutran	
132		3.1.8.4	Future Task	Documentation	0%	State Approves CIVR	2 days	Wed 6/13/18	Thu 6/14/18	131	133,139	State	
133		3.1.8.5	Future Task	Documentation	0%	D: Cardholder IVR Flow	0 days	Thu 6/14/18	Thu 6/14/18	132		Solutran	
134		3.1.9	Future Task	Documentation	0%	Merchant IVR Flow	9 days	Mon 6/4/18	Thu 6/14/18			Solutran	
135		3.1.9.1	Future Task	Documentation	0%	Submit Draft Merchant IVR Flow	1 day	Mon 6/4/18	Mon 6/4/18	10355		Solutran	
136		3.1.9.2	Future Task	Documentation	0%	State Reviews MIVR	5 days	Tue 6/5/18	Mon 6/11/18	129		DWSS	
137		3.1.9.3	Future Task	Documentation	0%	Solutran updates and resubmits MIVR	1 day	Tue 6/12/18	Tue 6/12/18	130		Solutran	
138		3.1.9.4	Future Task	Documentation	0%	State Approves MIVR	2 days	Wed 6/13/18	Thu 6/14/18	131		State	
139		3.1.9.5	Future Task	Documentation	0%	D: Merchant IVR Flow	0 days	Thu 6/14/18	Thu 6/14/18	132	141	Solutran	
140		3.1.10	Future Task	Documentation	0%	Detailed Technical Specification Document	9 days	Fri 6/15/18	Wed 6/27/18			Solutran	
141		3.1.10.1	Future Task	Documentation	0%	Submit Draft Detailed Technical Specification Document	1 day	Fri 6/15/18	Fri 6/15/18	139	142	Solutran	
142		3.1.10.2	Future Task	Documentation	0%	State Reviews Detailed Technical Specification Document	5 days	Mon 6/18/18	Fri 6/22/18	141	143	Solutran	
143		3.1.10.3	Future Task	Documentation	0%	Solutran updates and resubmits Detailed Technical Specification Document	1 day	Mon 6/25/18	Mon 6/25/18	142	144	State	
144		3.1.10.4	Future Task	Documentation	0%	State Approves Detailed Technical Specification Document	2 days	Tue 6/26/18	Wed 6/27/18	143	145	Solutran	
145		3.1.10.5	Future Task	Documentation	0%	D: Detailed Technical Specification Document	0 days	Wed 6/27/18	Wed 6/27/18	144		State	
146		3.1.11	Future Task	Cards & PINs	0%	Card Design	30 days	Fri 6/1/18	Wed 7/11/18			Solutran	
147		3.1.11.1	Future Task	Cards & PINs	0%	Solutran/ State provides artwork for card front	1 day	Fri 6/1/18	Fri 6/1/18	355	148	Solutran	
148		3.1.11.2	Future Task	Cards & PINs	0%	Solutran modifies language on card back and provides artwork to Fiserv	2 days	Mon 6/4/18	Tue 6/5/18	147	149	Solutran	
149		3.1.11.3	Future Task	Cards & PINs	0%	Fiserv submits initial proof (front and back)	10 days	Wed 6/6/18	Tue 6/19/18	148	150	Fiserv	
150		3.1.11.4	Future Task	Cards & PINs	0%	Solutran submits proof	0 days	Tue 6/19/18	Tue 6/19/18	149	151	Solutran	
151		3.1.11.5	Future Task	Cards & PINs	0%	State reviews proof	5 days	Wed 6/20/18	Tue 6/26/18	150	152	DWSS	
152		3.1.11.6	Future Task	Cards & PINs	0%	Solutran updates and resubmits	0 days	Tue 6/26/18	Tue 6/26/18	151	153	Solutran	
153		3.1.11.7	Future Task	Cards & PINs	0%	State Approves	1 day	Wed 6/27/18	Wed 6/27/18	152	154	State	
154		3.1.11.8	Future Task	Cards & PINs	0%	FNS reviews card back language/formatting (for regulatory compliance)	10 days	Thu 6/28/18	Tue 7/10/18	153	155	FNS	
155		3.1.11.9	Future Task	Cards & PINs	0%	FNS Approves card back language/formatting	1 day	Wed 7/11/18	Wed 7/11/18	154	156	FNS	
156		3.1.11.1(	Future Task	Cards & PINs	0%	D: Card Design	0 days	Wed 7/11/18	Wed 7/11/18	155		Solutran	
157		3.2	Future Task	System	0%	Solutran Development Tasks	64 days	Mon 6/4/18	Mon 8/27/18			Solutran	
158		3.2.1	Future Task	System	0%	Release Schedule	64 days	Mon 6/4/18	Mon 8/27/18			Solutran	
159		3.2.1.1	Future Task	System	0%	Release #1	23 days	Mon 6/25/18	Mon 7/23/18		173,174,177,178,	Solutran	
160		3.2.1.1.1	Future Task	System	0%	MPSC Interface Specifications (Phase 1: 70%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran	
161		3.2.1.1.2	Future Task	System	0%	WIC Food Maintenance (Phase 1: 90%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran	
162		3.2.1.1.3	Future Task	System	0%	WIC Authorized Retailer Data (Phase 1: 80%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran	
163		3.2.1.1.4	Future Task	System	0%	Account Setup & Maintenance (Phase 1: 80%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran	

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Draft NVWIC
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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
164	3.2.1.1.5	Future Task	System	0%	Benefit Issuance & Maintenance (Phase 1: 80%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
165	3.2.1.1.6	Future Task	System	0%	Card Issuance & PIN Selection (Phase 1: 60%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
166	3.2.1.1.7	Future Task	System	0%	Transaction Processing (Phase 1: 60%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
167	3.2.1.1.8	Future Task	System	0%	Settlement and Reconciliation (Phase 1: 40%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
168	3.2.1.1.9	Future Task	System	0%	SOAR Web Portal Functions (Phase 1: 30%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
169	3.2.1.1.1	Future Task	System	0%	Reporting Requirements (Phase 1: 30%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
170	3.2.1.1.1	Future Task	System	0%	Customer Service (Phase 1: 20%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
171	3.2.1.1.1	Future Task	System	0%	Disaster Recovery (Phase 1: 0%)	23 days	Mon 6/25/18	Mon 7/23/18	110		Solutran
172	**3.2.1.2**	**Future Task**	**System**	**0%**	**Release #2**	**26 days**	**Tue 7/24/18**	**Mon 8/27/18**		**259**	**Solutran**
173	3.2.1.2.1	Future Task	System	0%	MPSC Interface Specifications (Phase 2: 30%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
174	3.2.1.2.2	Future Task	System	0%	WIC Food Maintenance (Phase 2: 10%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
175	3.2.1.2.3	Future Task	System	0%	WIC Authorized Retailer Data (Phase 2: 20%)	25 days	Tue 7/24/18	Sat 8/25/18	159		Solutran
176	3.2.1.2.4	Future Task	System	0%	Account Setup & Maintenance (Phase 2: 20%)	25 days	Tue 7/24/18	Sat 8/25/18	159		Solutran
177	3.2.1.2.5	Future Task	System	0%	Benefit Issuance & Maintenance (Phase 2: 20%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
178	3.2.1.2.6	Future Task	System	0%	Card Issuance & PIN Selection (Phase 2: 40%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
179	3.2.1.2.7	Future Task	System	0%	Transaction Processing (Phase 2: 40%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
180	3.2.1.2.8	Future Task	System	0%	Settlement and Reconciliation (Phase 2: 60%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
181	3.2.1.2.9	Future Task	System	0%	SOAR Web Portal Functions (Phase 2: 70%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
182	3.2.1.2.1	Future Task	System	0%	Reporting Requirements (Phase 2: 70%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
183	3.2.1.2.1	Future Task	System	0%	Customer Service (Phase 2: 80%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
184	3.2.1.2.1	Future Task	System	0%	Disaster Recovery (Phase 2: 100%)	25 days	Wed 7/25/18	Mon 8/27/18	159		Solutran
185	**3.2.1.3**	**Future Task**	**Conversion**	**0%**	**Conversion File Preparation (Solutran)**	**13 days**	**Tue 6/19/18**	**Wed 7/4/18**			**Solutran**
186	**3.2.1.3.1**	**Future Task**	**Conversion**	**0%**	**Conversion File Layout Development**	**13 days**	**Tue 6/19/18**	**Wed 7/4/18**			**Solutran**
187	3.2.1.3.1	Future Task	Conversion	0%	Define All WIC Direct database values	1 day	Tue 6/19/18	Tue 6/19/18	106	188	Solutran
188	3.2.1.3.1	Future Task	Conversion	0%	Document Conversion File layout and data elements (section in Conversion Plan)	3 days	Wed 6/20/18	Fri 6/22/18	187	189	Solutran
189	3.2.1.3.1	Future Task	Conversion	0%	Development complete on scripts to ingest and post extract file data	5 days	Mon 6/25/18	Fri 6/29/18	188	190FF	Solutran
190	3.2.1.3.1	Future Task	Conversion	0%	Test code on preliminary extract files received from CDP	2 days	Thu 6/28/18	Fri 6/29/18	189FF	191	Solutran
191	3.2.1.3.1	Future Task	Conversion	0%	Verify results are as expected	1 day	Mon 7/2/18	Mon 7/2/18	190	192	Solutran
192	3.2.1.3.1	Future Task	Conversion	0%	Rectify any issues identified	2 days	Tue 7/3/18	Wed 7/4/18	191	193	Solutran
193	3.2.1.3.1	Future Task	Conversion	0%	Preparation complete for Mock Run Testing	0 days	Wed 7/4/18	Wed 7/4/18	192		Solutran
194	**3.2.1.4**	**Future Task**	**Conversion**	**0%**	**Connectivity & Encryption To/From Solutran and WIC Direct (CDP)**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**Solutran,CDP**
195	**3.2.1.4.1**	**Future Task**	**Conversion**	**0%**	**Connectivity for Mock Conversion Runs and Conversion**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**Solutran,CDP**
196	**3.2.1.4.1**	**Future Task**	**Conversion**	**0%**	**Connectivity Related Tasks**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**Solutran,CDP**
197	3.2.1.4.1	Future Task	Conversion	0%	Exchange IP Addresses	1 day	Mon 6/4/18	Mon 6/4/18	3	198	Solutran,CDP
198	3.2.1.4.1	Future Task	Conversion	0%	Identify Firewall Changes	1 day	Tue 6/5/18	Tue 6/5/18	197	199SF+2 days,20	Solutran,CDP
199	3.2.1.4.1	Future Task	Conversion	0%	CDP completes firewall changes (if necessary)	5 days	Mon 6/11/18	Fri 6/15/18	198SF+2 days		CDP
200	3.2.1.4.1	Future Task	Conversion	0%	Solutran completes firewall changes (if necessary)	5 days	Mon 6/11/18	Fri 6/15/18	198SF+2 days	201	Solutran
201	3.2.1.4.1	Future Task	Conversion	0%	Test connectivity	1 day	Mon 6/18/18	Mon 6/18/18	200	202	Solutran,CDP
202	3.2.1.4.1	Future Task	Conversion	0%	Create SFTP credentials for NVWIC	2 days	Tue 6/19/18	Wed 6/20/18	201	203	Solutran
203	3.2.1.4.1	Future Task	Conversion	0%	Exchange all SFTP connection information and credentials	1 day	Thu 6/21/18	Thu 6/21/18	202	204	Solutran,CDP
204	3.2.1.4.1	Future Task	Conversion	0%	CDP sends test files to validate connectivity	1 day	Fri 6/22/18	Fri 6/22/18	203	205	CDP
205	3.2.1.4.1	Future Task	Conversion	0%	Validate SFTP communication, files	1 day	Mon 6/25/18	Mon 6/25/18	204	294	Solutran,CDP
206	**3.2.1.4.2**	**Future Task**	**Conversion**	**0%**	**PIN Encryption/ Decryption Related Tasks**	**10 days**	**Mon 6/11/18**	**Fri 6/22/18**			**Solutran,CDP**
207	3.2.1.4.2	Future Task	Conversion	0%	CDP creates and sends 2 parts of the 3-DES PIN Block encryption keys	4 days	Mon 6/11/18	Thu 6/14/18	3FS+5 days	208	CDP
208	3.2.1.4.2	Future Task	Conversion	0%	Solutran verifies receipt of PIN Block key parts	1 day	Fri 6/15/18	Fri 6/15/18	207	209	Solutran
209	3.2.1.4.2	Future Task	Conversion	0%	CDP sends a production PIN Block and associated PAN	1 day	Mon 6/18/18	Mon 6/18/18	208	210	CDP
210	3.2.1.4.2	Future Task	Conversion	0%	Solutran validates PIN Block decryption keys against PIN Block and PAN	1 day	Tue 6/19/18	Tue 6/19/18	209	211	Solutran
211	3.2.1.4.2	Future Task	Conversion	0%	Decrypted 4 digit PIN verified by both Solutran and CDP	3 days	Wed 6/20/18	Fri 6/22/18	210		Solutran,CDP
212	**3.2.1.5**	**Future Task**	**System**	**0%**	**Connectivity To/ From Solutran and MPSC (MIS)**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**Solutran,State**
213	3.2.1.5.1	Future Task	System	0%	Determine connection protocols (SFTP / SSL / HTTPS)	4 days	Mon 6/4/18	Thu 6/7/18	3	214	Solutran,State
214	3.2.1.5.2	Future Task	System	0%	CDP to determine configuration of MPSC MIS	4 days	Fri 6/8/18	Wed 6/13/18	213	215	Solutran,State
215	3.2.1.5.3	Future Task	System	0%	Configure interface	5 days	Thu 6/14/18	Wed 6/20/18	214	217	Solutran,State
216	**3.2.1.5.4**	**Future Task**	**Testing**	**0%**	**Connectivity Testing**	**3 days**	**Thu 6/21/18**	**Mon 6/25/18**			**Solutran,State**
217	3.2.1.5.4	Future Task	Testing	0%	Test and verify connection(s)	3 days	Thu 6/21/18	Mon 6/25/18	215		Solutran,State

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If C
218		4	Future Task	Project Phase	0%	Phase 3: System Testing and Training	116 days	Fri 6/1/18	Tue 10/30/18				
219		4.1	Future Task	Documentation	0%	System Testing and Training Deliverables	40 days	Wed 6/20/18	Fri 8/10/18			Solutran	
220		4.1.1	Future Task	Documentation	0%	Project Wide System Test Plan	18 days	Wed 6/20/18	Thu 7/12/18			Solutran	
221		4.1.1.1	Future Task	Documentation	0%	Submit Draft Project Wide System Test Plan	1 day	Wed 6/20/18	Wed 6/20/18		222	Solutran	
222		4.1.1.2	Future Task	Documentation	0%	State reviews Project Wide System Test Plan	10 days	Thu 6/21/18	Tue 7/3/18	221	223	State	
223		4.1.1.3	Future Task	Documentation	0%	Solutran updates and resubmits System Wide Test Plan	2 days	Wed 7/4/18	Thu 7/5/18	222	224	Solutran	
224		4.1.1.4	Future Task	Documentation	0%	State Approves System Wide Test Plan	5 days	Fri 7/6/18	Thu 7/12/18	223	225	State	
225		4.1.1.5	Future Task	Documentation	0%	D: Project Wide System Test Plan	0 days	Thu 7/12/18	Thu 7/12/18	224		Solutran	
226		4.1.2	Future Task	Documentation	0%	Systems Operational Manual	18 days	Wed 6/20/18	Fri 7/13/18			Solutran	
227		4.1.2.1	Future Task	Documentation	0%	Submit Draft Systems Operational Manual	1 day	Wed 6/20/18	Wed 6/20/18		228	Solutran	
228		4.1.2.2	Future Task	Documentation	0%	State reviews Systems Operational Manual	10 days	Thu 6/21/18	Tue 7/3/18	227	229	State	
229		4.1.2.3	Future Task	Documentation	0%	Solutran updates and resubmits Systems Operational Manual	2 days	Wed 7/4/18	Thu 7/5/18	228	230	Solutran	
230		4.1.2.4	Future Task	Documentation	0%	State Approves Systems Operational Manual	5 days	Fri 7/6/18	Thu 7/12/18	229	231	State	
231		4.1.2.5	Future Task	Documentation	0%	D: Systems Operational Manual	0 days	Fri 7/13/18	Fri 7/13/18	230		Solutran	
232		4.1.3	Future Task	Documentation	0%	Reports Manual	18 days	Wed 6/20/18	Thu 7/12/18			Solutran	
233		4.1.3.1	Future Task	Documentation	0%	Submit Draft Reports Manual	1 day	Wed 6/20/18	Wed 6/20/18		234	Solutran	
234		4.1.3.2	Future Task	Documentation	0%	State reviews Reports Manual	10 days	Thu 6/21/18	Tue 7/3/18	233	235	State	
235		4.1.3.3	Future Task	Documentation	0%	Solutran updates and resubmits Reports Manual	2 days	Wed 7/4/18	Thu 7/5/18	234	236	Solutran	
236		4.1.3.4	Future Task	Documentation	0%	State Approves Reports Manual	5 days	Fri 7/6/18	Thu 7/12/18	235	237	State	
237		4.1.3.5	Future Task	Documentation	0%	D: Reports Manual	0 days	Thu 7/12/18	Thu 7/12/18	236	239FF+5 days,24	Solutran	
238		4.1.4	Future Task	Documentation	0%	Settlement/Reconciliation Manual	18 days	Thu 7/19/18	Fri 8/10/18			Solutran	
239		4.1.4.1	Future Task	Documentation	0%	Submit Draft Settlement/Reconciliation Manual	1 day	Thu 7/19/18	Thu 7/19/18	237FF+5 days	240	Solutran	
240		4.1.4.2	Future Task	Documentation	0%	State reviews Settlement/Reconciliation Manual	10 days	Fri 7/20/18	Wed 8/1/18	239	241	State	
241		4.1.4.3	Future Task	Documentation	0%	Solutran updates and resubmits Settlement/Reconciliation Manual	2 days	Thu 8/2/18	Fri 8/3/18	240	242	Solutran	
242		4.1.4.4	Future Task	Documentation	0%	State Approves Settlement/Reconciliation Manual	5 days	Mon 8/6/18	Fri 8/10/18	241	243	State	
243		4.1.4.5	Future Task	Documentation	0%	D: Settlement/Reconciliaiton Manual	0 days	Fri 8/10/18	Fri 8/10/18	242		Solutran	
244		4.1.5	Future Task	Documentation	0%	Administrative Terminal Users Manual	18 days	Thu 7/19/18	Fri 8/10/18			Solutran	
245		4.1.5.1	Future Task	Documentation	0%	Submit Draft Administrative Terminal Users Manual	1 day	Thu 7/19/18	Thu 7/19/18	237FF+5 days	246	Solutran	
246		4.1.5.2	Future Task	Documentation	0%	State reviews Administrative Terminal Users Manual	10 days	Fri 7/20/18	Wed 8/1/18	245	247	State	
247		4.1.5.3	Future Task	Documentation	0%	Solutran updates and resubmits Administrative Terminal Users Manual	2 days	Thu 8/2/18	Fri 8/3/18	246	248	Solutran	
248		4.1.5.4	Future Task	Documentation	0%	State Approves Settlement/Reconciliation Manual	5 days	Mon 8/6/18	Fri 8/10/18	247	249	State	
249		4.1.5.5	Future Task	Documentation	0%	D: Administrative Terminal Users Manual	0 days	Fri 8/10/18	Fri 8/10/18	248		Solutran	
250		4.1.6	Future Task	Documentation	0%	Project Wide Training Plan	18 days	Thu 7/19/18	Fri 8/10/18			Solutran	
251		4.1.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Training Plan	1 day	Thu 7/19/18	Thu 7/19/18	237FF+5 days	252	Solutran	
252		4.1.6.2	Future Task	Documentation	0%	State reviews Project Wide Training Plan	10 days	Fri 7/20/18	Wed 8/1/18	251	253	State	
253		4.1.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Training Plan	2 days	Thu 8/2/18	Fri 8/3/18	252	254	Solutran	
254		4.1.6.4	Future Task	Documentation	0%	State Approves Project Wide Training Plan	5 days	Mon 8/6/18	Fri 8/10/18	253	255	State	
255		4.1.6.5	Future Task	Documentation	0%	D: Project WideTraining Plan	0 days	Fri 8/10/18	Fri 8/10/18	254		Solutran	
256		4.2	Future Task	Testing	0%	System Testing Activities	45 days	Tue 7/24/18	Fri 9/21/18			Solutran,State	
257		4.2.1	Future Task	Testing	0%	Solutran Internal Testing and Quality Assurance	31 days	Tue 7/24/18	Mon 9/3/18			Solutran	
258		4.2.1.1	Future Task	Testing	0%	Release Phase # 1	5 days	Tue 7/24/18	Mon 7/30/18	159	261	Solutran	
259		4.2.1.2	Future Task	Testing	0%	Release Phase # 2	5 days	Tue 8/28/18	Mon 9/3/18	172	264,265,271,262,	Solutran	
260		4.2.2	Future Task	Testing	0%	State Testing Activities	36 days	Tue 7/31/18	Mon 9/17/18			State	
261		4.2.2.1	Future Task	Testing	0%	Release Phase #1 Testing	10 days	Tue 7/31/18	Mon 8/13/18	258		State	
262		4.2.2.2	Future Task	Testing	0%	Release Phase #2 Testing	10 days	Tue 9/4/18	Mon 9/17/18	259	280,275,276	State	
263		4.2.3	Future Task	Testing	0%	Performance (Stress) Testing	2 days	Tue 9/4/18	Wed 9/5/18			Solutran	
264		4.2.3.1	Future Task	Testing	0%	Transaction Processing	2 days	Tue 9/4/18	Wed 9/5/18	259		Solutran	
265		4.2.3.2	Future Task	Testing	0%	Web Services Processing	2 days	Tue 9/4/18	Wed 9/5/18	259		Solutran	
266		4.2.4	Future Task	Testing	0%	Vulnerability Testing	1 day	Tue 9/4/18	Tue 9/4/18			Solutran	
267		4.2.4.1	Future Task	Testing	0%	Initial annual assessment	1 day	Tue 9/4/18	Tue 9/4/18	259		Solutran	
268		4.2.5	Future Task	Testing	0%	Contingency Testing	1 day	Tue 9/4/18	Tue 9/4/18			Solutran	
269		4.2.5.1	Future Task	Testing	0%	Fail over test (see Active-Active architecture)	1 day	Tue 9/4/18	Tue 9/4/18	259		Solutran	
270		4.2.6	Future Task	Testing	0%	IVR Testing	5 days	Tue 9/4/18	Mon 9/10/18			Solutran	
271		4.2.6.1	Future Task	Testing	0%	Verify and validate call flow in IVR system	5 days	Tue 9/4/18	Mon 9/10/18	259	273SS	Solutran	
272		4.2.7	Future Task	Testing	0%	Call Center Testing	5 days	Tue 9/4/18	Mon 9/10/18			Solutran	

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If C
273		4.2.7.1	Future Task	Testing	0%	Verify and validate call flow to CSRs	5 days	Tue 9/4/18	Mon 9/10/18	27155		Solutran	
274		4.2.8	Future Task	Testing	0%	Interface Testing	1 day	Tue 9/18/18	Tue 9/18/18			Solutran	
275		4.2.8.1	Future Task	Testing	0%	Validate all demographic file handling	1 day	Tue 9/18/18	Tue 9/18/18	262		Solutran	
276		4.2.8.2	Future Task	Testing	0%	Validate all benefit file handling	1 day	Tue 9/18/18	Tue 9/18/18	262	278	Solutran	
277		4.2.9	Future Task	Testing	0%	System Testing	1 day	Wed 9/19/18	Wed 9/19/18			Solutran	
278		4.2.9.1	Future Task	Testing	0%	End to end testing of system functionality	1 day	Wed 9/19/18	Wed 9/19/18	276		Solutran	
279		4.2.10	Future Task	Testing	0%	Functional Demonstration	4 days	Tue 9/18/18	Fri 9/21/18			Solutran	
280		4.2.10.1	Future Task	Testing	0%	Conduct Functional Demonstration	2 days	Tue 9/18/18	Wed 9/19/18	262	281	Solutran	
281		4.2.10.2	Future Task	Testing	0%	Functional Demonstration Report	1 day	Thu 9/20/18	Thu 9/20/18	280	282SS	Solutran	
282		4.2.10.3	Future Task	Testing	0%	M: Functional Demonstration Complete	1 day	Thu 9/20/18	Thu 9/20/18	281SS	283	Solutran	
283		4.2.10.4	Future Task	Project Mgmt	0%	Go/ No Go Decision to proceed to User Acceptance Testing	1 day	Fri 9/21/18	Fri 9/21/18	282	285	Project Stakehold	
284		4.3	Future Task	Testing	0%	Federal Certification User Acceptance Testing	11 days	Mon 9/24/18	Fri 10/5/18			FNS,Solutran	
285		4.3.1	Future Task	Testing	0%	UAT Testing (following scripts for all USDA-FNS scenarios; "what-if" testing)	5 days	Mon 9/24/18	Fri 9/28/18	283		Project Stakehold	
286		4.3.1.1	Future Task	Testing	0%	State completes Federal Certification User Acceptance Testing	5 days	Mon 9/24/18	Fri 9/28/18		287SS	Solutran,DWSS	
287		4.3.1.2	Future Task	Testing	0%	Remediate any issues identified	5 days	Mon 9/24/18	Fri 9/28/18	286SS	288	Solutran,DWSS	
288		4.3.2	Future Task	Testing	0%	Federal Certification UAT Test Report	1 day	Mon 10/1/18	Mon 10/1/18	287	289	Solutran	
289		4.3.3	Future Task	Testing	0%	USDA-FNS Reviews and Approves UAT Testing	4 days	Tue 10/2/18	Fri 10/5/18	288	290	FNS	
290		4.4	Future Task	Milestone	0%	M: User Acceptance Test Approved by FNS	1 day	Mon 10/8/18	Mon 10/8/18	289	568,291,551SS,5	FNS	
291		4.5	Future Task	Project Mgmt	0%	Go/ No Go Decision to proceed to Conversion	1 day	Tue 10/9/18	Tue 10/9/18	290		Project Stakehold	
292		4.6	Future Task	Testing	0%	Conversion Testing	58 days	Fri 7/20/18	Thu 10/4/18			Solutran,CDP	
293		4.6.1	Future Task	Testing	0%	Mock Conversion Test #1	11 days	Fri 7/20/18	Thu 8/2/18			Solutran,CDP,Stat	
294		4.6.1.1	Future Task	Testing	0%	CDP Extracts & Validates Add EBA File	1 day	Fri 7/20/18	Fri 7/20/18	205		CDP	
295		4.6.1.2	Future Task	Testing	0%	CDP Transmits Add EBA File	1 day	Fri 7/20/18	Fri 7/20/18			CDP	
296		4.6.1.3	Future Task	Testing	0%	CDP Transmits Add EBA Summary Report	1 day	Fri 7/20/18	Fri 7/20/18			CDP	
297		4.6.1.4	Future Task	Testing	0%	Solutran Acknowledges receipt of Add EBA File	1 day	Fri 7/20/18	Fri 7/20/18			Solutran	
298		4.6.1.5	Future Task	Testing	0%	*Solutran Processes Add EBA File*	1 day	Fri 7/20/18	Fri 7/20/18			Solutran	
299		4.6.1.6	Future Task	Testing	0%	CDP Extracts & Validates Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
300		4.6.1.7	Future Task	Testing	0%	CDP Transmits Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
301		4.6.1.8	Future Task	Testing	0%	CDP Transmits Active Benefit Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
302		4.6.1.9	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
303		4.6.1.10	Future Task	Testing	0%	*Solutran Processes Active Benefit File*	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
304		4.6.1.11	Future Task	Testing	0%	CDP Extracts & Validates Add Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
305		4.6.1.12	Future Task	Testing	0%	CDP Transmits Add Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
306		4.6.1.13	Future Task	Testing	0%	CDP Transmits Add Cardholder Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
307		4.6.1.14	Future Task	Testing	0%	Solutran Acknowledges receipt of Add Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
308		4.6.1.15	Future Task	Testing	0%	*Solutran Processes Add Cardholder File*	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
309		4.6.1.16	Future Task	Testing	0%	CDP Extracts & Validates Update Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
310		4.6.1.17	Future Task	Testing	0%	CDP Transmits Update Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
311		4.6.1.18	Future Task	Testing	0%	CDP Transmits Update Cardholder Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
312		4.6.1.19	Future Task	Testing	0%	Solutran Acknowledges receipt of Update Cardholder File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
313		4.6.1.20	Future Task	Testing	0%	*Solutran Processes Update Cardholder File*	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
314		4.6.1.21	Future Task	Testing	0%	CDP Extracts & Validates Add PIN File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
315		4.6.1.22	Future Task	Testing	0%	CDP Transmits Add PIN File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
316		4.6.1.23	Future Task	Testing	0%	CDP Transmits Add PIN Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
317		4.6.1.24	Future Task	Testing	0%	Solutran Acknowledges receipt of Add PIN File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
318		4.6.1.25	Future Task	Testing	0%	*Solutran Processes Add PIN File*	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
319		4.6.1.26	Future Task	Testing	0%	CDP Extracts & Validates Update PIN File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
320		4.6.1.27	Future Task	Testing	0%	CDP Transmits Update PIN File	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
321		4.6.1.28	Future Task	Testing	0%	CDP Transmits Update PIN Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP	
322		4.6.1.29	Future Task	Testing	0%	Solutran Acknowledges receipt of Update PIN File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
323		4.6.1.30	Future Task	Testing	0%	*Solutran Processes Update PIN File*	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
324		4.6.1.31	Future Task	Testing	0%	CDP Extracts & Validates Redemption History File (current month)	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
325		4.6.1.32	Future Task	Testing	0%	CDP Transmits Redemption History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
326		4.6.1.33	Future Task	Testing	0%	CDP Transmits Redemption History Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	
327		4.6.1.34	Future Task	Testing	0%	Solutran Acknowledges receipt of Redemption History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran	

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
328	4.6.1.35	Future Task	Testing	0%	***Solutran Processes Redemption History File***	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
329	4.6.1.36	Future Task	Testing	0%	CDP Extracts & Validates Card History File (current month)	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
330	4.6.1.37	Future Task	Testing	0%	CDP Transmits Card History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
331	4.6.1.38	Future Task	Testing	0%	CDP Transmits Card History Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
332	4.6.1.39	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
333	4.6.1.40	Future Task	Testing	0%	***Solutran Processes Card History File***	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
334	4.6.1.41	Future Task	Testing	0%	CDP Extracts & Validates Benefit History File (current month)	1 day	Sat 7/21/18	Sat 7/21/18			CDP
335	4.6.1.42	Future Task	Testing	0%	CDP Transmits Benefit History File	1 day	Sat 7/21/18	Sat 7/21/18			CDP
336	4.6.1.43	Future Task	Testing	0%	CDP Transmits Benefit History Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			CDP
337	4.6.1.44	Future Task	Testing	0%	Solutran Acknowledges receipt of Benefit History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
338	4.6.1.45	Future Task	Testing	0%	***Solutran Processes Benefit History File***	1 day	Sat 7/21/18	Sat 7/21/18		339	Solutran
339	4.6.1.46	Future Task	Testing	0%	Solutran Analyzes Mock Conversion #1 Data	1 day	Mon 7/23/18	Mon 7/23/18	338	340	Solutran
340	4.6.1.47	Future Task	Testing	0%	Solutran Delivers Mock Conversion #1 Report	2 days	Tue 7/24/18	Wed 7/25/18	339	341	Solutran
341	4.6.1.48	Future Task	Testing	0%	Solutran Provides Weekly Update on Mock Conversion # 1 Issues	1 day	Thu 7/26/18	Thu 7/26/18	340	342	Solutran
342	4.6.1.49	Future Task	Testing	0%	All Mock Conversion # 1 Issues Rectified	5 days	Fri 7/27/18	Thu 8/2/18	341	343	Solutran
343	4.6.2	Future Task	Milestone	0%	M: Conversion #1 Complete	0 days	Thu 8/2/18	Thu 8/2/18	342		Solutran
344	**4.6.3**	**Future Task**	**Testing**	0%	**Mock Conversion Test #2**	**9 days**	**Fri 8/24/18**	**Tue 9/4/18**			**Solutran**
345	4.6.3.1	Future Task	Testing	0%	CDP Extracts & Validates Add EBA File	1 day	Fri 8/24/18	Fri 8/24/18			CDP
346	4.6.3.2	Future Task	Testing	0%	CDP Transmits Add EBA File	1 day	Fri 8/24/18	Fri 8/24/18			CDP
347	4.6.3.3	Future Task	Testing	0%	CDP Transmits Add EBA Summary Report	1 day	Fri 8/24/18	Fri 8/24/18			CDP
348	4.6.3.4	Future Task	Testing	0%	Solutran Acknowledges receipt of Add EBA File	1 day	Fri 8/24/18	Fri 8/24/18			Solutran
349	4.6.3.5	Future Task	Testing	0%	***Solutran Processes Add EBA File***	1 day	Fri 8/24/18	Fri 8/24/18		350	Solutran
350	4.6.3.6	Future Task	Testing	0%	CDP Extracts & Validates Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18	349		CDP
351	4.6.3.7	Future Task	Testing	0%	CDP Transmits Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
352	4.6.3.8	Future Task	Testing	0%	CDP Transmits Active Benefit Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
353	4.6.3.9	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
354	4.6.3.10	Future Task	Testing	0%	***Solutran Processes Active Benefit File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
355	4.6.3.11	Future Task	Testing	0%	CDP Extracts & Validates Add Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
356	4.6.3.12	Future Task	Testing	0%	CDP Transmits Add Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
357	4.6.3.13	Future Task	Testing	0%	CDP Transmits Add Cardholder Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
358	4.6.3.14	Future Task	Testing	0%	Solutran Acknowledges receipt of Add Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
359	4.6.3.15	Future Task	Testing	0%	***Solutran Processes Add Cardholder File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
360	4.6.3.16	Future Task	Testing	0%	CDP Extracts & Validates Update Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
361	4.6.3.17	Future Task	Testing	0%	CDP Transmits Update Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
362	4.6.3.18	Future Task	Testing	0%	CDP Transmits Update Cardholder Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
363	4.6.3.19	Future Task	Testing	0%	Solutran Acknowledges receipt of Update Cardholder File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
364	4.6.3.20	Future Task	Testing	0%	***Solutran Processes Update Cardholder File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
365	4.6.3.21	Future Task	Testing	0%	CDP Extracts & Validates Add PIN File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
366	4.6.3.22	Future Task	Testing	0%	CDP Transmits Add PIN File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
367	4.6.3.23	Future Task	Testing	0%	CDP Transmits Add PIN Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
368	4.6.3.24	Future Task	Testing	0%	Solutran Acknowledges receipt of Add PIN File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
369	4.6.3.25	Future Task	Testing	0%	***Solutran Processes Add PIN File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
370	4.6.3.26	Future Task	Testing	0%	CDP Extracts & Validates Update PIN File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
371	4.6.3.27	Future Task	Testing	0%	CDP Transmits Update PIN File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
372	4.6.3.28	Future Task	Testing	0%	CDP Transmits Update PIN Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
373	4.6.3.29	Future Task	Testing	0%	Solutran Acknowledges receipt of Update PIN File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
374	4.6.3.30	Future Task	Testing	0%	***Solutran Processes Update PIN File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
375	4.6.3.31	Future Task	Testing	0%	CDP Extracts & Validates Redemption History File (current month)	1 day	Sat 8/25/18	Sat 8/25/18			CDP
376	4.6.3.32	Future Task	Testing	0%	CDP Transmits Redemption History File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
377	4.6.3.33	Future Task	Testing	0%	CDP Transmits Redemption History Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP
378	4.6.3.34	Future Task	Testing	0%	Solutran Acknowledges receipt of Redemption History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
379	4.6.3.35	Future Task	Testing	0%	***Solutran Processes Redemption History File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
380	4.6.3.36	Future Task	Testing	0%	CDP Extracts & Validates Card History File (current month)	1 day	Sat 8/25/18	Sat 8/25/18			CDP
381	4.6.3.37	Future Task	Testing	0%	CDP Transmits Card History File	1 day	Sat 8/25/18	Sat 8/25/18			CDP
382	4.6.3.38	Future Task	Testing	0%	CDP Transmits Card History Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If
383		4.6.3.39	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran	
384		4.6.3.40	Future Task	Testing	0%	***Solutran Processes Card History File***	1 day	Sat 8/25/18	Sat 8/25/18			Solutran	
385		4.6.3.41	Future Task	Testing	0%	CDP Extracts & Validates Benefit History File (current month)	1 day	Sat 8/25/18	Sat 8/25/18			CDP	
386		4.6.3.42	Future Task	Testing	0%	CDP Transmits Benefit History File	1 day	Sat 8/25/18	Sat 8/25/18			CDP	
387		4.6.3.43	Future Task	Testing	0%	CDP Transmits Benefit History Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			CDP	
388		4.6.3.44	Future Task	Testing	0%	Solutran Acknowledges receipt of Benefit History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran	
389		4.6.3.45	Future Task	Testing	0%	***Solutran Processes Benefit History File***	1 day	Fri 8/24/18	Fri 8/24/18		390	Solutran	
390		4.6.3.46	Future Task	Testing	0%	Solutran Analyzes Mock Conversion #2 Data	1 day	Sat 8/25/18	Sat 8/25/18	389	391	Solutran	
391		4.6.3.47	Future Task	Testing	0%	Solutran Delivers Mock Conversion #2 Report	2 days	Mon 8/27/18	Tue 8/28/18	390	392	Solutran	
392		4.6.3.48	Future Task	Testing	0%	Solutran Provides Weekly Update on Mock Conversion # 2 Issues	1 day	Wed 8/29/18	Wed 8/29/18	391	393	Solutran	
393		4.6.3.49	Future Task	Testing	0%	All Mock Conversion # 2 Issues Rectified	5 days	Thu 8/30/18	Wed 9/5/18	392	394	Solutran	
394		4.6.4	Future Task	Milestone	0%	M: Mock Conversion # 2 Complete	0 days	Wed 9/5/18	Wed 9/5/18	393		Solutran	
395		**4.6.5**	**Future Task**	**Testing**	**0%**	**Mock Conversion Test #3 (Dress Rehearsal)**	**6 days**	**Fri 9/28/18**	**Thu 10/4/18**			**Solutran**	
396		**4.6.5.1**	**Future Task**	**Testing**	**0%**	**Status Call: Mock Conversion 3 Kickoff Call**	**1 day**	**Fri 9/28/18**	**Fri 9/28/18**			**Solutran**	
397		4.6.5.2	Future Task	Testing	0%	CDP Extracts & Validates Add EBA File	1 day	Fri 9/28/18	Fri 9/28/18			CDP	
398		4.6.5.3	Future Task	Testing	0%	CDP Transmits Add EBA File	1 day	Fri 9/28/18	Fri 9/28/18			CDP	
399		4.6.5.4	Future Task	Testing	0%	CDP Transmits Add EBA Summary Report	1 day	Fri 9/28/18	Fri 9/28/18			CDP	
400		4.6.5.5	Future Task	Testing	0%	Solutran Acknowledges receipt of Add EBA File	1 day	Fri 9/28/18	Fri 9/28/18			Solutran	
401		**4.6.5.6**	**Future Task**	**Testing**	**0%**	**Status Call: End of Night 1**	**1 day**	**Fri 9/28/18**	**Fri 9/28/18**			**Project Stakehold**	
402		**4.6.5.7**	**Future Task**	**Testing**	**0%**	***Solutran Processes Add EBA File***	**1 day**	**Fri 9/28/18**	**Fri 9/28/18**		404	**Solutran**	
403		**4.6.5.8**	**Future Task**	**Testing**	**0%**	**Status Call: Night 2 Kickoff; "Go/No-Go"; "RespOrg"**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			**Project Stakehold**	
404		4.6.5.9	Future Task	Testing	0%	CDP Extracts & Validates Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18	402		CDP	
405		**4.6.5.10**	**Future Task**	**Testing**	**0%**	CDP Transmits Active Benefit File	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			CDP	
406		4.6.5.11	Future Task	Testing	0%	CDP Transmits Active Benefit Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
407		4.6.5.12	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
408		4.6.5.13	Future Task	Testing	0%	***Solutran Processes Active Benefit File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
409		4.6.5.14	Future Task	Testing	0%	CDP Extracts & Validates Add Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
410		4.6.5.15	Future Task	Testing	0%	CDP Transmits Add Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
411		4.6.5.16	Future Task	Testing	0%	CDP Transmits Add Cardholder Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
412		4.6.5.17	Future Task	Testing	0%	Solutran Acknowledges receipt of Add Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
413		4.6.5.18	Future Task	Testing	0%	***Solutran Processes Add Cardholder File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
414		4.6.5.19	Future Task	Testing	0%	CDP Extracts & Validates Update Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
415		4.6.5.20	Future Task	Testing	0%	CDP Transmits Update Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
416		4.6.5.21	Future Task	Testing	0%	CDP Transmits Update Cardholder Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
417		4.6.5.22	Future Task	Testing	0%	Solutran Acknowledges receipt of Update Cardholder File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
418		4.6.5.23	Future Task	Testing	0%	***Solutran Processes Update Cardholder File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
419		4.6.5.24	Future Task	Testing	0%	CDP Extracts & Validates Add PIN File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
420		4.6.5.25	Future Task	Testing	0%	CDP Transmits Add PIN File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
421		4.6.5.26	Future Task	Testing	0%	CDP Transmits Add PIN Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
422		4.6.5.27	Future Task	Testing	0%	Solutran Acknowledges receipt of Add PIN File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
423		4.6.5.28	Future Task	Testing	0%	***Solutran Processes Add PIN File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
424		4.6.5.29	Future Task	Testing	0%	CDP Extracts & Validates Update PIN File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
425		4.6.5.30	Future Task	Testing	0%	CDP Transmits Update PIN File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
426		4.6.5.31	Future Task	Testing	0%	CDP Transmits Update PIN Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
427		4.6.5.32	Future Task	Testing	0%	Solutran Acknowledges receipt of Update PIN File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
428		4.6.5.33	Future Task	Testing	0%	***Solutran Processes Update PIN File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
429		4.6.5.34	Future Task	Testing	0%	CDP Extracts & Validates Redemption History File (current month)	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
430		4.6.5.35	Future Task	Testing	0%	CDP Transmits Redemption History File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
431		**4.6.5.36**	**Future Task**	**Testing**	**0%**	CDP Transmits Redemption History Summary Report	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			CDP	
432		**4.6.5.37**	**Future Task**	**Testing**	**0%**	Solutran Acknowledges receipt of Redemption History File	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			Solutran	
433		4.6.5.38	Future Task	Testing	0%	***Solutran Processes Redemption History File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
434		4.6.5.39	Future Task	Testing	0%	CDP Extracts & Validates Card History File (current month)	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
435		4.6.5.40	Future Task	Testing	0%	CDP Transmits Card History File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
436		4.6.5.41	Future Task	Testing	0%	CDP Transmits Card History Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
437		4.6.5.42	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If C
438		4.6.5.43	Future Task	Testing	0%	***Solutran Processes Card History File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
439		4.6.5.44	Future Task	Testing	0%	CDP Extracts & Validates Benefit History File (current month)	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
440		4.6.5.45	Future Task	Testing	0%	CDP Transmits Benefit History File	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
441		4.6.5.46	Future Task	Testing	0%	CDP Transmits Benefit History Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			CDP	
442		4.6.5.47	Future Task	Testing	0%	Solutran Acknowledges receipt of Benefit History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
443		4.6.5.48	Future Task	Testing	0%	***Solutran Processes Benefit History File***	1 day	Sat 9/29/18	Sat 9/29/18			Solutran	
444		**4.6.5.49**	**Future Task**	**Testing**	**0%**	**Status Call: End of Night 2**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			**Project Stakehold**	
445		**4.6.5.50**	**Future Task**	**Testing**	**0%**	**"Go/No-Go Conversion Decision"**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**		**446**	**Project Stakehold**	
446		4.6.5.51	Future Task	Testing	0%	Solutran Analyzes Mock Conversion # 3 Data	1 day	Mon 10/1/18	Mon 10/1/18	445	447	Solutran	
447		4.6.5.52	Future Task	Testing	0%	Solutran Delivers Mock Conversion # 3 Report	1 day	Tue 10/2/18	Tue 10/2/18	446	448	Solutran	
448		4.6.5.53	Future Task	Testing	0%	Solutran Provides Weekly Update on Mock Conversion # 3 Issues	1 day	Wed 10/3/18	Wed 10/3/18	447	449	Solutran	
449		4.6.5.54	Future Task	Testing	0%	All Mock Conversion # 3 Issues Rectified	1 day	Thu 10/4/18	Thu 10/4/18	448	450,451	Solutran	
450		4.6.6	Future Task	Milestone	0%	**M: Mock Conversion #3 Complete**	0 days	Thu 10/4/18	Thu 10/4/18	449		Solutran	
451		4.6.7	Future Task	Milestone	0%	**M: Mock Conversions Complete**	0 days	Thu 10/4/18	Thu 10/4/18	449		Solutran	
452		**4.7**	**Future Task**	System	0%	**Transaction History Migration Schedule**	**72 days**	**Fri 6/29/18**	**Tue 10/2/18**			**Solutran**	
453		4.7.1	Future Task	System	0%	Redemption History - October, November, December 2013	1 day	Fri 6/29/18	Fri 6/29/18			CDP,Solutran	
454		4.7.2	Future Task	System	0%	Benefit History - October, November, December 2013	1 day	Fri 6/29/18	Fri 6/29/18			CDP,Solutran	
455		4.7.3	Future Task	System	0%	Card History - October, November, December 2013	1 day	Fri 6/29/18	Fri 6/29/18			CDP,Solutran	
456		4.7.4	Future Task	System	0%	Redemption History - January,February, March 2014	1 day	Thu 7/5/18	Thu 7/5/18		459	CDP,Solutran	
457		4.7.5	Future Task	System	0%	Benefit History - January,February, March 2014	1 day	Thu 7/5/18	Thu 7/5/18			CDP,Solutran	
458		4.7.6	Future Task	System	0%	Card History - January,February, March 2014	1 day	Thu 7/5/18	Thu 7/5/18			CDP,Solutran	
459		4.7.7	Future Task	System	0%	Redemption History - April, May, June 2014	1 day	Fri 7/6/18	Fri 7/6/18	456	462	CDP,Solutran	
460		4.7.8	Future Task	System	0%	Benefit History - April, May, June 2014	1 day	Fri 7/6/18	Fri 7/6/18			CDP,Solutran	
461		4.7.9	Future Task	System	0%	Card History - April, May, June 2014	1 day	Fri 7/6/18	Fri 7/6/18			CDP,Solutran	
462		4.7.10	Future Task	System	0%	Redemption History - July, August, September 2014	1 day	Mon 7/9/18	Mon 7/9/18	459	465	CDP,Solutran	
463		4.7.11	Future Task	System	0%	Benefit History - July, August, September 2014	1 day	Mon 7/9/18	Mon 7/9/18			CDP,Solutran	
464		4.7.12	Future Task	System	0%	Card History - July, August, September 2014	1 day	Mon 7/9/18	Mon 7/9/18			CDP,Solutran	
465		4.7.13	Future Task	System	0%	Redemption History - October, November, December 2014	1 day	Tue 7/10/18	Tue 7/10/18	462	468	CDP,Solutran	
466		4.7.14	Future Task	System	0%	Benefit History - October, November, December 2014	1 day	Tue 7/10/18	Tue 7/10/18			CDP,Solutran	
467		4.7.15	Future Task	System	0%	Card History - October, November, December 2014	1 day	Tue 7/10/18	Tue 7/10/18			CDP,Solutran	
468		4.7.16	Future Task	System	0%	Redemption History - January, February, March 2015	1 day	Wed 7/11/18	Wed 7/11/18	465	471	CDP,Solutran	
469		4.7.17	Future Task	System	0%	Benefit History - January, February, March 2015	1 day	Wed 7/11/18	Wed 7/11/18			CDP,Solutran	
470		4.7.18	Future Task	System	0%	Card History - January, February, March 2015	1 day	Wed 7/11/18	Wed 7/11/18			CDP,Solutran	
471		4.7.19	Future Task	System	0%	Redemption History - April, May, June 2015	1 day	Thu 7/12/18	Thu 7/12/18	468	474	CDP,Solutran	
472		4.7.20	Future Task	System	0%	Benefit History - April, May, June 2015	1 day	Thu 7/12/18	Thu 7/12/18			CDP,Solutran	
473		4.7.21	Future Task	System	0%	Card History - April, May, June 2015	1 day	Thu 7/12/18	Thu 7/12/18			CDP,Solutran	
474		4.7.22	Future Task	System	0%	Redemption History - July, August, September 2015	1 day	Fri 7/13/18	Fri 7/13/18	471	477	CDP,Solutran	
475		4.7.23	Future Task	System	0%	Benefit History - July, August, September 2015	1 day	Fri 7/13/18	Fri 7/13/18			CDP,Solutran	
476		4.7.24	Future Task	System	0%	Card History - July, August, September 2015	1 day	Fri 7/13/18	Fri 7/13/18			CDP,Solutran	
477		4.7.25	Future Task	System	0%	Redemption History - October, November, December 2015	1 day	Mon 7/16/18	Mon 7/16/18	474	480	CDP,Solutran	
478		4.7.26	Future Task	System	0%	Benefit History - October, November, December 2015	1 day	Mon 7/16/18	Mon 7/16/18			CDP,Solutran	
479		4.7.27	Future Task	System	0%	Card History - October, November, December 2015	1 day	Mon 7/16/18	Mon 7/16/18			CDP,Solutran	
480		4.7.28	Future Task	System	0%	Redemption History - January, February, March 2016	1 day	Tue 7/17/18	Tue 7/17/18	477	483	CDP,Solutran	
481		4.7.29	Future Task	System	0%	Benefit History - January, February, March 2016	1 day	Tue 7/17/18	Tue 7/17/18			CDP,Solutran	
482		4.7.30	Future Task	System	0%	Card History - January, February, March 2016	1 day	Tue 7/17/18	Tue 7/17/18			CDP,Solutran	
483		4.7.31	Future Task	System	0%	Redemption History - April, May, June 2016	1 day	Wed 7/18/18	Wed 7/18/18	480	486	CDP,Solutran	
484		4.7.32	Future Task	System	0%	Benefit History - April, May, June 2016	1 day	Wed 7/18/18	Wed 7/18/18			CDP,Solutran	
485		4.7.33	Future Task	System	0%	Card History - April, May, June 2016	1 day	Wed 7/18/18	Wed 7/18/18			CDP,Solutran	
486		4.7.34	Future Task	System	0%	Redemption History - July, August, September 2016	1 day	Thu 7/19/18	Thu 7/19/18	483	489	CDP,Solutran	
487		4.7.35	Future Task	System	0%	Benefit History - July, August, September 2016	1 day	Thu 7/19/18	Thu 7/19/18			CDP,Solutran	
488		4.7.36	Future Task	System	0%	Card History - July, August, September 2016	1 day	Thu 7/19/18	Thu 7/19/18			CDP,Solutran	
489		4.7.37	Future Task	System	0%	Redemption History - October, November, December 2016	1 day	Fri 7/20/18	Fri 7/20/18	486	492	CDP,Solutran	
490		4.7.38	Future Task	System	0%	Benefit History - October, November, December 2016	1 day	Fri 7/20/18	Fri 7/20/18			CDP,Solutran	
491		4.7.39	Future Task	System	0%	Card History - October, November, December 2016	1 day	Fri 7/20/18	Fri 7/20/18			CDP,Solutran	
492		4.7.40	Future Task	System	0%	Redemption History - January, February, March 2017	1 day	Sat 7/21/18	Sat 7/21/18	489	495	CDP,Solutran	

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	ilf C
493		4.7.41	Future Task	System	0%	Benefit History - January, February, March 2017	1 day	Sat 7/21/18	Sat 7/21/18			CDP,Solutran	
494		4.7.42	Future Task	System	0%	Card History - January, February, March 2017	1 day	Sat 7/21/18	Sat 7/21/18			CDP,Solutran	
495		4.7.43	Future Task	System	0%	Redemption History - April, May, June 2017	1 day	Mon 7/23/18	Mon 7/23/18	492	498	CDP,Solutran	
496		4.7.44	Future Task	System	0%	Benefit History - April, May, June 2017	1 day	Mon 7/23/18	Mon 7/23/18			CDP,Solutran	
497		4.7.45	Future Task	System	0%	Card History - April, May, June 2017	1 day	Mon 7/23/18	Mon 7/23/18			CDP,Solutran	
498		4.7.46	Future Task	System	0%	Redemption History - July, August, September 2017	1 day	Tue 7/24/18	Tue 7/24/18	495	501	CDP,Solutran	
499		4.7.47	Future Task	System	0%	Benefit History - July, August, September 2017	1 day	Tue 7/24/18	Tue 7/24/18			CDP,Solutran	
500		4.7.48	Future Task	System	0%	Card History - July, August, September 2017	1 day	Tue 7/24/18	Tue 7/24/18			CDP,Solutran	
501		4.7.49	Future Task	System	0%	Redemption History - October, November, December 2017	1 day	Wed 7/25/18	Wed 7/25/18	498	504	CDP,Solutran	
502		4.7.50	Future Task	System	0%	Benefit History - October, November, December 2017	1 day	Wed 7/25/18	Wed 7/25/18			CDP,Solutran	
503		4.7.51	Future Task	System	0%	Card History - October, November, December 2017	1 day	Wed 7/25/18	Wed 7/25/18			CDP,Solutran	
504		4.7.52	Future Task	System	0%	Redemption History - January, February, March 2018	1 day	Thu 7/26/18	Thu 7/26/18	501	507	CDP,Solutran	
505		4.7.53	Future Task	System	0%	Benefit History - January, February, March 2018	1 day	Thu 7/26/18	Thu 7/26/18			CDP,Solutran	
506		4.7.54	Future Task	System	0%	Card History - January, February, March 2018	1 day	Thu 7/26/18	Thu 7/26/18			CDP,Solutran	
507		4.7.55	Future Task	System	0%	Redemption History - April, May, June 2018	1 day	Fri 7/27/18	Fri 7/27/18	504		CDP,Solutran	
508		4.7.56	Future Task	System	0%	Benefit History - April, May, June 2018	1 day	Fri 7/27/18	Fri 7/27/18			CDP,Solutran	
509		4.7.57	Future Task	System	0%	Card History - April, May, June 2018	1 day	Fri 7/27/18	Fri 7/27/18			CDP,Solutran	
510		4.7.58	Future Task	System	0%	Redemption History - July, August 2018	1 day	Tue 9/4/18	Tue 9/4/18			CDP,Solutran	
511		4.7.59	Future Task	System	0%	Benefit History - July, August 2018	1 day	Tue 9/4/18	Tue 9/4/18			CDP,Solutran	
512		4.7.60	Future Task	System	0%	Card History - July, August 2018	1 day	Tue 9/4/18	Tue 9/4/18			CDP,Solutran	
513		4.7.61	Future Task	System	0%	Redemption History - September 2018	1 day	Tue 10/2/18	Tue 10/2/18			CDP,Solutran	
514		4.7.62	Future Task	System	0%	Benefit History - September 2018	1 day	Tue 10/2/18	Tue 10/2/18			CDP,Solutran	
515		4.7.63	Future Task	System	0%	Card History - September 2018	1 day	Tue 10/2/18	Tue 10/2/18			CDP,Solutran	
516		**4.8**	Future Task	Conversion	0%	**Preparation for Implementation/Conversion**	**116 days**	**Fri 6/1/18**	**Tue 10/30/18**			Project Stakehold	
517		**4.8.1**	Future Task	Conversion	0%	**Implementation Activities**	**116 days**	**Fri 6/1/18**	**Tue 10/30/18**			**Solutran**	
518		**4.8.1.1**	Future Task	Cards & PINs	0%	**Card Ordering and Distribution**	**66 days**	**Fri 6/1/18**	**Wed 8/29/18**			**Solutran**	
519		4.8.1.1.1	Future Task	Cards & PINs	0%	Generation of Card Order to Fiserv	1 day	Fri 6/1/18	Mon 6/4/18		520	Solutran	
520		4.8.1.1.2	Future Task	Cards & PINs	0%	Production of Card Plastics	60 days	Mon 6/4/18	Thu 8/23/18	519	521	Solutran	
521		4.8.1.1.3	Future Task	Cards & PINs	0%	Staging Plastics Inventory at Fiserv for Post-Conversion Issuance	5 days	Thu 8/23/18	Wed 8/29/18	520	522	Solutran	
522		4.8.1.1.4	Future Task	Milestone	0%	M: Card Ordering and Inventory Staged for Conversion	0 days	Wed 8/29/18	Wed 8/29/18	521		Solutran	
523		**4.8.1.2**	Future Task	Training	0%	**Training**	**16 days**	**Mon 7/9/18**	**Fri 7/27/18**			**Solutran**	
524		4.8.1.2.1	Future Task	Training	0%	Generate training documentation, manuals and collateral (.pdf, links)	10 days	Mon 7/9/18	Fri 7/20/18		525	Solutran	
525		4.8.1.2.2	Future Task	Training	0%	Conduct DWSS Staff Training Sessions	5 days	Mon 7/23/18	Fri 7/27/18	524	526	Solutran	
526		4.8.1.2.3	Future Task	Training	0%	M: Training complete and Staged for Conversion	0 days	Fri 7/27/18	Fri 7/27/18	525		Solutran	
527		**4.8.1.3**	Future Task	Retailer Mgmt	0%	**Merchant Initiatives**	**112 days**	**Fri 6/1/18**	**Fri 10/26/18**			**Solutran,State**	
528		**4.8.1.3.1**	**Future Task**	**Retailer Mgmt**	**0%**	**Early Engagement and Data Gathering**	**16 days**	**Fri 6/1/18**	**Fri 6/22/18**			**Solutran**	
529		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Obtain WIC Retailer Listings/Peer Grouping	1 day	Fri 6/1/18	Fri 6/1/18		530FF+11 days,5	Solutran	
530		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Conduct Retailer Outreach to determine enablement requirements	1 day	Mon 6/18/18	Mon 6/18/18	529FF+11 days	532,533	Solutran	
531		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Customize Retailer Readiness Reporting	1 day	Mon 6/18/18	Mon 6/18/18	529FF+11 days		Solutran	
532		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Provide Retailer Readiness Status Reporting in near-real time website	1 day	Tue 6/19/18	Tue 6/19/18	530		Solutran	
533		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Populate WIC Retailer Database	1 day	Tue 6/19/18	Tue 6/19/18	530	534	Solutran	
534		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Deploy Retailer Test Environment & APL	3 days	Wed 6/20/18	Fri 6/22/18	533		Solutran	
535		**4.8.1.3.2**	Future Task	Retailer Mgmt	0%	**Merchant Cutover Notification (60, 30 and 15 Days Prior to Conversion)**	**55 days**	**Mon 7/30/18**	**Wed 10/10/1**			FNS,State	
536		4.8.1.3.2	Future Task	Retailer Mgmt	0%	State Submits Draft Notices to FNS	5 days	Mon 7/30/18	Fri 8/3/18		537	Solutran	
537		4.8.1.3.2	Future Task	Retailer Mgmt	0%	FNS reviews	10 days	Mon 8/6/18	Fri 8/17/18	536	538	FNS	
538		4.8.1.3.2	Future Task	Retailer Mgmt	0%	State updates and resubmits	2 days	Mon 8/20/18	Tue 8/21/18	537	539	Solutran	
539		4.8.1.3.2	Future Task	Retailer Mgmt	0%	FNS Approves	5 days	Wed 8/22/18	Mon 8/27/18	538	540	FNS	
540		4.8.1.3.2	Future Task	Retailer Mgmt	0%	D: Cutover Notification (60, 30 and 15 Days Prior to Conversion)	0 days	Mon 8/27/18	Mon 8/27/18	539		Solutran	
541		4.8.1.3.2	Future Task	Retailer Mgmt	0%	Mail Notices in accordance with 60, 30, 15 day schedule	40 days	Mon 8/20/18	Wed 10/10/1			FNS	
542		**4.8.1.3.3**	Future Task	Retailer Mgmt	0%	**Obtain Merchant Agreements (WIC Stand Besides)**	**40 days**	**Mon 8/13/18**	**Wed 10/3/18**			Solutran	
543		4.8.1.3.3	Future Task	Retailer Mgmt	0%	Distribute Stand Beside Vendor Agreements	40 days	Mon 8/13/18	Wed 10/3/18		54455	Solutran	
544		4.8.1.3.3	Future Task	Retailer Mgmt	0%	Solutran receives and records	40 days	Mon 8/13/18	Wed 10/3/18	54355	54755,54555	Solutran	
545		4.8.1.3.3	Future Task	Retailer Mgmt	0%	Provide weekly retail status reports via website in near realtime	40 days	Mon 8/13/18	Wed 10/3/18	54455		Solutran	
546		**4.8.1.3.4**	Future Task	Equipment	0%	**Stand Beside POS Deployment (WIC Stand Besides)**	**40 days**	**Mon 8/13/18**	**Wed 10/3/18**			Solutran	
547		4.8.1.3.4	Future Task	Equipment	0%	Order and Ship Equipment	40 days	Mon 8/13/18	Wed 10/3/18	54455	54855,54955	Solutran	

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
548	4.8.1.3.4	Future Task	Equipment	0%	Provide Merchant Training Materials	40 days	Mon 8/13/18	Wed 10/3/18	54755		Solutran
549	4.8.1.3.4	Future Task	Equipment	0%	Conduct Merchant Training (Ship and Train w/ CSRs)	40 days	Mon 8/13/18	Wed 10/3/18	54755	554	Solutran
550	4.8.1.3.5	Future Task	Equipment	0%	**Retailer Certification**	17 days	Mon 10/8/18	Fri 10/26/18			Solutran,State
551	4.8.1.3.5	Future Task	Equipment	0%	Perform Level 3 Certifications	17 days	Mon 10/8/18	Fri 10/26/18	29055		Solutran,State
552	4.8.1.3.5	Future Task	Equipment	0%	Confirm Certifications	17 days	Mon 10/8/18	Fri 10/26/18	29055		Solutran,State
553	4.8.1.3.5	Future Task	Equipment	0%	Update retailer website	17 days	Mon 10/8/18	Fri 10/26/18	29055		Solutran
554	4.8.1.4	Future Task	Milestone	0%	M: Merchant Initiatives complete and Staged for Conversion	0 days	Wed 10/3/18	Wed 10/3/18	549		Solutran
555	**4.8.1.5**	Future Task	**Customer Svc**	**0%**	**Customer Service**	**112 days**	**Mon 6/4/18**	**Sun 10/28/18**			**Solutran**
556	4.8.1.5.1	Future Task	Customer Svc	0%	Identify Client Toll-Free Number for Transfer (Resporg)	1 day	Mon 6/4/18	Mon 6/4/18	1455		Solutran
557	4.8.1.5.2	Future Task	Customer Svc	0%	Identify Merchant Toll-Free Number for Transfer (Resporg)	1 day	Mon 6/4/18	Mon 6/4/18	1455	558FF+90 days	Solutran
558	4.8.1.5.3	Future Task	Customer Svc	0%	Solutran Signs Resporg Authorization	10 days	Thu 9/20/18	Tue 10/2/18	557FF+90 days	559	Solutran
559	4.8.1.5.4	Future Task	Customer Svc	0%	CDP Signs Resporg Authorization	10 days	Wed 10/3/18	Tue 10/16/18	558	560	CDP
560	4.8.1.5.5	Future Task	Customer Svc	0%	Existing Telcom Carrier Signs Resporg Authorization	1 day	Wed 10/17/1	Wed 10/17/1	559	561	CDP
561	4.8.1.5.6	Future Task	Customer Svc	0%	New Telcom Carrier Submits Resporg to Existing Carrier	1 day	Thu 10/18/18	Thu 10/18/18	560		Solutran
562	4.8.1.5.7	Future Task	Customer Svc	0%	Complete call center staff training	5 days	Thu 10/18/18	Mon 10/22/1	630FF-5 days		Solutran
563	4.8.1.5.8	Future Task	Customer Svc	0%	Activate helpline IVR	1 day	Sat 10/27/18	Sun 10/28/18	630FF		Solutran
564	4.8.1.5.9	Future Task	Customer Svc	0%	Activate Operations Support	1 day	Sat 10/27/18	Sun 10/28/18	630FF		Solutran
565	4.8.1.5.1	Future Task	Customer Svc	0%	Enable Web Portals	1 day	Sat 10/27/18	Sun 10/28/18	630FF	566	Solutran
566	4.8.1.5.1	Future Task	Milestone	0%	M: Customer Service Enabled	0 days	Sun 10/28/1	Sun 10/28/1	565		Solutran
567	**4.8.1.6**	Future Task	System	0%	**User Administration**	**20 days**	**Tue 10/9/18**	**Tue 10/30/18**			**Solutran**
568	4.8.1.6.1	Future Task	System	0%	Roles and Privileges configured	20 days	Tue 10/9/18	Tue 10/30/18	290	56955,57055	Solutran
569	4.8.1.6.2	Future Task	System	0%	Security Managers configured	20 days	Tue 10/9/18	Tue 10/30/18	56855		Solutran
570	4.8.1.6.3	Future Task	System	0%	Users setup	20 days	Tue 10/9/18	Tue 10/30/18	56855		Solutran
571	4.8.1.6.4	Future Task	System	0%	Production access turned up	1 day	Sat 10/27/18	Sun 10/28/18	630FF	572,573FF	Solutran
572	4.8.1.6.5	Future Task	Milestone	0%	M: SOAR AT Production access enabled	0 days	Sun 10/28/1	Sun 10/28/1	571		Solutran
573	4.8.2	Future Task	Milestone	0%	M: Implementation Activities Complete and Staged for Go Live	1 day	Sat 10/27/18	Sun 10/28/1	571FF		Solutran
574	5	Future Task	Project Phase	0%	Phase 4: System Implementation	4 days	Fri 10/26/18	Mon 10/29/1			
575	5.1	Future Task	Conversion	0%	Go-Live Weekend	4 days	Fri 10/26/18	Mon 10/29/1			Project Stakehold
576	5.1.1	Future Task	Conversion	0%	Database Conversion Activities	3 days	Fri 10/26/18	Sun 10/28/1			FNS,Solutran
577	5.1.1.1	Future Task	Conversion	0%	Status Call: Begin Database Conversion	1 day	Fri 10/26/18	Fri 10/26/18			FNS,Solutran
578	5.1.1.2	Future Task	Conversion	0%	CDP Extracts & Validates Add EBA File	1 day	Fri 10/26/18	Fri 10/26/18			CDP
579	5.1.1.3	Future Task	Conversion	0%	CDP Transmits Add EBA File	1 day	Fri 10/26/18	Fri 10/26/18			CDP
580	5.1.1.4	Future Task	Conversion	0%	CDP Transmits Add EBA Summary Report	1 day	Fri 10/26/18	Fri 10/26/18			CDP
581	5.1.1.5	Future Task	Conversion	0%	Solutran Acknowledges receipt of Add EBA File	1 day	Fri 10/26/18	Fri 10/26/18		582	Solutran
582	5.1.1.6	Future Task	Conversion	0%	Status Call: End of Night 1	1 day	Sat 10/27/18	Sat 10/27/18	581		FNS,Solutran,Stat
583	5.1.1.7	Future Task	Conversion	0%	*Solutran Processes Add EBA File*	1 day	Sat 10/27/18	Sat 10/27/18			Solutran
584	5.1.1.8	Future Task	Conversion	0%	Status Call: Night 2 Kickoff - Go/No-Go Decision; RespOrg	1 day	Sat 10/27/18	Sat 10/27/18		585	DWSS,FNS,Solutr
585	5.1.1.9	Future Task	Conversion	0%	CDP takes Authorizer offline	1 day	Sun 10/28/18	Sun 10/28/18	584		CDP
586	5.1.1.10	Future Task	Conversion	0%	Toll Free Helplines are taken offline; temporary message enabled	1 day	Sun 10/28/18	Sun 10/28/18			CDP,Solutran
587	5.1.1.11	Future Task	Conversion	0%	CDP Extracts & Validates Active Benefit File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
588	5.1.1.12	Future Task	Conversion	0%	CDP Transmits Active Benefit File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
589	5.1.1.13	Future Task	Conversion	0%	CDP Transmits Active Benefit Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP
590	5.1.1.14	Future Task	Conversion	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
591	5.1.1.15	Future Task	Conversion	0%	*Solutran Processes Active Benefit File*	1 day	Sun 10/28/18	Sun 10/28/18			Solutran
592	5.1.1.16	Future Task	Conversion	0%	CDP Extracts & Validates Add Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
593	5.1.1.17	Future Task	Conversion	0%	CDP Transmits Add Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
594	5.1.1.18	Future Task	Conversion	0%	CDP Transmits Add Cardholder Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP
595	5.1.1.19	Future Task	Conversion	0%	Solutran Acknowledges receipt of Add Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran
596	5.1.1.20	Future Task	Conversion	0%	*Solutran Processes Add Cardholder File*	1 day	Sun 10/28/18	Sun 10/28/18			Solutran
597	5.1.1.21	Future Task	Conversion	0%	CDP Extracts & Validates Update Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
598	5.1.1.22	Future Task	Conversion	0%	CDP Transmits Update Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			CDP
599	5.1.1.23	Future Task	Conversion	0%	CDP Transmits Update Cardholder Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP
600	5.1.1.24	Future Task	Conversion	0%	Solutran Acknowledges receipt of Update Cardholder File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran
601	5.1.1.25	Future Task	Conversion	0%	*Solutran Processes Update Cardholder File*	1 day	Sun 10/28/18	Sun 10/28/18			Solutran
602	5.1.1.26	Future Task	Conversion	0%	CDP Extracts & Validates Add PIN File	1 day	Sun 10/28/18	Sun 10/28/18			CDP

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Draft NVWIC
Project Workplan & Schedule

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names	If
603		5.1.1.27	Future Task	Conversion	0%	CDP Transmits Add PIN File	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
604		5.1.1.28	Future Task	Conversion	0%	CDP Transmits Add PIN Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
605		5.1.1.29	Future Task	Conversion	0%	Solutran Acknowledges receipt of Add PIN File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
606		5.1.1.30	Future Task	Conversion	0%	***Solutran Processes Add PIN File***	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
607		5.1.1.31	Future Task	Conversion	0%	CDP Extracts & Validates Update PIN File	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
608		5.1.1.32	Future Task	Conversion	0%	CDP Transmits Update PIN File	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
609		5.1.1.33	Future Task	Conversion	0%	CDP Transmits Update PIN Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
610		5.1.1.34	Future Task	Conversion	0%	Solutran Acknowledges receipt of Update PIN File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
611		5.1.1.35	Future Task	Conversion	0%	***Solutran Processes Update PIN File***	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
612		5.1.1.36	Future Task	Conversion	0%	CDP Extracts & Validates Redemption History File (current month)	1 day	Sun 10/28/18	Sun 10/28/18			FIS	
613		5.1.1.37	Future Task	Conversion	0%	CDP Transmits Redemption History File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
614		5.1.1.38	Future Task	Conversion	0%	CDP Transmits Redemption History Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
615		5.1.1.39	Future Task	Conversion	0%	Solutran Acknowledges receipt of Redemption History File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
616		5.1.1.40	Future Task	Conversion	0%	***Solutran Processes Redemption History File***	1 day	Sun 10/28/18	Sun 10/28/18		627SS,628SS,62	Solutran	
617		5.1.1.41	Future Task	Conversion	0%	CDP Extracts & Validates Card History File (current month)	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
618		5.1.1.42	Future Task	Conversion	0%	CDP Transmits Card History File	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
619		5.1.1.43	Future Task	Conversion	0%	CDP Transmits Card History Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
620		5.1.1.44	Future Task	Conversion	0%	Solutran Acknowledges receipt of Card History File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
621		5.1.1.45	Future Task	Conversion	0%	***Solutran Processes Card History File***	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
622		5.1.1.46	Future Task	Conversion	0%	CDP Extracts & Validates Benefit History File (current month)	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
623		5.1.1.47	Future Task	Conversion	0%	CDP Transmits Benefit History File	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
624		5.1.1.48	Future Task	Conversion	0%	CDP Transmits Benefit History Summary Report	1 day	Sun 10/28/18	Sun 10/28/18			CDP	
625		5.1.1.49	Future Task	Conversion	0%	Solutran Acknowledges receipt of Benefit History File	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
626		5.1.1.50	Future Task	Conversion	0%	***Solutran Processes Benefit History File***	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
627		5.1.2	Future Task	Milestone	0%	M: Go-Live File Creation Complete	1 day	Sun 10/28/18	Sun 10/28/18	616SS		Solutran	
628		5.1.3	Future Task	Milestone	0%	M: Go-Live File Transmission Complete	1 day	Sun 10/28/18	Sun 10/28/18	616SS		Solutran	
629		5.1.4	Future Task	Milestone	0%	M: Go-Live File Processing Complete	1 day	Sun 10/28/18	Sun 10/28/18	616SS		Solutran	
630		5.1.5	Future Task	Milestone	0%	M: Database Conversion Complete	0 days	Sun 10/28/18	Sun 10/28/18	616SS	632SS,562FF-5 c	Solutran	
631		5.1.6	Future Task	System	0%	**Systems, Networks and Operations**	1 day	Sun 10/28/18	Sun 10/28/18			Solutran	
632		5.1.6.1	Future Task	System	0%	Solutran Enables S3 Authorizer	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
633		5.1.6.2	Future Task	System	0%	Notify Fiserv Gateway and TPPs that the S3 Authorizer is online	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
634		5.1.6.3	Future Task	System	0%	Verify Transactions	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
635		5.1.6.4	Future Task	System	0%	Enable Helplines	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
636		5.1.6.5	Future Task	System	0%	Verify IVR/Call Centers Online and Connected	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
637		5.1.6.6	Future Task	System	0%	Enable Retailer & Client Portals	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
638		5.1.6.7	Future Task	System	0%	Verify Retailer & Client Portals Online and Connected	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
639		5.1.6.8	Future Task	System	0%	Enable Production SOAR Administrative Terminal	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
640		5.1.6.9	Future Task	System	0%	Verify SOAR is online and responsive	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
641		5.1.6.10	Future Task	System	0%	Verify End of Day Processing Reports	1 day	Sun 10/28/18	Sun 10/28/18	630SS		Solutran	
642		5.1.6.11	Future Task	System	0%	Verify Nightly Reports	1 day	Sun 10/28/18	Sun 10/28/18	630SS	643	Solutran	
643		5.1.7	Future Task	Milestone	0%	M: S3 System Health Verified	0 days	Sun 10/28/18	Sun 10/28/18	642	645,646,647,648	Solutran	
644		5.1.8	Future Task	Financial	0%	**Financial Migration**	1 day	Mon 10/29/1	Mon 10/29/1			Project Stakehold	
645		5.1.8.1	Future Task	Financial	0%	Solutran processes first draw down in ASAP (Partial Sunday)	1 day	Mon 10/29/1	Mon 10/29/1	643		Solutran	
646		5.1.8.2	Future Task	Financial	0%	State sends Fedwire for WIC Settlement to CDP clearing account (Friday/Saturday/partial Sunday)	1 day	Mon 10/29/18	Mon 10/29/18	643		State	
647		5.1.8.3	Future Task	Financial	0%	State sends Fedwire for WIC Settlement to Solutran clearing account (Partial Sunday	1 day	Mon 10/29/1	Mon 10/29/1	643	649	State	
648		5.1.8.4	Future Task	Financial	0%	CDP and Solutran begin review of outstanding claims information and resolution	1 day	Mon 10/29/1	Mon 10/29/1	643		Solutran,CDP	
649		5.1.9	Future Task	Milestone	0%	M: Financial Migration Tasks Complete	0 days	Mon 10/29/1	Mon 10/29/1	647	650	FNS,Solutran,Stat	
650		5.2	Future Task	Milestone	0%	M: Go-Live Activities Complete	0 days	Mon 10/29/1	Mon 10/29/1	649	652,653,654,655,	FNS,Solutran	
651		6	Future Task	Project Phase	0%	Phase 5: On-going System Operations	1723 days	Tue 10/30/18	Thu 6/5/25				
652		6.1	Future Task	Project Mgmt	0%	**Deliver Monthly Status Reports**	1 day	Tue 10/30/18	Tue 10/30/18	650		Solutran	
653		6.2	Future Task	Project Mgmt	0%	**Manage operational tasks**	1 day	Tue 10/30/18	Tue 10/30/18	650		Solutran	
654		6.3	Future Task	Project Mgmt	0%	**Compliance monitoring**	1 day	Tue 10/30/18	Tue 10/30/18	650		Solutran	
655		6.4	Future Task	Project Mgmt	0%	**Maintain documentation updates**	1 day	Tue 10/30/18	Tue 10/30/18	650		Solutran	
656		6.5	Future Task	Project Mgmt	0%	**Execute annual vulnerability test**	1 day	Tue 10/30/18	Tue 10/30/18	650		Solutran	

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NV WIC PRELIMINARY PROJECT WORK PLAN (PAGE 13 OF 13)

Draft NVWIC
Project Workplan & Schedule

Fri 11/10/17

ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
657		**6.6**	**Future Task**	**Documentation**	**0%**	**Project Wide Post Implementation Report**	**5 days**	**Mon 4/15/19**	**Fri 4/19/19**			**Solutran**
658		6.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Post Implementation Report	1 day	Mon 4/15/19	Mon 4/15/19	650FF+6 mons	659	Solutran
659		6.6.2	Future Task	Documentation	0%	State reviews Submit Draft Project Wide Post Implementation Report	1 day	Tue 4/16/19	Tue 4/16/19	658	660	DWSS
660		6.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Submit Draft Project Wide Post Implementation Repor	1 day	Wed 4/17/19	Wed 4/17/19	659	661	Solutran
661		6.6.4	Future Task	Documentation	0%	State Approves Project Wide Post Implementation Report	1 day	Thu 4/18/19	Thu 4/18/19	660	662	State
662		6.6.5	Future Task	Documentation	0%	D: Project Wide Post Implementation Report	1 day	Fri 4/19/19	Fri 4/19/19	661		Solutran
663		**6.7**	**Future Task**	**Documentation**	**0%**	**Project Wide Contract Transition Plan**	**5 days**	**Fri 5/30/25**	**Thu 6/5/25**			**Solutran**
664		6.7.1	Future Task	Documentation	0%	Submit Draft Project Wide Contract Transition Plan	1 day	Fri 5/30/25	Fri 5/30/25	8FF-13 mons	665	Solutran
665		6.7.2	Future Task	Documentation	0%	State reviews Submit Draft Project Wide Contract Transition Plan	1 day	Mon 6/2/25	Mon 6/2/25	664	666	DWSS
666		6.7.3	Future Task	Documentation	0%	Solutran updates and resubmits Submit Draft Project Wide Contract Transition Plan	1 day	Tue 6/3/25	Tue 6/3/25	665	667	Solutran
667		6.7.4	Future Task	Documentation	0%	State Approves Project Wide Contract Transition Plan	1 day	Wed 6/4/25	Wed 6/4/25	666	668	State
668		6.7.5	Future Task	Documentation	0%	D: Project Wide Contract Transition Plan	1 day	Thu 6/5/25	Thu 6/5/25	667		Solutran

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NV SNAP/TANF PRELIMINARY PROJECT WORK PLAN (PAGE 1 OF 11)

Draft NVSNAP and NVTANF
Project Workplan & Schedule

Fri 11/10/17

ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
1		1	Future Task		0%	KEY DATES: NEVADA SNAP & TANF PROJECT	2119 days	Wed 4/25/18	Fri 5/29/26			
2		1.1	Future Task	Milestone	0%	Contract Award Date	1 day	Wed 4/25/18	Wed 4/25/18		99SS	
3		1.2	Future Task	Milestone	0%	Contract Start Date	1 day	Fri 6/1/18	Fri 6/1/18		25,31,37,43,49,55	
4		1.3	Future Task	Milestone	0%	Project Kickoff and JADs	10 days	Mon 6/4/18	Fri 6/15/18		102SS	
5		1.4	Future Task	Milestone	0%	SNAP Design and Development	52 days	Mon 6/18/18	Fri 8/24/18			
6		1.5	Future Task	Milestone	0%	SNAP Testing Activities	51 days	Mon 7/23/18	Fri 9/28/18			
7		1.6	Future Task	Milestone	0%	Targeted Conversion Date: October 21, 2018	3 days	Fri 10/19/18	Sun 10/21/18			
8		1.7	Future Task	Milestone	0%	Base Contract Ends - 8 years from contract start date	1 day	Fri 5/29/26	Fri 5/29/26		579FF-13 mons	
9		2	Future Task	Project Phase	0%	Phase 1: Project Initiation, Planning and Management	15 days	Fri 5/25/18	Thu 6/14/18			
10		2.1	Future Task	Project Mgmt	0%	Plan and Facilitate a Project Kick off Meeting	6 days	Fri 5/25/18	Fri 6/1/18			
11		2.1.1	Future Task	Project Mgmt	0%	Schedule Kick off Meeting	5 days	Fri 5/25/18	Thu 5/31/18	35F-5 days		
12		2.1.2	Future Task	Project Mgmt	0%	Finalize Agenda & Attendees	5 days	Fri 5/25/18	Thu 5/31/18	35F-5 days	13	
13		2.1.3	Future Task	Project Mgmt	0%	Distribute Meeting Agenda	1 day	Fri 6/1/18	Fri 6/1/18	12		Solutran
14		2.2	Future Task	Milestone	0%	M: Project Kick off Meeting	1 day	Mon 6/4/18	Mon 6/4/18		460SS,461SS	Solutran
15		2.2.1	Future Task	Project Mgmt	0%	Introduction of Project Team (State, FNS and Solutran)	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
16		2.2.2	Future Task	Project Mgmt	0%	Review Preliminary Project Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
17		2.2.3	Future Task	Project Mgmt	0%	Review Preliminary Project Work Plan and Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
18		2.2.4	Future Task	Project Mgmt	0%	Establish Weekly and Monthly Project Status Meetings Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
19		2.2.5	Future Task	Project Mgmt	0%	Review Deliverable and Document Review Process	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
20		2.2.6	Future Task	Project Mgmt	0%	Review Change Control Process	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
21		2.2.7	Future Task	Project Mgmt	0%	Discuss Connectivity Infrastructure and Configuration	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
22		2.2.8	Future Task	Project Mgmt	0%	Discuss Conversion Planning	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
23		2.2.9	Future Task	Project Mgmt	0%	Discuss Requirement Verification Sessions Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3		Solutran
24		2.3	Future Task	Documentation	0%	Project Management Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
25		2.3.1	Future Task	Documentation	0%	Submit Draft Project Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	26	Solutran
26		2.3.2	Future Task	Documentation	0%	State reviews Project Management Plan	5 days	Tue 6/5/18	Mon 6/11/18	25	27	DWSS
27		2.3.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Management Plan	1 day	Tue 6/12/18	Tue 6/12/18	26	28	Solutran
28		2.3.4	Future Task	Documentation	0%	State Approves Project Management Plan	2 days	Wed 6/13/18	Thu 6/14/18	27	29	DWSS
29		2.3.5	Future Task	Documentation	0%	D: Project Management Plan	0 days	Thu 6/14/18	Thu 6/14/18	28		Solutran
30		2.4	Future Task	Documentation	0%	Project Work Plan and Schedule	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
31		2.4.1	Future Task	Documentation	0%	Submit Draft Project Work Plan and Schedule	1 day	Mon 6/4/18	Mon 6/4/18	3	32	Solutran
32		2.4.2	Future Task	Documentation	0%	State reviews Project Work Plan and Schedule	5 days	Tue 6/5/18	Mon 6/11/18	31	33	DWSS
33		2.4.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Work Plan and Schedule	1 day	Tue 6/12/18	Tue 6/12/18	32	34	Solutran
34		2.4.4	Future Task	Documentation	0%	State Approves Project Work Plan and Schedule	2 days	Wed 6/13/18	Thu 6/14/18	33	35	DWSS
35		2.4.5	Future Task	Documentation	0%	D: Project Work Plan and Schedule	0 days	Thu 6/14/18	Thu 6/14/18	34		Solutran
36		2.5	Future Task	Documentation	0%	Project Status Report	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
37		2.5.1	Future Task	Documentation	0%	Submit Draft Project Status Report	1 day	Mon 6/4/18	Mon 6/4/18	3	38	Solutran
38		2.5.2	Future Task	Documentation	0%	State reviews Project Status Report	5 days	Tue 6/5/18	Mon 6/11/18	37	39	DWSS
39		2.5.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Status Report	1 day	Tue 6/12/18	Tue 6/12/18	38	40	Solutran
40		2.5.4	Future Task	Documentation	0%	State Approves Project Status Report	2 days	Wed 6/13/18	Thu 6/14/18	39	41	DWSS
41		2.5.5	Future Task	Documentation	0%	D: Project Status Report	0 days	Thu 6/14/18	Thu 6/14/18	40		Solutran
42		2.6	Future Task	Documentation	0%	Project Wide Communication Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
43		2.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Communication Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	44	Solutran
44		2.6.2	Future Task	Documentation	0%	State reviews Project Wide Communication Plan	5 days	Tue 6/5/18	Mon 6/11/18	43	45	DWSS
45		2.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Communication Plan	1 day	Tue 6/12/18	Tue 6/12/18	44	46	Solutran
46		2.6.4	Future Task	Documentation	0%	State Approves Project Wide Communication Plan	2 days	Wed 6/13/18	Thu 6/14/18	45	47	DWSS
47		2.6.5	Future Task	Documentation	0%	D: Project Wide Communication Plan	0 days	Thu 6/14/18	Thu 6/14/18	46		Solutran
48		2.7	Future Task	Documentation	0%	Project Wide Retailer Transition and Certification Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
49		2.7.1	Future Task	Documentation	0%	Submit Draft Project Wide Retailer Transition and Certification Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	50	Solutran
50		2.7.2	Future Task	Documentation	0%	State reviews Project Wide Retailer Transition and Certification Plan	5 days	Tue 6/5/18	Mon 6/11/18	49	51	DWSS
51		2.7.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Retailer Transition and Certification Plan	1 day	Tue 6/12/18	Tue 6/12/18	50	52	Solutran
52		2.7.4	Future Task	Documentation	0%	State Approves Project Wide Retailer Transition and Certification Plan	2 days	Wed 6/13/18	Thu 6/14/18	51	53	DWSS
53		2.7.5	Future Task	Documentation	0%	D: Project Wide Retailer Transition and Certification Plan	0 days	Thu 6/14/18	Thu 6/14/18	52		Solutran
54		2.8	Future Task	Documentation	0%	Project Wide Risk Management Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
55		2.8.1	Future Task	Documentation	0%	Submit Draft Project Wide Risk Management Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	56	Solutran

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Draft NVSNAP and NVTANF
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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
56	2.8.2	Future Task	Documentation	0%	State reviews Project Wide Risk Management Plan	5 days	Tue 6/5/18	Mon 6/11/18	55	57	DWSS
57	2.8.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Risk Management Plan	1 day	Tue 6/12/18	Tue 6/12/18	56	58	Solutran
58	2.8.4	Future Task	Documentation	0%	State Approves Project Wide Risk Management Plan	2 days	Wed 6/13/18	Thu 6/14/18	57	59	DWSS
59	2.8.5	Future Task	Documentation	0%	D: Project Wide Risk Management Plan	0 days	Thu 6/14/18	Thu 6/14/18	58		Solutran
60	2.9	Future Task	Documentation	0%	Project Wide Quality Assurance Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
61	2.9.1	Future Task	Documentation	0%	Submit Draft Project Wide Quality Assurance Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	62	Solutran
62	2.9.2	Future Task	Documentation	0%	State reviews Project Wide Quality Assurance Plan	5 days	Tue 6/5/18	Mon 6/11/18	61	63	DWSS
63	2.9.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Quality Assurance Plan	1 day	Tue 6/12/18	Tue 6/12/18	62	64	Solutran
64	2.9.4	Future Task	Documentation	0%	State Approves Project Wide Quality Assurance Plan	2 days	Wed 6/13/18	Thu 6/14/18	63	65	DWSS
65	2.9.5	Future Task	Documentation	0%	D: Project Wide Quality Assurance Plan	0 days	Thu 6/14/18	Thu 6/14/18	64		Solutran
66	2.10	Future Task	Documentation	0%	Project Wide Change Management Plan and Control Procedures	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
67	2.10.1	Future Task	Documentation	0%	Submit Draft Project Wide Change Management and Control Procedures	1 day	Mon 6/4/18	Mon 6/4/18	3	68	Solutran
68	2.10.2	Future Task	Documentation	0%	State reviews Project Wide Change Management and Control Procedures	5 days	Tue 6/5/18	Mon 6/11/18	67	69	DWSS
69	2.10.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Change Management and Control Procedures	1 day	Tue 6/12/18	Tue 6/12/18	68	70	Solutran
70	2.10.4	Future Task	Documentation	0%	State Approves Project Wide Change Management and Control Procedures	2 days	Wed 6/13/18	Thu 6/14/18	69	71	DWSS
71	2.10.5	Future Task	Documentation	0%	D: Project Wide Change Management and Control Procedures	0 days	Thu 6/14/18	Thu 6/14/18	70		Solutran
72	2.11	Future Task	Documentation	0%	Project Wide Knowledge Transfer Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
73	2.11.1	Future Task	Documentation	0%	Submit Draft Project Wide Knowledge Transfer Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	74	Solutran
74	2.11.2	Future Task	Documentation	0%	State reviews Project Wide Knowledge Transfer Plan	5 days	Tue 6/5/18	Mon 6/11/18	73	75	DWSS
75	2.11.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Knowledge Transfer Plan	1 day	Tue 6/12/18	Tue 6/12/18	74	76	Solutran
76	2.11.4	Future Task	Documentation	0%	State Approves Project Wide Knowledge Transfer Plan	2 days	Wed 6/13/18	Thu 6/14/18	75	77	DWSS
77	2.11.5	Future Task	Documentation	0%	D: Project Wide Knowledge Transfer Plan	0 days	Thu 6/14/18	Thu 6/14/18	76		Solutran
78	2.12	Future Task	Documentation	0%	Project Wide Conversion and Implementation Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
79	2.12.1	Future Task	Documentation	0%	Submit Draft Project Wide Conversion and Implementation Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	80	Solutran
80	2.12.2	Future Task	Documentation	0%	State reviews Project Wide Conversion and Implementation Plan	5 days	Tue 6/5/18	Mon 6/11/18	79	81	DWSS
81	2.12.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Conversion and Implementation Plan	1 day	Tue 6/12/18	Tue 6/12/18	80	82	Solutran
82	2.12.4	Future Task	Documentation	0%	State Approves Project Wide Conversion and Implementation Plan	2 days	Wed 6/13/18	Thu 6/14/18	81	83	DWSS
83	2.12.5	Future Task	Documentation	0%	D: Project Wide Conversion and Implementation Plan	0 days	Thu 6/14/18	Thu 6/14/18	82		Solutran
84	2.13	Future Task	Documentation	0%	Project Wide System Security Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
85	2.13.1	Future Task	Documentation	0%	Submit Draft Project Wide System Security Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	86	Solutran
86	2.13.2	Future Task	Documentation	0%	State reviews Project Wide System Security Plan	5 days	Tue 6/5/18	Mon 6/11/18	85	87	DWSS
87	2.13.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide System Security Plan	1 day	Tue 6/12/18	Tue 6/12/18	86	88	Solutran
88	2.13.4	Future Task	Documentation	0%	State Approves Project Wide System Security Plan	2 days	Wed 6/13/18	Thu 6/14/18	87	89	DWSS
89	2.13.5	Future Task	Documentation	0%	D: Project Wide System Security Plan	0 days	Thu 6/14/18	Thu 6/14/18	88		Solutran
90	2.14	Future Task	Documentation	0%	Project Wide Business Continuity/ Disaster Recovery Plan	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
91	2.14.1	Future Task	Documentation	0%	Submit Draft Project Wide Business Continuity/ Disaster Recovery Plan	1 day	Mon 6/4/18	Mon 6/4/18	3	92	Solutran
92	2.14.2	Future Task	Documentation	0%	State reviews Project Wide Business Continuity/ Disaster Recovery Plan	5 days	Tue 6/5/18	Mon 6/11/18	91	93	DWSS
93	2.14.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Business Continuity/ Disaster Recovery Plan	1 day	Tue 6/12/18	Tue 6/12/18	92	94	Solutran
94	2.14.4	Future Task	Documentation	0%	State Approves Project Wide Business Continuity/ Disaster Recovery Plan	2 days	Wed 6/13/18	Thu 6/14/18	93	95	DWSS
95	2.14.5	Future Task	Documentation	0%	D: Project Wide Business Continuity/ Disaster Recovery Plan	0 days	Thu 6/14/18	Thu 6/14/18	94		Solutran
96	3	Future Task	Project Phase	0%	Phase 2: System Design Confirmation	92 days	Wed 4/25/18	Mon 8/27/18			
97	3.1	Future Task	Requirements	0%	Design Elements	57 days	Wed 4/25/18	Wed 7/11/18			Solutran
98	3.1.1	Future Task	Requirements	0%	Preliminary Requirements Traceablity Matrix (RTM)	33 days	Wed 4/25/18	Fri 6/8/18			Solutran
99	3.1.1.1	Future Task	Requirements	0%	Develop Requirements Traceability Matrix for Pre-RVS Review	23 days	Wed 4/25/18	Fri 5/25/18	255	100	Solutran
100	3.1.1.2	Future Task	Requirements	0%	Provide Preliminary RTM for State Review	10 days	Mon 5/28/18	Fri 6/8/18	99		Solutran
101	3.1.2	Future Task	Requirements	0%	Requirement Verification Sessions	10 days	Mon 6/4/18	Fri 6/15/18			Solutran
102	3.1.2.1	Future Task	Requirements	0%	Conduct Onsite RVS Meetings for SNAP	5 days	Mon 6/4/18	Fri 6/8/18	455	12855,13455,10	Solutran
103	3.1.2.2	Future Task	Requirements	0%	Conduct Skype RVS Sessions	1 wk	Mon 6/11/18	Fri 6/15/18	102	105	Solutran
104	3.1.3	Future Task	Requirements	0%	Final Requirements Traceabilty Matrix (RTM)	5 days	Mon 6/18/18	Fri 6/22/18			Solutran
105	3.1.3.1	Future Task	Requirements	0%	Submit Updated RTM (following RVS meetings)	1 day	Mon 6/18/18	Mon 6/18/18	103	106,11155,1185	Solutran
106	3.1.3.2	Future Task	Requirements	0%	State Reviews Updated RTM	2 days	Tue 6/19/18	Wed 6/20/18	105	107	State
107	3.1.3.3	Future Task	Requirements	0%	Update and Resubmit Updated RTM	1 day	Thu 6/21/18	Thu 6/21/18	106	108	Solutran
108	3.1.3.4	Future Task	Requirements	0%	State Approves RTM	1 day	Fri 6/22/18	Fri 6/22/18	107	109	State

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
109		3.1.3.5	Future Task	Requirements	0%	D: Final Requirements Traceability Matrix - Baseline	0 days	Fri 6/22/18	Fri 6/22/18	108	159,160,161,162,	Solutran
110		3.1.4	Future Task	Requirements	0%	Detailed Functional Design Document	5 days	Mon 6/18/18	Fri 6/22/18			Solutran
111		3.1.4.1	Future Task	Requirements	0%	Submit Draft Detailed Functional Design Document	1 day	Mon 6/18/18	Mon 6/18/18	10555	112	Solutran
112		3.1.4.2	Future Task	Requirements	0%	State reviews Detailed Functional Design Document	2 days	Tue 6/19/18	Wed 6/20/18	111	113	DW55
113		3.1.4.3	Future Task	Requirements	0%	Solutran updates and resubmits Detailed Functional Design Document	1 day	Thu 6/21/18	Thu 6/21/18	112	114	Solutran
114		3.1.4.4	Future Task	Requirements	0%	State Approves Detailed Functional Design Document	1 day	Fri 6/22/18	Fri 6/22/18	113	115	State
115		3.1.4.5	Future Task	Requirements	0%	D: Detailed Functional Design Document	0 days	Fri 6/22/18	Fri 6/22/18	114	116	Solutran
116		3.1.5	Future Task	Milestone	0%	M: Functional Design Document w/ RTM - Baseline: Scope Locked	0 days	Fri 6/22/18	Fri 6/22/18	115		Solutran
117		3.1.6	Future Task	Requirements	0%	Interface Control Document	5 days	Mon 6/18/18	Fri 6/22/18			Solutran
118		3.1.6.1	Future Task	Requirements	0%	Submit Draft Interface Control Document	1 day	Mon 6/18/18	Mon 6/18/18	10555	119	Solutran
119		3.1.6.2	Future Task	Requirements	0%	State Reviews Interface Control Document	2 days	Tue 6/19/18	Wed 6/20/18	118	120	DW55
120		3.1.6.3	Future Task	Requirements	0%	Solutran updates and resubmits Interface Control Document	1 day	Thu 6/21/18	Thu 6/21/18	119	121	Solutran
121		3.1.6.4	Future Task	Requirements	0%	State Approves Interface Control Document	1 day	Fri 6/22/18	Fri 6/22/18	120	122	State
122		3.1.6.5	Future Task	Requirements	0%	D: Interface Control Document	0 days	Fri 6/22/18	Fri 6/22/18	121		Solutran
123		3.1.7	Future Task	Technical	0%	Connectivity Configuration	5 days	Mon 6/4/18	Fri 6/8/18			Solutran
124		3.1.7.1	Future Task	Technical	0%	Review DWSS connectivity diagrams	2 days	Mon 6/4/18	Tue 6/5/18	3	125,126	Solutran
125		3.1.7.2	Future Task	Technical	0%	Design Connectivity Configuration (Test Environment)	3 days	Wed 6/6/18	Fri 6/8/18	124		DW55,Solutran
126		3.1.7.3	Future Task	Technical	0%	Design Connectivity Configuration (Production Environment)	3 days	Wed 6/6/18	Fri 6/8/18	124		DW55,Solutran
127		3.1.8	Future Task	Documentation	0%	Cardholder IVR Flow	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
128		3.1.8.1	Future Task	Documentation	0%	Submit Draft Cardholder IVR Flow	1 day	Mon 6/4/18	Mon 6/4/18	10255	129,135	Solutran
129		3.1.8.2	Future Task	Documentation	0%	State Reviews CIVR	5 days	Tue 6/5/18	Mon 6/11/18	128	130,136	DW55
130		3.1.8.3	Future Task	Documentation	0%	Solutran updates and resubmits CIVR	1 day	Tue 6/12/18	Tue 6/12/18	129	131,137	Solutran
131		3.1.8.4	Future Task	Documentation	0%	State Approves CIVR	2 days	Wed 6/13/18	Thu 6/14/18	130	132,138	State
132		3.1.8.5	Future Task	Documentation	0%	D: Cardholder IVR Flow	0 days	Thu 6/14/18	Thu 6/14/18	131		Solutran
133		3.1.9	Future Task	Documentation	0%	Merchant IVR Flow	9 days	Mon 6/4/18	Thu 6/14/18			Solutran
134		3.1.9.1	Future Task	Documentation	0%	Submit Draft Merchant IVR Flow	1 day	Mon 6/4/18	Mon 6/4/18	10255		Solutran
135		3.1.9.2	Future Task	Documentation	0%	State Reviews MIVR	5 days	Tue 6/5/18	Mon 6/11/18	128		DW55
136		3.1.9.3	Future Task	Documentation	0%	Solutran updates and resubmits MIVR	1 day	Tue 6/12/18	Tue 6/12/18	129		Solutran
137		3.1.9.4	Future Task	Documentation	0%	State Approves MIVR	2 days	Wed 6/13/18	Thu 6/14/18	130		State
138		3.1.9.5	Future Task	Documentation	0%	D: Merchant IVR Flow	0 days	Thu 6/14/18	Thu 6/14/18	131	140	Solutran
139		3.1.10	Future Task	Documentation	0%	Detailed Technical Specification Document	9 days	Fri 6/15/18	Wed 6/27/18			Solutran
140		3.1.10.1	Future Task	Documentation	0%	Submit Draft Detailed Technical Specification Document	1 day	Fri 6/15/18	Fri 6/15/18	138	141	Solutran
141		3.1.10.2	Future Task	Documentation	0%	State Reviews Detailed Technical Specification Document	5 days	Mon 6/18/18	Fri 6/22/18	140	142	Solutran
142		3.1.10.3	Future Task	Documentation	0%	Solutran updates and resubmits Detailed Technical Specification Document	1 day	Mon 6/25/18	Mon 6/25/18	141	143	State
143		3.1.10.4	Future Task	Documentation	0%	State Approves Detailed Technical Specification Document	2 days	Tue 6/26/18	Wed 6/27/18	142	144	Solutran
144		3.1.10.5	Future Task	Documentation	0%	D: Detailed Technical Specification Document	0 days	Wed 6/27/18	Wed 6/27/18	143		State
145		3.1.11	Future Task	Cards & PINs	0%	Card Design	30 days	Fri 6/1/18	Wed 7/11/18			Solutran
146		3.1.11.1	Future Task	Cards & PINs	0%	Solutran/ State provides artwork for card front	1 day	Fri 6/1/18	Fri 6/1/18	355	147	Solutran
147		3.1.11.2	Future Task	Cards & PINs	0%	Solutran modifies language on card back and provides artwork to Fiserv	2 days	Mon 6/4/18	Tue 6/5/18	146	148	Solutran
148		3.1.11.3	Future Task	Cards & PINs	0%	Fiserv submits initial proof (front and back)	10 days	Wed 6/6/18	Tue 6/19/18	147	149	Fiserv
149		3.1.11.4	Future Task	Cards & PINs	0%	Solutran submits proof	0 days	Tue 6/19/18	Tue 6/19/18	148	150	Solutran
150		3.1.11.5	Future Task	Cards & PINs	0%	State reviews proof	5 days	Wed 6/20/18	Tue 6/26/18	149	151	DW55
151		3.1.11.6	Future Task	Cards & PINs	0%	Solutran updates and resubmits	0 days	Tue 6/26/18	Tue 6/26/18	150	152	Solutran
152		3.1.11.7	Future Task	Cards & PINs	0%	State Approves	1 day	Wed 6/27/18	Wed 6/27/18	151	153	State
153		3.1.11.8	Future Task	Cards & PINs	0%	FNS reviews card back language/formatting (for regulatory compliance)	10 days	Thu 6/28/18	Tue 7/10/18	152	154	FNS
154		3.1.11.9	Future Task	Cards & PINs	0%	FNS Approves card back language/formatting	1 day	Wed 7/11/18	Wed 7/11/18	153	155	FNS
155		3.1.11.10	Future Task	Cards & PINs	0%	D: Card Design	0 days	Wed 7/11/18	Wed 7/11/18	154		Solutran
156		3.2	Future Task	System	0%	Solutran Development Tasks	64 days	Mon 6/4/18	Mon 8/27/18			Solutran
157		3.2.1	Future Task	System	0%	Release Schedule	64 days	Mon 6/4/18	Mon 8/27/18			Solutran
158		3.2.1.1	Future Task	System	0%	Release #1	23 days	Mon 6/25/18	Mon 7/23/18		170,171,172,173,	Solutran
159		3.2.1.1.1	Future Task	System	0%	Interface Specifications (Phase 1: 60%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
160		3.2.1.1.2	Future Task	System	0%	EBT Account Management (Phase 1: 30%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
161		3.2.1.1.3	Future Task	System	0%	EBT Benefit Management (Phase 1: 40%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
162		3.2.1.1.4	Future Task	System	0%	EBT Card and PIN Management (Phase 1: 70%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
163		3.2.1.1.5	Future Task	System	0%	EBT POS Transaction Processing (Phase 1: 20%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
164		3.2.1.1.6	Future Task	System	0%	Reconciliation and Settlement (Phase 1: 30%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
165		3.2.1.1.7	Future Task	System	0%	SOAR Admin Terminal Functionality (Phase 1: 40%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
166		3.2.1.1.8	Future Task	System	0%	Customer Service (Phase 1: 30%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
167		3.2.1.1.9	Future Task	System	0%	EBT Reports (Phase 1: 70%)	23 days	Mon 6/25/18	Mon 7/23/18	109		Solutran
168		3.2.1.1.10	Future Task	System	0%	Disaster Recovery (Phase 1: 50%)	23 days	Mon 6/25/18	Mon 7/23/18	109	216FF-12 days	Solutran
169		**3.2.1.2**	**Future Task**	**System**	**0%**	**Release #2**	**25 days**	**Wed 7/25/18**	**Mon 8/27/18**		**254**	**Solutran**
170		3.2.1.2.1	Future Task	System	0%	Interface Specifications (Phase 2: 40%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
171		3.2.1.2.2	Future Task	System	0%	EBT Account Management (Phase 2: 70%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
172		3.2.1.2.3	Future Task	System	0%	EBT Benefit Management (Phase 2: 60%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
173		3.2.1.2.4	Future Task	System	0%	EBT Card and PIN Management (Phase 2: 30%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
174		3.2.1.2.5	Future Task	System	0%	EBT POS Transaction Processing (Phase 2: 30%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
175		3.2.1.2.6	Future Task	System	0%	EBT Reconciliation and Settlement (Phase 2: 70%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
176		3.2.1.2.7	Future Task	System	0%	SOAR Admin Terminal Functionality (Phase 2: 60%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
177		3.2.1.2.8	Future Task	System	0%	Customer Service (Phase 2: 70%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
178		3.2.1.2.9	Future Task	System	0%	EBT Reports (Phase 2: 30%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
179		3.2.1.2.10	Future Task	System	0%	Disaster Recovery (Phase 2: 50%)	25 days	Wed 7/25/18	Mon 8/27/18	158		Solutran
180		**3.2.1.3**	**Future Task**	**Conversion**	**0%**	**Conversion File Preparation (Solutran)**	**13 days**	**Tue 6/19/18**	**Wed 7/4/18**			**Solutran**
181		**3.2.1.3.1**	**Future Task**	**Conversion**	**0%**	**Conversion File Layout Development**	**13 days**	**Tue 6/19/18**	**Wed 7/4/18**			**Solutran**
182		3.2.1.3.1.1	Future Task	Conversion	0%	Define All ebtEDGE database values	1 day	Tue 6/19/18	Tue 6/19/18	105	183	Solutran
183		3.2.1.3.1.2	Future Task	Conversion	0%	Document Conversion File layout and data elements (section in Conversion Plan)	3 days	Wed 6/20/18	Fri 6/22/18	182	184	Solutran
184		3.2.1.3.1.3	Future Task	Conversion	0%	Development complete on scripts to ingest and post extract file data	5 days	Mon 6/25/18	Fri 6/29/18	183	185FF	Solutran
185		3.2.1.3.1.4	Future Task	Conversion	0%	Test code on preliminary extract files received from FIS	2 days	Thu 6/28/18	Fri 6/29/18	184FF	186	Solutran
186		3.2.1.3.1.5	Future Task	Conversion	0%	Verify results are as expected	1 day	Mon 7/2/18	Mon 7/2/18	185	187	Solutran
187		3.2.1.3.1.6	Future Task	Conversion	0%	Rectify any issues identified	2 days	Tue 7/3/18	Wed 7/4/18	186	188	
188		3.2.1.3.1.7	Future Task	Conversion	0%	Preparation complete for Mock Run Testing	0 days	Wed 7/4/18	Wed 7/4/18	187		Solutran
189		**3.2.1.4**	**Future Task**	**Conversion**	**0%**	**Connectivity & Encryption To/From Solutran and FIS**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**FIS,Solutran**
190		**3.2.1.4.1**	**Future Task**	**Conversion**	**0%**	**Connectivity for Mock Conversion Runs and Conversion**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**FIS,Solutran**
191		**3.2.1.4.1.1**	**Future Task**	**Conversion**	**0%**	**Connectivity Related Tasks**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**FIS,Solutran**
192		3.2.1.4.1.1	Future Task	Conversion	0%	Exchange IP Addresses	1 day	Mon 6/4/18	Mon 6/4/18	3	193	FIS,Solutran
193		3.2.1.4.1.1	Future Task	Conversion	0%	Identify Firewall Changes	1 day	Tue 6/5/18	Tue 6/5/18	192	194SF+2 days,19	FIS,Solutran
194		3.2.1.4.1.1	Future Task	Conversion	0%	FIS completes firewall changes (if necessary)	5 days	Mon 6/11/18	Fri 6/15/18	193SF+2 days		FIS
195		3.2.1.4.1.1	Future Task	Conversion	0%	Solutran completes firewall changes (if necessary)	5 days	Mon 6/11/18	Fri 6/15/18	193SF+2 days	196	Solutran
196		3.2.1.4.1.1	Future Task	Conversion	0%	Test connectivity	1 day	Mon 6/18/18	Mon 6/18/18	195	197	FIS,Solutran
197		3.2.1.4.1.1	Future Task	Conversion	0%	Create SFTP credentials for NVSNAP	2 days	Tue 6/19/18	Wed 6/20/18	196	198	Solutran
198		3.2.1.4.1.1	Future Task	Conversion	0%	Exchange all SFTP connection information and credentials	1 day	Thu 6/21/18	Thu 6/21/18	197	199	FIS,Solutran
199		3.2.1.4.1.1	Future Task	Conversion	0%	FIS sends test files to validate connectivity	1 day	Fri 6/22/18	Fri 6/22/18	198	200	FIS
200		3.2.1.4.1.1	Future Task	Conversion	0%	Validate SFTP communication, files	1 day	Mon 6/25/18	Mon 6/25/18	199	289	FIS,Solutran
201		**3.2.1.4.2**	**Future Task**	**Conversion**	**0%**	**PIN Encryption/ Decryption Related Tasks**	**10 days**	**Mon 6/11/18**	**Fri 6/22/18**			**FIS,Solutran**
202		3.2.1.4.2.1	Future Task	Conversion	0%	FIS creates and sends 2 parts of the 3-DES PIN Block encryption keys	4 days	Mon 6/11/18	Thu 6/14/18	3FS+5 days	203	FIS
203		3.2.1.4.2.2	Future Task	Conversion	0%	Solutran verifies receipt of PIN Block key parts	1 day	Fri 6/15/18	Fri 6/15/18	202	204	Solutran
204		3.2.1.4.2.3	Future Task	Conversion	0%	FIS sends a production PIN Block and associated PAN	1 day	Mon 6/18/18	Mon 6/18/18	203	205	FIS
205		3.2.1.4.2.4	Future Task	Conversion	0%	Solutran validates PIN Block decryption keys against PIN Block and PAN	1 day	Tue 6/19/18	Tue 6/19/18	204	206	Solutran
206		3.2.1.4.2.5	Future Task	Conversion	0%	Decrypted 4 digit PIN verified by both Solutran and FIS	3 days	Wed 6/20/18	Fri 6/22/18	205		FIS,Solutran
207		**3.2.1.5**	**Future Task**	**System**	**0%**	**Connectivity To/ From Solutran and NOMADS**	**16 days**	**Mon 6/4/18**	**Mon 6/25/18**			**Solutran,State**
208		3.2.1.5.1	Future Task	System	0%	Determine connection protocols (SFTP / SSL / HTTPS)	4 days	Mon 6/4/18	Thu 6/7/18	3	209	Solutran,State
209		3.2.1.5.2	Future Task	System	0%	DWSS to determine configuration of NOMADS	4 days	Fri 6/8/18	Wed 6/13/18	208	210	Solutran,State
210		3.2.1.5.3	Future Task	System	0%	Configure interface	5 days	Thu 6/14/18	Wed 6/20/18	209	212	Solutran,State
211		**3.2.1.5.4**	**Future Task**	**Testing**	**0%**	**Connectivity Testing**	**3 days**	**Thu 6/21/18**	**Mon 6/25/18**			**Solutran,State**
212		3.2.1.5.4.1	Future Task	Testing	0%	Test and verify connection(s)	3 days	Thu 6/21/18	Mon 6/25/18	210		Solutran,State
213		**4**	**Future Task**	**Project Phase**	**0%**	**Phase 3: System Testing and Training**	**115.13 days**	**Fri 6/1/18**	**Thu 11/1/18**			
214		**4.1**	**Future Task**	**Documentation**	**0%**	**System Testing and Training Deliverables**	**40 days**	**Fri 6/1/18**	**Wed 7/25/18**			**Solutran**
215		**4.1.1**	**Future Task**	**Documentation**	**0%**	**Project Wide System Test Plan**	14 days	Fri 7/6/18	Tue 7/24/18			Solutran
216		4.1.1.1	Future Task	Documentation	0%	Submit Draft Project Wide System Test Plan	1 day	Fri 7/6/18	Fri 7/6/18	168FF-12 days	217	Solutran
217		4.1.1.2	Future Task	Documentation	0%	State reviews Project Wide System Test Plan	1 day	Mon 7/9/18	Mon 7/9/18	216	218	State

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
218	4.1.1.3	Future Task	Documentation	0%	Solutran updates and resubmits System Wide Test Plan	10 days	Tue 7/10/18	Sat 7/21/18	217	219	Solutran
219	4.1.1.4	Future Task	Documentation	0%	State Approves System Wide Test Plan	2 days	Mon 7/23/18	Tue 7/24/18	218	220	State
220	4.1.1.5	Future Task	Documentation	0%	D: Project Wide System Test Plan	0 days	Tue 7/24/18	Tue 7/24/18	219		Solutran
221	4.1.2	Future Task	Documentation	0%	Systems Operational Manual	18 days	Wed 6/20/18	Fri 7/13/18			Solutran
222	4.1.2.1	Future Task	Documentation	0%	Submit Draft Systems Operational Manual	1 day	Wed 6/20/18	Wed 6/20/18		223	Solutran
223	4.1.2.2	Future Task	Documentation	0%	State reviews Systems Operational Manual	10 days	Thu 6/21/18	Tue 7/3/18	222	224	State
224	4.1.2.3	Future Task	Documentation	0%	Solutran updates and resubmits Systems Operational Manual	2 days	Wed 7/4/18	Thu 7/5/18	223	225	Solutran
225	4.1.2.4	Future Task	Documentation	0%	State Approves Systems Operational Manual	5 days	Fri 7/6/18	Thu 7/12/18	224	226	State
226	4.1.2.5	Future Task	Documentation	0%	D: Systems Operational Manual	0 days	Fri 7/13/18	Fri 7/13/18	225		Solutran
227	4.1.3	Future Task	Documentation	0%	Reports Manual	18 days	Fri 6/1/18	Wed 6/27/18			Solutran
228	4.1.3.1	Future Task	Documentation	0%	Submit Draft Reports Manual	1 day	Fri 6/1/18	Mon 6/4/18		229	Solutran
229	4.1.3.2	Future Task	Documentation	0%	State reviews Reports Manual	10 days	Mon 6/4/18	Mon 6/18/18	228	230	State
230	4.1.3.3	Future Task	Documentation	0%	Solutran updates and resubmits Reports Manual	2 days	Mon 6/18/18	Wed 6/20/18	229	231	Solutran
231	4.1.3.4	Future Task	Documentation	0%	State Approves Reports Manual	5 days	Wed 6/20/18	Wed 6/27/18	230	232	State
232	4.1.3.5	Future Task	Documentation	0%	D: Reports Manual	0 days	Wed 6/27/18	Wed 6/27/18	231	234FF+5 days,24	Solutran
233	4.1.4	Future Task	Documentation	0%	Settlement/Reconciliation Manual	18 days	Mon 7/2/18	Wed 7/25/18			Solutran
234	4.1.4.1	Future Task	Documentation	0%	Submit Draft Settlement/Reconciliation Manual	1 day	Mon 7/2/18	Tue 7/3/18	232FF+5 days	235	Solutran
235	4.1.4.2	Future Task	Documentation	0%	State reviews Settlement/Reconciliation Manual	10 days	Tue 7/3/18	Tue 7/17/18	234	236	State
236	4.1.4.3	Future Task	Documentation	0%	Solutran updates and resubmits Settlement/Reconciliation Manual	2 days	Tue 7/17/18	Thu 7/19/18	235	237	Solutran
237	4.1.4.4	Future Task	Documentation	0%	State Approves Settlement/Reconciliation Manual	5 days	Thu 7/19/18	Wed 7/25/18	236	238	State
238	4.1.4.5	Future Task	Documentation	0%	D: Settlement/Reconciliaiton Manual	0 days	Wed 7/25/18	Wed 7/25/18	237		Solutran
239	4.1.5	Future Task	Documentation	0%	Administrative Terminal Users Manual	18 days	Mon 7/2/18	Wed 7/25/18			Solutran
240	4.1.5.1	Future Task	Documentation	0%	Submit Draft Administrative Terminal Users Manual	1 day	Mon 7/2/18	Tue 7/3/18	232FF+5 days	241	Solutran
241	4.1.5.2	Future Task	Documentation	0%	State reviews Administrative Terminal Users Manual	10 days	Tue 7/3/18	Tue 7/17/18	240	242	State
242	4.1.5.3	Future Task	Documentation	0%	Solutran updates and resubmits Administrative Terminal Users Manual	2 days	Tue 7/17/18	Thu 7/19/18	241	243	Solutran
243	4.1.5.4	Future Task	Documentation	0%	State Approves Settlement/Reconciliation Manual	5 days	Thu 7/19/18	Wed 7/25/18	242	244	State
244	4.1.5.5	Future Task	Documentation	0%	D: Administrative Terminal Users Manual	0 days	Wed 7/25/18	Wed 7/25/18	243		Solutran
245	4.1.6	Future Task	Documentation	0%	Project Wide Training Plan	18 days	Mon 7/2/18	Wed 7/25/18			Solutran
246	4.1.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Training Plan	1 day	Mon 7/2/18	Tue 7/3/18	232FF+5 days	247	Solutran
247	4.1.6.2	Future Task	Documentation	0%	State reviews Project Wide Training Plan	10 days	Tue 7/3/18	Tue 7/17/18	246	248	State
248	4.1.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Project Wide Training Plan	2 days	Tue 7/17/18	Thu 7/19/18	247	249	Solutran
249	4.1.6.4	Future Task	Documentation	0%	State Approves Project Wide Training Plan	5 days	Thu 7/19/18	Wed 7/25/18	248	250	State
250	4.1.6.5	Future Task	Documentation	0%	D: Project WideTraining Plan	0 days	Wed 7/25/18	Wed 7/25/18	249		Solutran
251	4.2	Future Task	Testing	0%	System Testing Activities	45 days	Tue 7/24/18	Fri 9/21/18			Solutran,State
252	4.2.1	Future Task	Testing	0%	Solutran Internal Testing and Quality Assurance	31 days	Tue 7/24/18	Mon 9/3/18			Solutran
253	4.2.1.1	Future Task	Testing	0%	Release Phase # 1	5 days	Tue 7/24/18	Mon 7/30/18	158	256	Solutran
254	4.2.1.2	Future Task	Testing	0%	Release Phase # 2	5 days	Tue 8/28/18	Mon 9/3/18	169	259,260,266,257,	Solutran
255	4.2.2	Future Task	Testing	0%	State Testing Activities	36 days	Tue 7/31/18	Mon 9/17/18			State
256	4.2.2.1	Future Task	Testing	0%	Release Phase #1 Testing	10 days	Tue 7/31/18	Mon 8/13/18	253		State
257	4.2.2.2	Future Task	Testing	0%	Release Phase #2 Testing	10 days	Tue 9/4/18	Mon 9/17/18	254	275,270,271	State
258	4.2.3	Future Task	Testing	0%	Performance (Stress) Testing	2 days	Tue 9/4/18	Wed 9/5/18			Solutran
259	4.2.3.1	Future Task	Testing	0%	Transaction Processing	2 days	Tue 9/4/18	Wed 9/5/18	254		Solutran
260	4.2.3.2	Future Task	Testing	0%	Web Services Processing	2 days	Tue 9/4/18	Wed 9/5/18	254		Solutran
261	4.2.4	Future Task	Testing	0%	Vulnerability Testing	1 day	Tue 9/4/18	Tue 9/4/18			Solutran
262	4.2.4.1	Future Task	Testing	0%	Initial annual assessment	1 day	Tue 9/4/18	Tue 9/4/18	254		Solutran
263	4.2.5	Future Task	Testing	0%	Contingency Testing	1 day	Tue 9/4/18	Tue 9/4/18			Solutran
264	4.2.5.1	Future Task	Testing	0%	Fail over test (see Active-Active architecture)	1 day	Tue 9/4/18	Tue 9/4/18	254		Solutran
265	4.2.6	Future Task	Testing	0%	IVR Testing	5 days	Tue 9/4/18	Mon 9/10/18			Solutran
266	4.2.6.1	Future Task	Testing	0%	Verify and validate call flow in IVR system	5 days	Tue 9/4/18	Mon 9/10/18	254	26855	Solutran
267	4.2.7	Future Task	Testing	0%	Call Center Testing	5 days	Tue 9/4/18	Mon 9/10/18			Solutran
268	4.2.7.1	Future Task	Testing	0%	Verify and validate call flow to CSRs	5 days	Tue 9/4/18	Mon 9/10/18	26655		Solutran
269	4.2.8	Future Task	Testing	0%	Interface Testing	1 day	Tue 9/18/18	Tue 9/18/18			Solutran
270	4.2.8.1	Future Task	Testing	0%	Validate all demographic file handling	1 day	Tue 9/18/18	Tue 9/18/18	257		Solutran
271	4.2.8.2	Future Task	Testing	0%	Validate all benefit file handling	1 day	Tue 9/18/18	Tue 9/18/18	257	273	Solutran
272	4.2.9	Future Task	Testing	0%	System Testing	1 day	Wed 9/19/18	Wed 9/19/18			Solutran

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273	4.2.9.1	Future Task	Testing	0%	End to end testing of system functionality	1 day	Wed 9/19/18	Wed 9/19/18	271		Solutran
274	4.2.10	Future Task	Testing	0%	Functional Demonstration	4 days	Tue 9/18/18	Fri 9/21/18			Solutran
275	4.2.10.1	Future Task	Testing	0%	Conduct Functional Demonstration	2 days	Tue 9/18/18	Wed 9/19/18	257	276	Solutran
276	4.2.10.2	Future Task	Testing	0%	Functional Demonstration Report	1 day	Thu 9/20/18	Thu 9/20/18	275	277SS	Solutran
277	4.2.10.3	Future Task	Testing	0%	M: Functional Demonstration Complete	1 day	Thu 9/20/18	Thu 9/20/18	276SS	278	Solutran
278	4.2.10.4	Future Task	Project Mgmt	0%	Go/ No Go Decision to proceed to User Acceptance Testing	1 day	Fri 9/21/18	Fri 9/21/18	277	280	Project Stakehold
279	4.3	Future Task	Testing	0%	Federal Certification User Acceptance Testing	11 days	Mon 9/24/18	Fri 10/5/18			FNS,Solutran
280	4.3.1	Future Task	Testing	0%	UAT Testing (following scripts for all USDA-FNS scenarios; "what-if" testing)	5 days	Mon 9/24/18	Fri 9/28/18	278		Project Stakehold
281	4.3.1.1	Future Task	Testing	0%	State completes Federal Certification User Acceptance Testing	5 days	Mon 9/24/18	Fri 9/28/18		282SS	Solutran,DWSS
282	4.3.1.2	Future Task	Testing	0%	Remediate any issues identified	5 days	Mon 9/24/18	Fri 9/28/18	281SS	283	Solutran,DWSS
283	4.3.2	Future Task	Testing	0%	Federal Certification UAT Test Report	1 day	Mon 10/1/18	Mon 10/1/18	282	284	Solutran
284	4.3.3	Future Task	Testing	0%	USDA-FNS Reviews and Approves UAT Testing	4 days	Tue 10/2/18	Fri 10/5/18	283	285	FNS
285	4.4	Future Task	Milestone	0%	M: User Acceptance Test Approved by FNS	1 day	Mon 10/8/18	Mon 10/8/18	284	472,286	FNS
286	4.5	Future Task	Project Mgmt	0%	Go/ No Go Decision to proceed to Conversion	1 day	Tue 10/9/18	Tue 10/9/18	285		Project Stakehold
287	4.6	Future Task	Testing	0%	Conversion Testing	58 days	Fri 7/20/18	Thu 10/4/18			FIS,Solutran
288	4.6.1	Future Task	Testing	0%	Mock Conversion Test #1	11 days	Fri 7/20/18	Thu 8/2/18			Solutran
289	4.6.1.1	Future Task	Testing	0%	FIS Extracts & Validates Case/Client/Card File	1 day	Fri 7/20/18	Fri 7/20/18	200		Solutran
290	4.6.1.2	Future Task	Testing	0%	FIS Transmits Case/Client/Card File	1 day	Fri 7/20/18	Fri 7/20/18			Solutran
291	4.6.1.3	Future Task	Testing	0%	FIS Transmits Case/Client/Card Summary Report	1 day	Fri 7/20/18	Fri 7/20/18			Solutran
292	4.6.1.4	Future Task	Testing	0%	Solutran Acknowledges receipt of Case/Client/Card File	1 day	Fri 7/20/18	Fri 7/20/18			Solutran
293	4.6.1.5	Future Task	Testing	0%	Solutran Processes Case/Client/Card File	1 day	Fri 7/20/18	Fri 7/20/18		294	Solutran
294	4.6.1.6	Future Task	Testing	0%	FIS Generates Financial Reports (Starting Position)	1 day	Sat 7/21/18	Sat 7/21/18	293		Solutran
295	4.6.1.7	Future Task	Testing	0%	FIS Extracts & Validates Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
296	4.6.1.8	Future Task	Testing	0%	FIS Transmits Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
297	4.6.1.9	Future Task	Testing	0%	FIS Transmits Active Benefit Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
298	4.6.1.10	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
299	4.6.1.11	Future Task	Testing	0%	Solutran Processes Active Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
300	4.6.1.12	Future Task	Testing	0%	FIS Extracts & Validates Inactive/Zero Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
301	4.6.1.13	Future Task	Testing	0%	FIS Transmits Inactive/Zero Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
302	4.6.1.14	Future Task	Testing	0%	FIS Transmits Inactive/Zero Benefit Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
303	4.6.1.15	Future Task	Testing	0%	Solutran Acknowledges receipt of Inactive/Zero Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
304	4.6.1.16	Future Task	Testing	0%	Solutran Processes Inactive/Zero Benefit File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
305	4.6.1.17	Future Task	Testing	0%	FIS Extracts & Validates Voucher File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
306	4.6.1.18	Future Task	Testing	0%	FIS Transmits Voucher File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
307	4.6.1.19	Future Task	Testing	0%	FIS Transmits Voucher Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
308	4.6.1.20	Future Task	Testing	0%	Solutran Acknowledges receipt of Voucher File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
309	4.6.1.21	Future Task	Testing	0%	Solutran Processes Voucher File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
310	4.6.1.22	Future Task	Testing	0%	FIS Generates Financial Reports (Ending Position)	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
311	4.6.1.23	Future Task	Testing	0%	FIS Extracts & Validates Transaction History File (current month)	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
312	4.6.1.24	Future Task	Testing	0%	FIS Transmits Transaction History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
313	4.6.1.25	Future Task	Testing	0%	FIS Transmits Transaction History Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
314	4.6.1.26	Future Task	Testing	0%	Solutran Acknowledges receipt of Transaction History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
315	4.6.1.27	Future Task	Testing	0%	Solutran Processes Transaction History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
316	4.6.1.28	Future Task	Testing	0%	FIS Extracts & Validates Card History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
317	4.6.1.29	Future Task	Testing	0%	FIS Transmits Card History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
318	4.6.1.30	Future Task	Testing	0%	FIS Transmits Card History Summary Report	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
319	4.6.1.31	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 7/21/18	Sat 7/21/18			Solutran
320	4.6.1.32	Future Task	Testing	0%	Solutran Processes Card History File	1 day	Sat 7/21/18	Sat 7/21/18		321	Solutran
321	4.6.1.33	Future Task	Testing	0%	Solutran Analyzes Mock Conversion #1 Data	1 day	Mon 7/23/18	Mon 7/23/18	320	322	Solutran
322	4.6.1.34	Future Task	Testing	0%	Solutran Delivers Mock Conversion #1 Report	2 days	Tue 7/24/18	Wed 7/25/18	321	323	Solutran
323	4.6.1.35	Future Task	Testing	0%	Solutran Provides Weekly Update on Mock Conversion # 1 Issues	1 day	Thu 7/26/18	Thu 7/26/18	322	324	Solutran
324	4.6.1.36	Future Task	Testing	0%	All Mock Conversion # 1 Issues Remediated	5 days	Fri 7/27/18	Thu 8/2/18	323	325	Solutran
325	4.6.2	Future Task	Milestone	0%	M: Conversion #1 Complete	0 days	Thu 8/2/18	Thu 8/2/18	324		Solutran
326	4.6.3	Future Task	Testing	0%	Mock Conversion Test #2	9 days	Fri 8/24/18	Tue 9/4/18			Solutran
327	4.6.3.1	Future Task	Testing	0%	FIS Extracts & Validates Case/Client/Card File	1 day	Fri 8/24/18	Fri 8/24/18			Solutran

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328		4.6.3.2	Future Task	Testing	0%	FIS Transmits Case/Client/Card File	1 day	Fri 8/24/18	Fri 8/24/18			Solutran
329		4.6.3.3	Future Task	Testing	0%	FIS Transmits Case/Client/Card Summary Report	1 day	Fri 8/24/18	Fri 8/24/18			Solutran
330		4.6.3.4	Future Task	Testing	0%	Solutran Acknowledges receipt of Case/Client/Card File	1 day	Fri 8/24/18	Fri 8/24/18			Solutran
331		4.6.3.5	Future Task	Testing	0%	Solutran Processes Case/Client/Card File	1 day	Fri 8/24/18	Fri 8/24/18		332	Solutran
332		4.6.3.6	Future Task	Testing	0%	FIS Generates Financial Reports (Starting Position)	1 day	Sat 8/25/18	Sat 8/25/18	331		Solutran
333		4.6.3.7	Future Task	Testing	0%	FIS Extracts & Validates Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
334		4.6.3.8	Future Task	Testing	0%	FIS Transmits Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
335		4.6.3.9	Future Task	Testing	0%	FIS Transmits Active Benefit Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
336		4.6.3.10	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
337		4.6.3.11	Future Task	Testing	0%	Solutran Processes Active Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
338		4.6.3.12	Future Task	Testing	0%	FIS Extracts & Validates Inactive/Zero Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
339		4.6.3.13	Future Task	Testing	0%	FIS Transmits Inactive/Zero Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
340		4.6.3.14	Future Task	Testing	0%	FIS Transmits Inactive/Zero Benefit Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
341		4.6.3.15	Future Task	Testing	0%	Solutran Acknowledges receipt of Inactive/Zero Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
342		4.6.3.16	Future Task	Testing	0%	Solutran Processes Inactive/Zero Benefit File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
343		4.6.3.17	Future Task	Testing	0%	FIS Extracts & Validates Voucher File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
344		4.6.3.18	Future Task	Testing	0%	FIS Transmits Voucher File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
345		4.6.3.19	Future Task	Testing	0%	FIS Transmits Voucher Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
346		4.6.3.20	Future Task	Testing	0%	Solutran Acknowledges receipt of Voucher File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
347		4.6.3.21	Future Task	Testing	0%	Solutran Processes Voucher File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
348		4.6.3.22	Future Task	Testing	0%	FIS Generates Financial Reports (Ending Position)	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
349		4.6.3.23	Future Task	Testing	0%	FIS Extracts & Validates Transaction History File (current month)	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
350		4.6.3.24	Future Task	Testing	0%	FIS Transmits Transaction History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
351		4.6.3.25	Future Task	Testing	0%	FIS Transmits Transaction History Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
352		4.6.3.26	Future Task	Testing	0%	Solutran Acknowledges receipt of Transaction History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
353		4.6.3.27	Future Task	Testing	0%	Solutran Processes Transaction History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
354		4.6.3.28	Future Task	Testing	0%	FIS Extracts & Validates Card History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
355		4.6.3.29	Future Task	Testing	0%	FIS Transmits Card History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
356		4.6.3.30	Future Task	Testing	0%	FIS Transmits Card History Summary Report	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
357		**4.6.3.31**	**Future Task**	**Testing**	**0%**	**FIS Transmits Hot Card Detail Report**	**1 day**	**Sat 8/25/18**	**Sat 8/25/18**			**Solutran**
358		4.6.3.32	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 8/25/18	Sat 8/25/18			Solutran
359		4.6.3.33	Future Task	Testing	0%	Solutran Processes Card History File	1 day	Sat 8/25/18	Sat 8/25/18		360	Solutran
360		4.6.3.34	Future Task	Testing	0%	Solutran Analyzes Mock Conversion #2 Data	2 days	Mon 8/27/18	Tue 8/28/18	359	361,362	Solutran
361		4.6.3.35	Future Task	Testing	0%	Solutran Delivers Mock Conversion #2 Report	1 day	Wed 8/29/18	Wed 8/29/18	360		Solutran
362		4.6.3.36	Future Task	Testing	0%	Solutran Provides Weekly Update on Mock Conversion # 2 Issues	5 days	Wed 8/29/18	Tue 9/4/18	360	363	Solutran
363		4.6.3.37	Future Task	Testing	0%	All Mock Conversion # 2 Issues Remediated	1 day	Wed 9/5/18	Wed 9/5/18	362	364	Solutran
364		4.6.4	Future Task	Milestone	0%	M: Mock Conversion # 2 Complete	0 days	Wed 9/5/18	Wed 9/5/18	363		Solutran
365		**4.6.5**	**Future Task**	**Testing**	**0%**	**Mock Conversion Test #3 (Dress Rehearsal)**	**6 days**	**Fri 9/28/18**	**Thu 10/4/18**			**Solutran**
366		**4.6.5.1**	**Future Task**	**Testing**	**0%**	**Status Call: Mock Conversion 3 Kickoff Call**	**1 day**	**Fri 9/28/18**	**Fri 9/28/18**			**Solutran**
367		4.6.5.2	Future Task	Testing	0%	FIS Extracts Case/Client/Card File	1 day	Fri 9/28/18	Fri 9/28/18			Solutran
368		4.6.5.3	Future Task	Testing	0%	FIS Transmits Case/Client/Card File to Solutran	1 day	Fri 9/28/18	Fri 9/28/18			Solutran
369		4.6.5.4	Future Task	Testing	0%	FIS Transmits Case/Client/Card Report to Solutran	1 day	Fri 9/28/18	Fri 9/28/18			Solutran
370		4.6.5.5	Future Task	Testing	0%	Solutran Acknowledges receipt of Case/Client/Card File	1 day	Fri 9/28/18	Fri 9/28/18			Solutran
371		**4.6.5.6**	**Future Task**	**Testing**	**0%**	**Status Call: End of Night 1**	**1 day**	**Fri 9/28/18**	**Fri 9/28/18**		372	**Solutran**
372		4.6.5.7	Future Task	Testing	0%	Solutran Processes Case/Client/Card File	1 day	Sat 9/29/18	Sat 9/29/18	371		Solutran
373		**4.6.5.8**	**Future Task**	**Testing**	**0%**	**Status Call: Night 2 Kickoff; "Go/No-Go"; "RespOrg"**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			**Solutran**
374		4.6.5.9	Future Task	Testing	0%	FIS generates Financial Reports (Starting Position)	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
375		4.6.5.10	Future Task	Testing	0%	FIS Extracts & Validates Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
376		4.6.5.11	Future Task	Testing	0%	FIS Transmits Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
377		4.6.5.12	Future Task	Testing	0%	FIS Emails Active Benefit Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
378		4.6.5.13	Future Task	Testing	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
379		4.6.5.14	Future Task	Testing	0%	Solutran Processes Active Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
380		4.6.5.15	Future Task	Testing	0%	FIS Extracts & Validates Inactive/Zero Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
381		4.6.5.16	Future Task	Testing	0%	FIS Transmits Inactive/Zero Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
382		4.6.5.17	Future Task	Testing	0%	FIS Emails Inactive/Zero Benefit Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			Solutran

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
383	4.6.5.18	Future Task	Testing	0%	Solutran Acknowledges receipt of Inactive/Zero Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
384	4.6.5.19	Future Task	Testing	0%	Solutran Processes Inactive/Zero Benefit File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
385	4.6.5.20	Future Task	Testing	0%	FIS Extracts & Validates Voucher File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
386	4.6.5.21	Future Task	Testing	0%	FIS Transmits Voucher File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
387	4.6.5.22	Future Task	Testing	0%	FIS Emails Voucher Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
388	4.6.5.23	Future Task	Testing	0%	Solutran Acknowledges receipt of Voucher File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
389	4.6.5.24	Future Task	Testing	0%	Solutran Processes Voucher File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
390	4.6.5.25	Future Task	Testing	0%	FIS generates Financial Reports (Ending Position)	1 day	Sat 9/29/18	Sat 9/29/18		391	Solutran
391	4.6.5.26	Future Task	Testing	0%	FIS Extracts & Validates Transaction History File (current month)	1 day	Mon 10/1/18	Mon 10/1/18	390		Solutran
392	4.6.5.27	Future Task	Testing	0%	FIS Transmits Transaction History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
393	4.6.5.28	Future Task	Testing	0%	FIS Emails Transaction History Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
394	4.6.5.29	Future Task	Testing	0%	Solutran Acknowledges receipt of Transaction History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
395	4.6.5.30	Future Task	Testing	0%	Solutran Processes Transaction History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
396	4.6.5.31	Future Task	Testing	0%	FIS Extracts & Validates Card History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
397	4.6.5.32	Future Task	Testing	0%	FIS Transmits Card History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
398	4.6.5.33	Future Task	Testing	0%	FIS Emails Card History Summary Report	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
399	**4.6.5.34**	**Future Task**	Testing	0%	**FIS Emails Hot Card Detail Report**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			**Solutran**
400	4.6.5.35	Future Task	Testing	0%	Solutran Acknowledges receipt of Card History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
401	4.6.5.36	Future Task	Testing	0%	Solutran Processes Card History File	1 day	Sat 9/29/18	Sat 9/29/18			Solutran
402	**4.6.5.37**	**Future Task**	Testing	0%	**Status Call: End of Night 2**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**		404	**Solutran**
403	**4.6.5.38**	**Future Task**	Testing	0%	**"Go/No-Go Conversion Decision"**	**1 day**	**Sat 9/29/18**	**Sat 9/29/18**			**Solutran**
404	4.6.5.39	Future Task	Testing	0%	Solutran Analyzes Mock Conversion #3 Data	1 day	Mon 10/1/18	Mon 10/1/18	402	405	Solutran
405	4.6.5.40	Future Task	Testing	0%	Solutran Delivers Mock Conversion #3 Report	1 day	Tue 10/2/18	Tue 10/2/18	404	406	Solutran
406	4.6.5.41	Future Task	Testing	0%	All Mock Conversion # 3 Issues Remediated	2 days	Wed 10/3/18	Thu 10/4/18	405	407,408	Solutran
407	4.6.6	Future Task	Milestone	0%	M: Mock Conversion #3 Complete	0 days	Thu 10/4/18	Thu 10/4/18	406		Solutran
408	4.6.7	Future Task	Milestone	0%	M: Mock Conversions Complete	0 days	Thu 10/4/18	Thu 10/4/18	406		Solutran
409	**4.7**	**Future Task**	System	0%	**Transaction History Migration Schedule**	**72 days**	**Fri 6/29/18**	**Tue 10/2/18**			**Solutran**
410	4.7.1	Future Task	System	0%	Transaction History - October, November, December 2013	1 day	Fri 6/29/18	Fri 6/29/18			Solutran
411	4.7.2	Future Task	System	0%	Transaction History - January,February, March 2014	1 day	Thu 7/5/18	Thu 7/5/18		412	Solutran
412	4.7.3	Future Task	System	0%	Transaction History - April, May, June 2014	1 day	Fri 7/6/18	Fri 7/6/18	411	413	Solutran
413	4.7.4	Future Task	System	0%	Transaction History - July, August, September 2014	1 day	Mon 7/9/18	Mon 7/9/18	412	414	Solutran
414	4.7.5	Future Task	System	0%	Transaction History - October, November, December 2014	1 day	Tue 7/10/18	Tue 7/10/18	413	415	Solutran
415	4.7.6	Future Task	System	0%	Transaction History - January, February, March 2015	1 day	Wed 7/11/18	Wed 7/11/18	414	416	Solutran
416	4.7.7	Future Task	System	0%	Transaction History - April, May, June 2015	1 day	Thu 7/12/18	Thu 7/12/18	415	417	Solutran
417	4.7.8	Future Task	System	0%	Transaction History - July, August, September 2015	1 day	Fri 7/13/18	Fri 7/13/18	416	418	Solutran
418	4.7.9	Future Task	System	0%	Transaction History - October, November, December 2015	1 day	Mon 7/16/18	Mon 7/16/18	417	419	Solutran
419	4.7.10	Future Task	System	0%	Transaction History - January, February, March 2016	1 day	Tue 7/17/18	Tue 7/17/18	418	420	Solutran
420	4.7.11	Future Task	System	0%	Transaction History - April, May, June 2016	1 day	Wed 7/18/18	Wed 7/18/18	419	421	Solutran
421	4.7.12	Future Task	System	0%	Transaction History - July, August, September 2016	1 day	Thu 7/19/18	Thu 7/19/18	420	422	Solutran
422	4.7.13	Future Task	System	0%	Transaction History - October, November, December 2016	1 day	Fri 7/20/18	Fri 7/20/18	421	423	Solutran
423	4.7.14	Future Task	System	0%	Transaction History - January, February, March 2017	1 day	Sat 7/21/18	Sat 7/21/18	422	424	Solutran
424	4.7.15	Future Task	System	0%	Transaction History - April, May, June 2017	1 day	Mon 7/23/18	Mon 7/23/18	423	425	Solutran
425	4.7.16	Future Task	System	0%	Transaction History - July, August, September 2017	1 day	Tue 7/24/18	Tue 7/24/18	424	426	Solutran
426	4.7.17	Future Task	System	0%	Transaction History - October, November, December 2017	1 day	Wed 7/25/18	Wed 7/25/18	425	427	Solutran
427	4.7.18	Future Task	System	0%	Transaction History - January, February, March 2018	1 day	Thu 7/26/18	Thu 7/26/18	426	428	Solutran
428	4.7.19	Future Task	System	0%	Transaction History - April, May, June 2018	1 day	Fri 7/27/18	Fri 7/27/18	427		Solutran
429	4.7.20	Future Task	System	0%	Transaction History - July, August 2018	1 day	Tue 9/4/18	Tue 9/4/18			Solutran
430	4.7.21	Future Task	System	0%	Transaction History - September 2018	1 day	Tue 10/2/18	Tue 10/2/18			Solutran
431	**4.8**	**Future Task**	Conversion	0%	**Preparation for Implementation/Conversion**	**115.13 days**	**Fri 6/1/18**	**Thu 11/1/18**			**Project Stakehold**
432	**4.8.1**	**Future Task**	Conversion	0%	**Implementation Activities**	**115.13 days**	**Fri 6/1/18**	**Thu 11/1/18**			**Solutran**
433	**4.8.1.1**	**Future Task**	Cards & PINs	0%	**Card Ordering and Distribution**	**66 days**	**Fri 6/1/18**	**Wed 8/29/18**			**Solutran**
434	4.8.1.1.1	Future Task	Cards & PINs	0%	Generation of Card Order to Fiserv	1 day	Fri 6/1/18	Mon 6/4/18		435	Solutran
435	4.8.1.1.2	Future Task	Cards & PINs	0%	Production of Card Plastics	60 days	Mon 6/4/18	Thu 8/23/18	434	436	Solutran
436	4.8.1.1.3	Future Task	Cards & PINs	0%	Staging Plastics Inventory at Fiserv for Post-Conversion Issuance	5 days	Thu 8/23/18	Wed 8/29/18	435	437	Solutran
437	4.8.1.1.4	Future Task	Milestone	0%	M: Card Ordering and Inventory Staged for Conversion	0 days	Wed 8/29/18	Wed 8/29/18	436		Solutran

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ID		WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
438		4.8.1.2	Future Task	Training	0%	Training	16 days	Mon 7/9/18	Fri 7/27/18			Solutran
439		4.8.1.2.1	Future Task	Training	0%	Generate training documentation, manuals and collateral (.pdf, links)	10 days	Mon 7/9/18	Fri 7/20/18		440	Solutran
440		4.8.1.2.2	Future Task	Training	0%	Conduct DWSS Staff Training Sessions	5 days	Mon 7/23/18	Fri 7/27/18	439	441	Solutran
441		4.8.1.2.3	Future Task	Training	0%	M: Training complete and Staged for Conversion	0 days	Fri 7/27/18	Fri 7/27/18	440		Solutran
442		4.8.1.3	Future Task	Retailer Mgmt	0%	Merchant Initiatives	55 days	Mon 7/30/18	Wed 10/10/1			Solutran,State
443		4.8.1.3.1	Future Task	Retailer Mgmt	0%	Merchant Cutover Notification (60, 30 and 15 Days Prior to Conversion)	55 days	Mon 7/30/18	Wed 10/10/1			FNS,State
444		4.8.1.3.1.1	Future Task	Retailer Mgmt	0%	State Submits Draft Notices to FNS	5 days	Mon 7/30/18	Fri 8/3/18		445	Solutran
445		4.8.1.3.1.2	Future Task	Retailer Mgmt	0%	FNS reviews	10 days	Mon 8/6/18	Fri 8/17/18	444	446	FNS
446		4.8.1.3.1.3	Future Task	Retailer Mgmt	0%	State updates and resubmits	2 days	Mon 8/20/18	Tue 8/21/18	445	447	Solutran
447		4.8.1.3.1.4	Future Task	Retailer Mgmt	0%	FNS Approves	5 days	Wed 8/22/18	Mon 8/27/18	446	448	FNS
448		4.8.1.3.1.5	Future Task	Retailer Mgmt	0%	D: Cutover Notification (60, 30 and 15 Days Prior to Conversion)	0 days	Mon 8/27/18	Mon 8/27/18	447		Solutran
449		4.8.1.3.1.6	Future Task	Retailer Mgmt	0%	Mail Notices in accordance with 60, 30, 15 day schedule	40 days	Mon 8/20/18	Wed 10/10/1			FNS
450		4.8.1.3.2	Future Task	Retailer Mgmt	0%	Obtain Merchant Agreements (SNAP Exempts)	40 days	Mon 8/13/18	Wed 10/3/18			Solutran
451		4.8.1.3.2.1	Future Task	Retailer Mgmt	0%	Distribute Stand Beside Vendor Agreements	40 days	Mon 8/13/18	Wed 10/3/18		452SS	Solutran
452		4.8.1.3.2.2	Future Task	Retailer Mgmt	0%	Solutran receives and records	40 days	Mon 8/13/18	Wed 10/3/18	451SS	455SS,453SS	Solutran
453		4.8.1.3.2.3	Future Task	Retailer Mgmt	0%	Provide weekly retail status reports via website in near realtime	40 days	Mon 8/13/18	Wed 10/3/18	452SS		Solutran
454		4.8.1.3.3	Future Task	Equipment	0%	Stand Beside POS Deployment (SNAP Exempts)	40 days	Mon 8/13/18	Wed 10/3/18			Solutran
455		4.8.1.3.3.1	Future Task	Equipment	0%	Order and Ship Equipment	40 days	Mon 8/13/18	Wed 10/3/18	452SS	456SS,457SS	Solutran
456		4.8.1.3.3.2	Future Task	Equipment	0%	Provide Merchant Training Materials	40 days	Mon 8/13/18	Wed 10/3/18	455SS		Solutran
457		4.8.1.3.3.3	Future Task	Equipment	0%	Conduct Merchant Training (Ship and Train w/ CSRs)	40 days	Mon 8/13/18	Wed 10/3/18	455SS	458	Solutran
458		4.8.1.4	Future Task	Milestone	0%	M: Merchant Initiatives complete and Staged for Conversion	0 days	Wed 10/3/18	Wed 10/3/18	457		Solutran
459		4.8.1.5	Future Task	Customer Svc	0%	Customer Service	106 days	Mon 6/4/18	Sun 10/21/18			Solutran
460		4.8.1.5.1	Future Task	Customer Svc	0%	Identify Client Toll-Free Number for Transfer (Resporg)	1 day	Mon 6/4/18	Mon 6/4/18	145S		Solutran
461		4.8.1.5.2	Future Task	Customer Svc	0%	Identify Merchant Toll-Free Number for Transfer (Resporg)	1 day	Mon 6/4/18	Mon 6/4/18	145S	462FF+90 days	Solutran
462		4.8.1.5.3	Future Task	Customer Svc	0%	Solutran Signs Resporg Authorization	10 days	Thu 9/20/18	Tue 10/2/18	461FF+90 days	463	Solutran
463		4.8.1.5.4	Future Task	Customer Svc	0%	FIS Signs Resporg Authorization	10 days	Wed 10/3/18	Tue 10/16/18	462	464	FIS
464		4.8.1.5.5	Future Task	Customer Svc	0%	Existing Telcom Carrier Signs Resporg Authorization	1 day	Wed 10/17/1	Wed 10/17/1	463	465	FIS
465		4.8.1.5.6	Future Task	Customer Svc	0%	New Telcom Carrier Submits Resporg to Existing Carrier	1 day	Thu 10/18/18	Thu 10/18/18	464		Solutran
466		4.8.1.5.7	Future Task	Customer Svc	0%	Complete call center staff training	5 days	Tue 10/9/18	Mon 10/15/18	534FF-5 days		Solutran
467		4.8.1.5.8	Future Task	Customer Svc	0%	Activate helpline IVR	1 day	Sun 10/21/18	Sun 10/21/18	534FF		Solutran
468		4.8.1.5.9	Future Task	Customer Svc	0%	Activate Operations Support	1 day	Sun 10/21/18	Sun 10/21/18	534FF		Solutran
469		4.8.1.5.10	Future Task	Customer Svc	0%	Enable Web Portals	1 day	Sun 10/21/18	Sun 10/21/18	534FF	470	Solutran
470		4.8.1.5.11	Future Task	Milestone	0%	M: Customer Service Enabled	0 days	Sun 10/21/18	Sun 10/21/18	469		Solutran
471		4.8.1.6	Future Task	System	0%	User Administration	20 days	Tue 10/9/18	Thu 11/1/18			Solutran
472		4.8.1.6.1	Future Task	System	0%	Roles and Privileges configured	20 days	Tue 10/9/18	Thu 11/1/18	285	473SS,474SS	Solutran
473		4.8.1.6.2	Future Task	System	0%	Security Managers configured	20 days	Tue 10/9/18	Thu 11/1/18	472SS		Solutran
474		4.8.1.6.3	Future Task	System	0%	Users setup	20 days	Tue 10/9/18	Thu 11/1/18	472SS		Solutran
475		4.8.1.6.4	Future Task	System	0%	Production access turned up	1 day	Sun 10/21/18	Sun 10/21/18	534FF	476	Solutran
476		4.8.1.6.5	Future Task	Milestone	0%	M: SOAR AT Production access enabled	0 days	Sun 10/21/18	Sun 10/21/18	475		Solutran
477		4.8.1.7	Future Task	Financial	0%	ASAP/AMA Setup and Transition	50 days	Wed 6/27/18	Thu 8/30/18			Solutran
478		4.8.1.7.1	Future Task	Financial	0%	Review ASAP Process	3 days	Wed 6/27/18	Fri 6/29/18	489FS-90 days	479	Solutran
479		4.8.1.7.2	Future Task	Financial	0%	Review AMA Process	3 days	Mon 7/2/18	Wed 7/4/18	478	480FF+5 days	Solutran
480		4.8.1.7.3	Future Task	Financial	0%	Establish Timeline for ASAP Transfer	3 days	Mon 7/9/18	Wed 7/11/18	479FF+5 days	481	Solutran
481		4.8.1.7.4	Future Task	Financial	0%	Establish Timeline for AMA Transfer	3 days	Thu 7/12/18	Mon 7/16/18	480	482	Solutran
482		4.8.1.7.5	Future Task	Financial	0%	ASAP/AMA Transition Defined	1 day	Tue 7/17/18	Tue 7/17/18	481	483	Solutran
483		4.8.1.7.6	Future Task	Financial	0%	Submit ASAP/AMA Request to FNS	1 day	Wed 7/18/18	Wed 7/18/18	482	484FF+30 days	Solutran
484		4.8.1.7.7	Future Task	Financial	0%	Receive ASAP/AMA Account Numbers from FNS	1 day	Mon 8/27/18	Mon 8/27/18	483FF+30 days	485	Solutran
485		4.8.1.7.8	Future Task	Financial	0%	Confirm ASAP/AMA Information in Solutran S3	2 days	Tue 8/28/18	Wed 8/29/18	484	486,487	Solutran
486		4.8.1.7.9	Future Task	Milestone	0%	M: ASAP/AMA Setup Complete	1 day	Thu 8/30/18	Thu 8/30/18	485		Solutran
487		4.8.2	Future Task	Milestone	0%	M: Implementation Activities Complete and Staged for Go Live	1 day	Thu 8/30/18	Thu 8/30/18	485		Solutran
488		5	Future Task	Project Phase	0%	Phase 4: System Implementation	4 days	Fri 10/19/18	Mon 10/22/1			
489		5.1	Future Task	Conversion	0%	Go-Live Weekend	4 days	Fri 10/19/18	Mon 10/22/1		478FS-90 days	Project Stakehold
490		5.1.1	Future Task	Conversion	0%	Database Conversion Activities	3 days	Fri 10/19/18	Sun 10/21/18			FNS,Solutran
491		5.1.1.1	Future Task	Conversion	0%	Status Call: Begin Database Conversion	1 day	Fri 10/19/18	Fri 10/19/18			FNS,Solutran
492		5.1.1.2	Future Task	Conversion	0%	FIS Extracts Case/Client/Card File	1 day	Fri 10/19/18	Fri 10/19/18			FIS

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
493	5.1.1.3	Future Task	Conversion	0%	FIS Transmits Case/Client/Card File to Solutran	1 day	Fri 10/19/18	Fri 10/19/18			FIS
494	5.1.1.4	Future Task	Conversion	0%	FIS Emails Case/Client/Cards Report to Solutran	1 day	Fri 10/19/18	Fri 10/19/18			FIS
495	5.1.1.5	Future Task	Conversion	0%	Solutran Acknowledges receipt of Case/Client/Card File	1 day	Fri 10/19/18	Fri 10/19/18		496	Solutran
496	**5.1.1.6**	**Future Task**	**Conversion**	**0%**	**Status Call: End of Night 1**	**1 day**	**Sat 10/20/18**	**Sat 10/20/18**	495		**FNS,Solutran,Stat**
497	5.1.1.7	Future Task	Conversion	0%	Solutran Loads Case/Client/Card File	1 day	Sat 10/20/18	Sat 10/20/18			Solutran
498	**5.1.1.8**	**Future Task**	Conversion	0%	**Status Call: Night 2 Kickoff - Go/No-Go Decision; RespOrg**	**1 day**	**Sat 10/20/18**	**Sat 10/20/18**			**DWSS,FIS,FNS,Sc**
499	5.1.1.9	Future Task	Conversion	0%	FIS takes Authorizer offline	1 day	Sun 10/21/18	Sun 10/21/18			FIS
500	5.1.1.10	Future Task	Conversion	0%	Toll Free Helplines are taken offline; temporary message enabled	1 day	Sun 10/21/18	Sun 10/21/18			FIS
501	5.1.1.11	Future Task	Conversion	0%	FIS generates Financial Reports (Starting Position)	1 day	Sun 10/21/18	Sun 10/21/18			FIS
502	5.1.1.12	Future Task	Conversion	0%	FIS Extracts & Validates Active Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
503	5.1.1.13	Future Task	Conversion	0%	FIS Transmits Active Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
504	5.1.1.14	Future Task	Conversion	0%	FIS Emails Active Benefit Summary Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
505	5.1.1.15	Future Task	Conversion	0%	Solutran Acknowledges receipt of Active Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			**Solutran**
506	5.1.1.16	Future Task	Conversion	0%	Solutran Processes Active Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
507	5.1.1.17	Future Task	Conversion	0%	FIS Extracts & Validates Inactive/Zero Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
508	5.1.1.18	Future Task	Conversion	0%	FIS Transmits Inactive/Zero Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
509	5.1.1.19	Future Task	Conversion	0%	FIS Emails Inactive/Zero Benefit Summary Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
510	5.1.1.20	Future Task	Conversion	0%	Solutran Acknowledges receipt of Inactive/Zero Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
511	5.1.1.21	Future Task	Conversion	0%	Solutran Processes Inactive/Zero Benefit File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
512	5.1.1.22	Future Task	Conversion	0%	FIS Extracts & Validates Voucher File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
513	5.1.1.23	Future Task	Conversion	0%	FIS Transmits Voucher File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
514	5.1.1.24	Future Task	Conversion	0%	FIS Emails Voucher Summary Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
515	5.1.1.25	Future Task	Conversion	0%	Solutran Acknowledges receipt of Voucher File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
516	5.1.1.26	Future Task	Conversion	0%	Solutran Processes Voucher File	1 day	Sun 10/21/18	Sun 10/21/18			**Solutran**
517	5.1.1.27	Future Task	Conversion	0%	FIS generates Financial Reports (Ending Position)	1 day	Sun 10/21/18	Sun 10/21/18			FIS
518	5.1.1.28	Future Task	Conversion	0%	FIS Extracts & Validates Transaction History File (current month)	1 day	Sun 10/21/18	Sun 10/21/18			FIS
519	5.1.1.29	Future Task	Conversion	0%	FIS Transmits Transaction History File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
520	5.1.1.30	Future Task	Conversion	0%	FIS Emails Transaction History Summary Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
521	5.1.1.31	Future Task	Conversion	0%	Solutran Acknowledges receipt of Transaction History File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
522	5.1.1.32	Future Task	Conversion	0%	Solutran Processes Transaction History File	1 day	Sun 10/21/18	Sun 10/21/18			**Solutran**
523	5.1.1.33	Future Task	Conversion	0%	FIS Extracts & Validates Card History File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
524	5.1.1.34	Future Task	Conversion	0%	FIS Transmits Card History File	1 day	Sun 10/21/18	Sun 10/21/18			FIS
525	5.1.1.35	Future Task	Conversion	0%	FIS Emails Card History Summary Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
526	5.1.1.36	Future Task	Conversion	0%	FIS Emails Hot Card Detail Report	1 day	Sun 10/21/18	Sun 10/21/18			FIS
527	5.1.1.37	Future Task	Conversion	0%	Solutran Acknowledges receipt of Card History File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
528	5.1.1.38	Future Task	Conversion	0%	Solutran Processes Card History File	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
529	5.1.1.39	Future Task	Conversion	0%	Solutran Produces Conversion Results Report	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
530	5.1.1.40	Future Task	Conversion	0%	Reconciliation of FIS Ending Balance and Solutran Beginning Balance	1 day	Sun 10/21/18	Sun 10/21/18		531SS,532SS,53	Solutran
531	5.1.2	Future Task	Milestone	0%	M: Go-Live File Creation Complete	1 day	Sun 10/21/18	Sun 10/21/18	530SS		Solutran
532	5.1.3	Future Task	Milestone	0%	M: Go-Live File Transmission Complete	1 day	Sun 10/21/18	Sun 10/21/18	530SS		Solutran
533	5.1.4	Future Task	Milestone	0%	M: Go-Live File Processing Complete	1 day	Sun 10/21/18	Sun 10/21/18	530SS		Solutran
534	5.1.5	Future Task	Milestone	0%	M: Database Conversion Complete	0 days	Sun 10/21/18	Sun 10/21/18	530SS	536,466FF-5 day	Solutran
535	**5.1.6**	**Future Task**	**System**	**0%**	**Systems, Networks and Operations**	**1 day**	**Sun 10/21/18**	**Sun 10/21/18**			**Solutran**
536	5.1.6.1	Future Task	System	0%	Solutran Enables S3 Authorizer	1 day	Sun 10/21/18	Sun 10/21/18	534		**Solutran**
537	5.1.6.2	Future Task	System	0%	Notify Fiserv Gateway and TPPs that the S3 Authorizer is online	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
538	5.1.6.3	Future Task	System	0%	Verify POS/ATM Transactions	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
539	5.1.6.4	Future Task	System	0%	Enable Helplines	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
540	5.1.6.5	Future Task	System	0%	Verify IVR/Call Centers Online and Connected	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
541	5.1.6.6	Future Task	System	0%	Enable Retailer & Client Portals	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
542	5.1.6.7	Future Task	System	0%	Verify Retailer & Client Portals Online and Connected	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
543	5.1.6.8	Future Task	System	0%	Enable Production SOAR Administrative Terminal	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
544	5.1.6.9	Future Task	System	0%	Verify SOAR is online and responsive	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
545	5.1.6.10	Future Task	System	0%	Solutran enters information from Hot Card Number Detail Report into SOAR	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
546	5.1.6.11	Future Task	System	0%	Verify End of Day Processing Reports	1 day	Sun 10/21/18	Sun 10/21/18			Solutran
547	5.1.6.12	Future Task	System	0%	Verify Nightly Reports	1 day	Sun 10/21/18	Sun 10/21/18			Solutran

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ID	WBS	Status	Category	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
548	5.1.7	Future Task	Milestone	0%	M: S3 System Health Verified	1 day	Sun 10/21/18	Sun 10/21/18		551,552,553,554,	Solutran
549	5.1.8	Future Task	Financial	0%	Financial Migration	1 day	Mon 10/22/18	Mon 10/22/18			Project Stakehold
550	5.1.8.1	Future Task	Financial	0%	Stakeholder review of all Financial components (Benefit Liability , Benefit Issuer, State Issuer Totals	1 day	Mon 10/22/18	Mon 10/22/18	548		Project Stakeholders
551	5.1.8.2	Future Task	Financial	0%	Comparison of "ending" balance in ASAP to extracted active benefit amount; ASAP balance should be >= extracted value	1 day	Mon 10/22/18	Mon 10/22/18	548		FNS,Solutran
552	5.1.8.3	Future Task	Financial	0%	DWSS Fiscal processes final draw down in ASAP (Friday/Saturday/partial Sunday)	1 day	Mon 10/22/18	Mon 10/22/18	548		DWSS
553	5.1.8.4	Future Task	Financial	0%	FIS [existing processor] processes final RO (Return Other) in AMA (Account Management Agent) previous LOC (Letter of Credit)	1 day	Mon 10/22/18	Mon 10/22/18	548		Solutran
554	5.1.8.5	Future Task	Financial	0%	State approves final RO ending amount in previous LOC, thereby zeroing it out	1 day	Mon 10/22/18	Mon 10/22/18	548		Solutran
555	5.1.8.6	Future Task	Financial	0%	Solutran manually process IO (Issuance Other) in AMA in new LOC	1 day	Mon 10/22/18	Mon 10/22/18	548		Solutran
556	5.1.8.7	Future Task	Financial	0%	State approves IO in AMA in the new LOC	1 day	Mon 10/22/18	Mon 10/22/18	548		FNS,Solutran
557	5.1.8.8	Future Task	Financial	0%	Issuance information is sent to ASAP.gov for FNS certification	1 day	Mon 10/22/18	Mon 10/22/18	548		FNS
558	5.1.8.9	Future Task	Financial	0%	FNS certifies that the amounts are accurate and that new Letter of Credit is in balance	1 day	Mon 10/22/18	Mon 10/22/18	548		FNS
559	5.1.8.10	Future Task	Financial	0%	State, FNS and Solutran validate that the Database Liability, ASAP and the Letter of Credit (AMA) are in balance	1 day	Mon 10/22/18	Mon 10/22/18	548	564,560SS	Project Stakeholders
560	5.1.8.11	Future Task	Financial	0%	Solutran processes first draw down in ASAP (Partial Sunday)	1 day	Mon 10/22/18	Mon 10/22/18	559SS		Solutran
561	5.1.8.12	Future Task	Financial	0%	State sends Fedwire for Cash Settlement to "FIS" clearing account (Friday/Saturday/partial Sunday)	1 day	Mon 10/22/18	Mon 10/22/18			State
562	5.1.8.13	Future Task	Financial	0%	State sends Fedwire for Cash Settlement to Solutran clearing account (Partial Sunday)	1 day	Mon 10/22/18	Mon 10/22/18			State
563	5.1.8.14	Future Task	Financial	0%	FIS and Solutran begin review of outstanding claims information and resolution	1 day	Mon 10/22/18	Mon 10/22/18			FIS,Solutran
564	5.1.9	Future Task	Milestone	0%	M: Financial Migration Tasks Complete	0 days	Mon 10/22/18	Mon 10/22/18	559	565	FNS,Solutran,FIS,
565	5.2	Future Task	Milestone	0%	M: Go-Live Activities Complete	0 days	Mon 10/22/18	Mon 10/22/18	564	567FF+30 days,5	FNS,Solutran
566	6	Future Task	Project Phase	0%	Phase 5: On-going System Operations	1712 days	Mon 12/3/18	Tue 6/24/25			
567	6.1	Future Task	Project Mgmt	0%	Deliver Monthly Status Reports	1 day	Mon 12/3/18	Mon 12/3/18	565FF+30 days		Solutran
568	6.2	Future Task	Project Mgmt	0%	Manage operational tasks	1 day	Mon 12/3/18	Mon 12/3/18	565FF+30 days		Solutran
569	6.3	Future Task	Project Mgmt	0%	Compliance monitoring	1 day	Mon 12/3/18	Mon 12/3/18	565FF+30 days		Solutran
570	6.4	Future Task	Project Mgmt	0%	Maintain documentation updates	1 day	Mon 12/3/18	Mon 12/3/18	565FF+30 days		Solutran
571	6.5	Future Task	Project Mgmt	0%	Execute annual vulnerability test	1 day	Mon 12/3/18	Mon 12/3/18	565FF+30 days		Solutran
572	6.6	Future Task	Documentation	0%	Project Wide Post Implementation Report	18 days	Mon 4/8/19	Thu 5/2/19			Solutran
573	6.6.1	Future Task	Documentation	0%	Submit Draft Project Wide Post Implementation Report	1 day	Mon 4/8/19	Mon 4/8/19	565FF+6 mons	574	Solutran
574	6.6.2	Future Task	Documentation	0%	State reviews Submit Draft Project Wide Post Implementation Report	10 days	Tue 4/9/19	Mon 4/22/19	573	575	DWSS
575	6.6.3	Future Task	Documentation	0%	Solutran updates and resubmits Submit Draft Project Wide Post Implementation Report	2 days	Tue 4/23/19	Wed 4/24/19	574	576	Solutran
576	6.6.4	Future Task	Documentation	0%	State Approves Project Wide Post Implementation Report	5 days	Thu 4/25/19	Wed 5/1/19	575	577	State
577	6.6.5	Future Task	Documentation	0%	D: Project Wide Post Implementation Report	0 days	Thu 5/2/19	Thu 5/2/19	576		Solutran
578	6.7	Future Task	Documentation	0%	Project Wide Contract Transition Plan	18 days	Fri 5/30/25	Tue 6/24/25			Solutran
579	6.7.1	Future Task	Documentation	0%	Submit Draft Project Wide Contract Transition Plan	1 day	Fri 5/30/25	Fri 5/30/25	6FF-13 mons	580	Solutran
580	6.7.2	Future Task	Documentation	0%	State reviews Submit Draft Project Wide Contract Transition Plan	10 days	Mon 6/2/25	Fri 6/13/25	579	581	DWSS
581	6.7.3	Future Task	Documentation	0%	Solutran updates and resubmits Submit Draft Project Wide Contract Transition Plan	2 days	Mon 6/16/25	Tue 6/17/25	580	582	Solutran
582	6.7.4	Future Task	Documentation	0%	State Approves Project Wide Contract Transition Plan	5 days	Wed 6/18/25	Tue 6/24/25	581	583	State
583	6.7.5	Future Task	Documentation	0%	D: Project WideTraining Plan	0 days	Tue 6/24/25	Tue 6/24/25	582		Solutran

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SECTION X – OTHER INFORMATIONAL MATERIAL

Vendors shall include any other applicable reference material in this section clearly cross referenced with the proposal.

RFP Section 10.2, Part IA – Technical Proposal, did not specify where to provide responses to RFP Sections 5.7–5.13, so they are set out below.

5.7 Project Management

5.7	***Project Management*** *Vendors shall describe the project management methodology and processes utilized for:*
5.7.1	*Project integration to ensure that the various elements of the project are properly coordinated;*
5.7.2	*Project scope to ensure that the project includes all the work required and only the work required to complete the project successfully;*
5.7.3	*Time management to ensure timely completion of the project. Include defining activities, estimating activity duration, developing and controlling the project schedule;*
5.7.4	*Management of contractor and/or subcontractor issues and resolution process;*
5.7.5	*Responding to and covering requested changes in the project time-frames;*
5.7.6	*Responding to State-generated issues;*
5.7.7	*Cost management to ensure that the project is completed within the approved budget. Include resource planning, cost estimating, cost budgeting and cost control;*
5.7.8	*Resource management to ensure the most effective use of people involved in the project including subcontractors;*
5.7.9	*Communications management to ensure effective information generation, documentation, storage, transmission and disposal of project information; and*
5.7.10	*Risk management to ensure that risks are identified, planned for, analyzed, communicated and acted upon effectively.*

We base our deliverable procedures on the tried and true PMBOK methodology, which we have successfully used for many years. We begin this structured process during the project initiation kickoff meeting where the project management infrastructure is reviewed and collaboratively defined by the State and Solutran. During this meeting, the required project deliverables, schedule for submission, and acceptance criteria are developed for State approval to ultimately ensure compliance with the RFP requirements. The natural outflow of the kickoff meeting is the Joint Application Design (JAD) sessions where all requirements are finalized in accordance with the design and schedule approved during this meeting and in coordination with the approved Project Plan. This detailed process captures the requirements, establishes the foundation for the Requirements Traceability Matrix (RTM), and further refines the Project Plan.

A project the size, velocity and complexity of the Nevada EBT project requires a comprehensive Project Plan that does not involve antiquated processes, unintelligible deliverables, or a project manager that cannot be found when needed. Nevada Program staff must have access to information when they need it, and how they want it. The project demands a time-tested, transparent approach to project management offered by a vendor that understands that the needs of its clients always come first. As such, a comprehensive plan that combines established management processes, tested and accepted

guidelines, proven planning and control protocols, and effective communication methods is imperative to the overall success of the Nevada EBT project.

Our project management team offers more than 30 years of relevant, hands-on experience. As members of the Project Management Institute (PMI), our project management team, including our project manager, adheres to the guidelines of the PMBOK (Project Management Book of Knowledge) and all supporting documentation to ensure that each of our projects is managed in accordance with these standardized methodologies. Our project manager applies PMBOK processes to address integration management, scope management, time management, and the other management processes included within the RFP and addressed in this proposal section. Adherence to these processes ensures that the Nevada EBT project is continually managed in accordance with the agreed-upon schedule. Our approach promotes constant collaboration between the State Program staff and Solutran and ensures consistency over the life of the project.

Our Project Plan includes the project management methodology and processes utilized for the following at a minimum:

PROJECT INTEGRATION

Integration management includes the processes and activities needed to identify, define, combine, unify, and coordinate the various processes and activities detailed within the comprehensive Project Work Plan (Schedule). We apply integration management processes to ensure that the various elements of the Nevada EBT project are properly coordinated from start to finish. Integration management involves prioritizing competing objectives and identifying alternatives to meet or exceed stakeholder needs and expectations in a timely manner during all project phases.

Integration management begins with an understanding of the overall project management process, and then how each element of the process relates within the larger scope of the overall process. Integration management is not simply about making decisions within the silo of one process, but making choices about competing objectives and alternatives and managing interdependencies among the knowledge areas within the overall project process to avoid inconsistencies and maintain quality. All aspects of the project, including staffing and management plans, are covered under our integrated management processes. Our integrated management approach ensures that the Nevada EBT project is managed consistently and efficiently, State expectations are continually met, and lessons learned and ideas for improvement are effectively applied.

PROJECT SCOPE

Our scope management process begins with the analysis and identification of requirements from relevant stakeholders. We then manage the requirements through a Requirements Traceability Matrix (RTM) that tracks requirements from an original source through requirements, development, and testing. Scope management involves identifying and describing essential work so that:

- ***The project team understands what must be delivered to the State;***
- ***The required project work is identified and addressed; and***
- ***The necessary project management controls are put into place.***

Effective scope management is accomplished by ensuring Nevada EBT project processes include the following:

- ***Validation of scope in comparison to the project vision and scope statement;***
- ***Understanding of the work breakdown structure (WBS);***

- ***Prioritization of the work and identified project dependencies;***
- ***Identification of any risks that may impact scope;***
- ***Identification of changes through a change control process; and***
- ***Validation of the scope and creation of controls over the life of the project to ensure requirements are delivered as required.***

During our Joint Application Design (JAD) sessions, the State reviews and approves all proposed requirement changes. We control overall project scope through risk and change management and regularly scheduled project steering committee meetings.

TIME MANAGEMENT

Effective time management is dependent upon a clearly defined and thoroughly maintained Project Work Plan; essentially, time management is the Project Work Plan, as the plan determines the project schedule, task duration, and work estimates. Time management also relies on constant, effective communication between the State and Solutran. Throughout the project, project team members, the project steering committee, and all applicable stakeholders are kept informed of project status through regular status meetings and reporting, as detailed within the Communications Management section of the Project Work Plan. As part of the regular status reporting process, we update the project schedule with the most current status of the detailed activities, deliverables, and milestone completion dates. We also monitor the project schedule for any risks, and document all risks as noted in the Risk Management section of the Project Plan.

ISSUES AND RESOLUTION PROCESS

Solutran employs an issue and resolution process that identifies the issue in detail, its impact on clients, the action required, the root cause, and any changes that were implemented, or development efforts required to minimize or eliminate a reoccurrence.

CHANGE MANAGEMENT INCLUDING STATE-GENERATED ISSUES

Solutran's project manager oversees the change control management process, which begins during the implementation phase and continues throughout operations. Change control involves the monitoring and management of any risks and issues related to our S3™ EBT platform, associated work products, and related documentation that may arise during the Nevada EBT project. It is an important aspect to any project and making stakeholders aware of the process, preparing them accordingly through training and constant communication, applying the right tools and procedures, and enforcing the process consistently are paramount to maintaining system integrity over the life of the contract.

Change control establishes a process for initiating, performing, completing, and submitting changes to ensure State changes are appropriately reviewed and authorized. This process is initiated by the submission of a Change Request Form that thoroughly documents the reason, description, and impact of the proposed change. The State reviews and approves/denies the Change Request Form, as appropriate. We then develop a statement of work and track the change through the development and testing process. Upon approval of testing, an implementation date is mutually agreed upon within the project time frames.

COST MANAGEMENT

Cost management includes the processes involved in planning, estimating, budgeting, and controlling costs so that we can complete the Nevada EBT project within an approved budget. Upon contract

execution, we manage costs in accordance with the agreed-upon pricing schedule, as documented in our Cost Proposal and the contract. The Project Steering Committee then monitors and manages costs related to the project to ensure the Nevada EBT project is managed on time and on budget and to avoid unforeseen issues that may impact the agreed-upon budget. The primary focus of cost management involves:

- ***Cost estimation – The development of the approximate number of resources and applicable costs needed to complete Nevada EBT project activities.***
- ***Cost budgeting – The estimation of costs of individual activities to establish a cost baseline.***
- ***Cost controlling – Influencing the factors that create cost variances and controlling changes to the project budget.***

We manage the costs associated with approved change requests within the change management process, as documented in the Change Management section of the Project Management Plan.

RESOURCE MANAGEMENT

The resource management process is focused on effectively employing those individuals assigned to the Nevada EBT project, specifically key staff. Resource management involves:

- ***Planning – Identifying, documenting, and assigning project roles, responsibilities, and reporting relationships to individuals or groups.***
- ***Identifying the right project team – Obtaining the right individuals with each specific project in mind.***
- ***Developing the team – Enhancing the ability of the team to contribute individually to the success of the project and work cohesively as a team.***
- ***Effectively managing the team – Tracking team member performance, providing feedback, resolving issues, and coordinating changes to enhance project performance.***

During the project initiation and planning process, Solutran works collaboratively with the State to align our resources with agreed-upon project roles and finalizes the project team organizational structure.

As part of standard Solutran practice, we form project teams based on assigned roles to maintain proper emphasis and ensure that the right people are focused on the right activities.

COMMUNICATIONS MANAGEMENT

Successful project management at its core requires a solid communications management strategy. Project managers spend most of their days communicating with team members and other project stakeholders, whether internal or external to the organization. Effective communication creates a bridge between diverse stakeholders, and that communication can potentially impact the Nevada EBT project as a whole. Recognizing each stakeholder group, their needs, and how to keep them informed and effectively engaged is paramount to the success of the Nevada EBT project.

As a certified PMP professional, our project manager applies the following PMI principles for communications management to the Nevada EBT project: identifies stakeholders that can impact the project; documents the communication needs of each identified stakeholder group; distributes information in a manner preferred by each (e.g., status meetings or emails); manages their expectations related to the project; and reports on project performance to ensure all stakeholders are kept apprised of project performance, progress, and potential changes (e.g., performance reports).

Solutran offers the State a solid communications methodology, which is presented in full during project initiation. Our communications management process establishes the tone for effectively sharing

information across the entire project and serves as a framework for open communication amongst all project stakeholders.

Our project manager tracks and reports the project status to the State on an ongoing basis. We hold regularly scheduled status meetings with the State to discuss project progress, issues, resolutions, and next steps.

RISK MANAGEMENT

Risk management focuses on planning for risk, identifying risk, performing qualitative and quantitative analyses, planning a response, and monitoring/controlling the risk. Our tested process systematically identifies, analyzes, prioritizes, and responds to project risk. Our goal is to maximize the probability and consequences of positive events and minimize the probability and consequences of adverse events to project objectives. It is important to establish this plan early in the project management process to promote a sense of importance and urgency around risk management; and open communication that builds trust and solution-oriented thinking within the team structure.

Our risk management approach involves a brainstorming process for risk identification. Risks are typically identifiable, can be planned for, and potentially mitigated. The risk identification process involves determining which risks that might affect the project and then documenting their characteristics, prioritizing those risks, measuring the impact or consequences to the project, and developing a plan of action to minimize those risks. Project risks typically fall into the following categories: scope of work; project cost; project resources; outside resources (e.g., subcontractors); project timeline; and deliverables.

It is important that team members understand the need to consider risks throughout the life of the project. As issues are discussed, consideration must be given to the fact that an issue may negatively impact the project. All potential risks are to be brought to the attention of our project manager who ensures that the issue is discussed during a project steering committee meeting where the team can assess the risk. Each risk is then scored in terms of the likeliness or probability the risk may occur (i.e., high, medium, or low) and the impact to project delivery (i.e., high, medium, or low). We then prioritize the risks based on their severity.

Responding to the risk takes four primary strategies into account:

- ***Acceptance – The severity of the risk is low enough and there is agreement to simply accept the risk and do nothing unless it occurs.***
- ***Avoidance – Choose a course of action that eliminates exposure to the risk or design around the risk. Designing around the risk could potentially cause a change and the steps in the change control process are followed.***
- ***Transfer – Give responsibility for the risk to someone outside the project. The risk does not go away; the responsibility of the risk is simply given to someone else.***
- ***Mitigate – Develop a plan where some work is done to reduce either the probability or impact of the risk to a point where the severity of the risk falls below the risk tolerance level.***

The project team determines the strategy for each identified risk and the action steps to be applied.

5.8 Quality Assurance

5.8	***Quality Assurance*** *Vendors shall describe the quality assurance methodology and processes utilized to ensure that the project shall satisfy State requirements as outlined in Section 4, Scope of Work of this RFP.*

Solutran is committed to the highest level of quality for the Nevada EBT project and apply stringent quality assurance procedures to ensure the overall success of the project. Using PMI standards, our quality management process involves quality planning, assurance, and control to ensure effectiveness and thoroughness in both meeting project requirements and standards; and achieving project goals.

We follow a standard Plan-Do-Check-Act model as the quality assurance method, which we use throughout the life of the project:

- ***Plan – For all aspects of the project, we start with planning prior to beginning any work.***
- ***Do – Once we complete the planning, we work to create the product and service.***
- ***Check – Once we complete the work, we check it for accuracy and completeness.***
- ***Act – If there are any issues, we act to correct them.***

Our Solutran Quality Assurance Plan describes the strategy for achieving the quality objectives, and describes the methodology, processes, procedures, and other tools used to assure quality goals are being met (see Proposal Section 4.4.2.7 Project Wide Quality Assurance Plan).

As part of our quality assurance process we incorporate several tools and processes across all phases of the project, including:

- ***Beginning the process with a cross-functional development team;***
- ***Using standardized testing and requirements;***
- ***Using standardized development processes;***
- ***Documenting controls to ensure key processes are documented thoroughly so that we can assess risks and implement controls;***
- ***Using a product control process to discuss State requests for enhancements, product issues, and pursuing opportunities for continuous improvement in our processes;***
- ***Performing network and SSAE-16 SOC2 vulnerability assessments;***
- ***Integrating workflow management to manage inquiries, issues, and system changes;***
- ***Providing quality checks and measures.***

We also employ several product control processes to maintain focus on providing a quality service that meets the State's expectations and requirements throughout all phases of the project.

Quality Assurance Inputs

Our quality assurance inputs are in accordance with PMI principles and provide measures of quality through quality reviews; provide root cause analysis and corrective actions through our issue resolution process; and keep the State informed of measures via status meetings and project team meetings.

Quality Components

Quality management is an active component of any project that must be shared by all stakeholders. Solutran works with the project stakeholders to ensure all quality expectations and measurements for the project are well known and understood.

Solutran's quality management approach includes three (3) key components: quality planning, quality assurance and quality control, as described below:

Quality Planning

Determines our overall quality management process, how we measure quality, and how we apply this information to the Nevada EBT project.

Solutran's quality planning begins during the RFP and Proposal development process. As the team analyzes the RFP and project requirements, we make an assessment of the tools and techniques that will be used during the implementation and operation of the project.

Quality planning involves an evaluation of the project in the following areas:

- ***System requirements;***
- ***Deliverables;***
- ***Retail management;***
- ***Conversion Activities***
- ***Call Center/Customer Service; and***
- ***Service level requirements.***

Quality Assurance

Ensures that we achieve the project quality requirements.

Quality assurance activities occur during project implementation and operations. One of the key activities is the quality review, which we perform prior to submitting products or services to the State. Reviews are important to assess compliance with contract requirements and agreement to specifications. Specifically, the review process examines products or services from the context of quality factors, which are categories of product and/or service attributes, including:

- ***Correctness – The extent to which a product or service satisfies the customer requirements and the stated objectives.***
- ***Timeliness – The product or service is provided when required.***
- ***Reliability – The extent to which a product functions accurately or service is provided on a consistent basis.***

We use the results and lessons learned from the reviews in the development or revision of work processes and procedures to ensure a cycle of continuous improvement. When a quality issue is identified, Solutran puts in place a variety of processes or corrective actions, depending on the nature of the specific issue, to prevent additional errors or problems.

QUALITY CONTROL

Ensures that we have applied appropriate actions to achieve the project goals.

We link completed work to the quality planning assessments to determine if the work has met the standards identified at the beginning of the project. Additionally, we monitor the service levels during the operational phase of the project to ensure that the project meets the defined operational standards.

We develop operational processes that minimize re-work, increase productivity, lower costs, and improve customer satisfaction across the project to ensure we consistently meet quality standards.

5.9 Metrics Management

5.9	***Metrics Management*** *Vendors shall describe the metrics management methodology and processes utilized to satisfy State requirements as outlined in Section 4, Scope of Work of this RFP. The methodology shall include the metrics captured and how they are tracked and measured.*

To assure our service standards are maintained for Nevada, an meet the State's requirements, as outlined in Section 4, Scope of Work of the RFP, we will track performance and capture metrics internally for various service standards at every interval, every day.

MEASURED PERFORMANCE

We stand committed to the State to meet or exceed the performance standards set forth in this RFP and USDA/FNS regulations to provide the highest quality services to all project stakeholders.

Throughout the contract, our personnel collect service level agreement (SLA) and Key Performance Indicators (KPI) and reports across the entire platform and consolidate them into a single dashboard, which is reviewed monthly to evaluate performance trends and ensure that all metrics are inside of acceptable thresholds.

Ongoing training of Help Desk staff, vigilance, and forward planning ensures that incidents are detected promptly. If the SLA metrics fall outside tolerance levels, we will treat this as an incident and create a Remediation Plan to detect and rectify the degradation or performance and bring the process(es) or system back to within the acceptable range. A cross-functional team consisting of systems, database, application, and business support personnel execute a performance evaluation project. This evaluation may result in a recommendation either to add additional system resources or to outline the database or application changes required to increase performance.

PROJECT STATUS REPORTING

We encompass ongoing project monitoring and control, including project status reporting and project team meetings, which our project manager facilitates. The status reports provide an objective and measurable summary of progress, including performance of the EBT system, and highlight upcoming tasks, issues and risks. Each report contains information regarding activities completed within the reporting period, upcoming activities for the next reporting period, identification of critical action items (including person assigned), issues, risks or roadblocks, status of system development, status of vendor enablement or retailer participation, and certification, the status of project deliverables, and an updated Project Work Plan, which serves as the primary focus of project management and communication. As such, it is updated regularly during each reporting period.

System Monitoring Tools

To ensure that our technology infrastructure continues to perform optimally, our Information Technology personnel have implemented and maintain the following tools:

- ***Ipswitch WhatsUpGold – Suite of tools to perform system configuration, patch management, system management, and performance and availability monitoring.***
- ***Plixer Scrutinizer – Network device that performs real-time network performance monitoring, threat detection, and network traffic behavioral analysis.***
- ***Advanced Host Monitoring – Monitors system availability and disk space/CPU utilization for servers. It also monitors availability of other processors such as Distributed File System (DFS), web services, FTP, web sites, SMTP, and event logs.***
- ***INETCO Insight – Independent transaction monitoring software and data streaming platform that provides a real-time, end-to-end operations view into the performance of all EBT transactions.***

SOAR™ and Data Warehouse Reports

We provide authorized access to daily and monthly reports that provide data to enable verification of the State's performance and service-level criteria and provide sufficient detail to allow the State to further investigate activities being reported.

Performance Testing

Within our Conversion and Implementation Plan we describe our performance testing activities for both the implementation and operations/maintenance phase of Nevada's EBT project including, but not limited to, the proposed frequency for performing performance testing.

Tracking Performance Metrics for Customer Service Call Centers

To provide the highest level of support to all EBT project stakeholders, we use industry-leading tools to forecast and monitor aggregate volumes and individual CSR performance, enabling instant adjustments to skill sets and ensuring a superior caller experience and complete compliance with service standards.

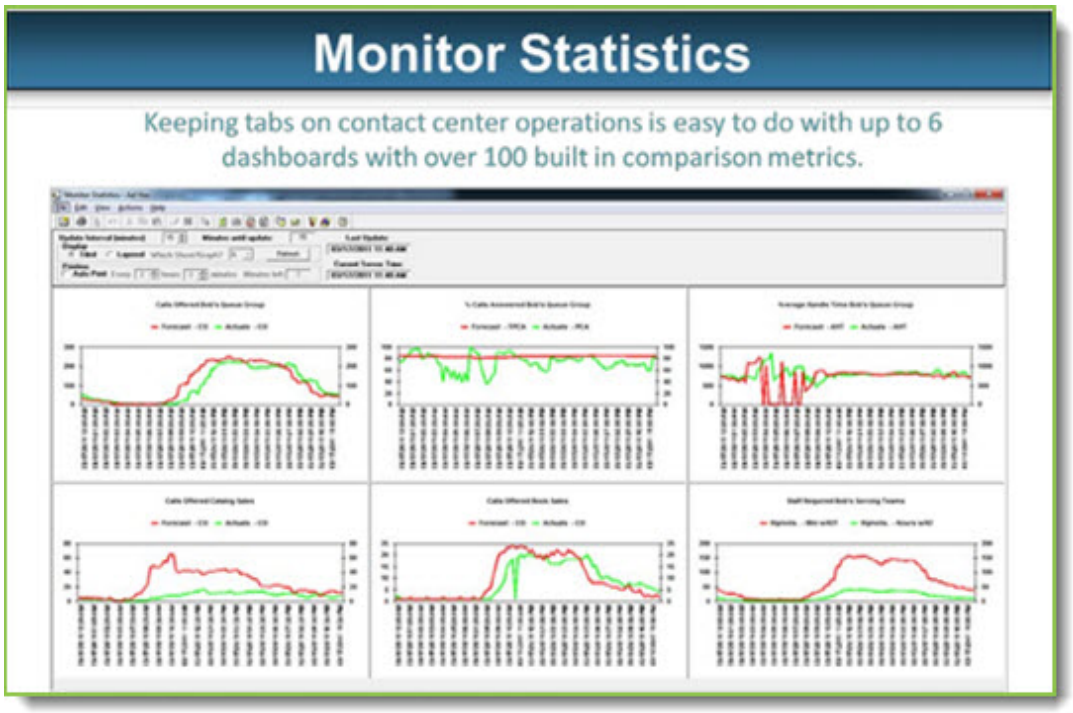
We use Verint Workforce Management software to produce optimal schedules by balancing defined shift rules, work patterns, breaks, targeted service-level goals and individual skills, proficiencies and preferences enabling us to:

- ***Schedule based on skills, work queues, and other parameters.***
- ***Schedule meetings or training without impacting service levels.***
- ***Create centralized forecasts and schedules with a single point of control over the entire network, or decentralized schedules that allow for decision-making at individual sites.***

We employ call delivery technology to ensure calls are answered within the shortest amount of time possible. There are automated tools in place for our customer service leaders to monitor and react to incoming call volume throughout the day, including any unexpected spike in call volume, against our capacity model.

The exhibit below illustrates analytics dashboards used by our Customer Service Call Center staff to monitor and manage customer service activity in real time, enabling quick responses to any deltas in anticipated call patterns and response times.

MONITORING STATISTICS



Furthermore, the CMS desktop tool used by the Call Center CSRs is configured with thresholds corresponding to each program's required performance standards, thereby alerting management any time a performance indicator trends outside of an acceptable level. This real-time alerting affords the team the opportunity to shift break schedules, have supervisors log on to handle calls, or assign cross-trained CSRs to the queue.

5.10 Design and Development Processes

5.10	***Design and Development Process*** *Vendors shall describe the methodology, processes and tools utilized for:*
5.10.1	*Analyzing potential solutions, including identifying alternatives for evaluation in addition to those suggested by the State;*
5.10.2	*Developing a detailed operational concept of the interaction of the system, the user and the environment that satisfies the operational need;*
5.10.3	*Identifying the key design issues that shall be resolved to support successful development of the system; and*
5.10.4	*Integrating the disciplines that are essential to system functional requirements definition.*

DESIGN PROCESS

The Design phase of the Nevada EB project begins with the contract effective date, includes most of the required planning tasks, and continues until these tasks are complete. While the Design phase is often associated with system design, it includes all program design components for the EBT program including system transition, cardholder training materials, retailer management, and customer service activities as well. The diverse set of tasks that are reviewed and prepared during the Design phase include:

- ***Project meetings;***

- ***Joint review of the Project Work Plan (Schedule);***
- ***Joint application design (JAD) sessions;***
- ***Modification and/or development of:***
    - ***Retailer and cardholder training materials;***
    - ***Cardholder and retailer customer service interactive voice response (IVR) scripts;***
    - ***Interface requirements; and***
    - ***Deliverable documents.***

The primary activities of Solutran during the Design phase focus on system requirements and configurations because of their importance and impact on virtually every other aspect of the project. The most sensitive and closely reviewed component of the transition is the software conversion from the current processor; and we therefore take the time to ensure that all of Nevada's requirements are fully documented and discussed to ensure that the system meets the State's needs.

Our process for developing the system documentation begins upon notification of contract award. At that point, we develop a Requirements Traceability Matrix (RTM) which documents all of the requirements in the RFP. We use the RTM as the foundation of our system documentation and it serves as the basis for discussions during our JAD sessions. Each of these items is documented, reviewed internally, and reviewed with JAD participants to ensure that all parties are in full agreement on the functionality, timing, and responsibilities prior to any customization of our existing EBT application. Our philosophy is to do it correctly in the beginning. It is much more efficient and cost effective to identify any defects or problems early in the project phases (design and development) as opposed to the later phases.

At a minimum, our JAD sessions include:

- ***A clear description of the methodology to be used to validate RFP requirements, in coordination with Nevada Program staff and other designated key stakeholders.***
- ***An outline of roles and responsibilities of stakeholders.***
- ***A schedule that provides advance notice to Program staff and maximizes participation for project stakeholders.***
- ***Templates or tools that Solutran prepares to facilitate requirements validation discussions.***
- ***An outline of the RTM that Solutran uses to record the outcome of the RFP requirements validation effort. Solutran supports requirement validation expertise, while the State and its stakeholders are the subject matter experts (SMEs).***

The Design phase includes the preparation and completion of several key deliverables that describe the functionality and ongoing system operations. As stated, any activities related to system design begin with the JAD sessions. We hold these working meetings with Nevada Program staff shortly after the contract start date to review and/or establish appropriate system business rules. We note the questions from all stakeholders and outline the outstanding issues that require resolution by Solutran or the State for follow-up and tracking. Where applicable, Solutran recommends possible solutions.

Throughout the Design phase, it is critical for all stakeholders to play an active role in the discussion around the design of the Nevada EBT system. Solutran seeks guidance, input, and expertise for specification of functional and interface requirements from the State and other project stakeholders.

All deliverables identified within the project plan are subject to State and federal review and approval and within the timeframes specified in the approved Project Work Plan. Solutran will not commence work until it receives written approval and comments from the appropriate State and federal agencies.

DEVELOPMENT PROCESS

The Development phase begins upon the successful completion of the Design phase and typically represents the beginning of actual EBT system development. During this phase, Solutran programs, configures, and tests the SOAR™ administrative terminal and the services we provide, as applicable, according to the system and services specifications defined and agreed upon during the Design phase. Based on our experience, the Development phase generally overlaps with the end of the Design phase, depending upon the task or area. Solutran will notify the State that all the requirements of the Design phase have been completed and will receive a subsequent response from the State of any unresolved issues or agreement that the Design phase is completed.

All deliverables scheduled for completion during the Development phase are delivered to the State—and FNS when applicable—for review, comment, and approval, allowing adequate time for any modification to occur within the schedule, prior to the start of work.

All development activities are driven by the list from the Requirements Traceability Matrix (RTM), system specifications, and the Detailed Functional Design Document. These are the baseline documents from which all coding activities ensue. We identify and detail all requirements in these documents; thereby ensuring SOAR™ fully meets Nevada's requirements and is tested in a formal, verifiable manner. Solutran develops or customizes existing code for new functionality or requirements identified during the Design phase to meet the processing requirements of the State. We comply with all State requirements regarding processes and procedures to be followed during both program phases.

During Development phase testing, Solutran programs, configures, and tests according to all applicable State specifications as defined and mutually agreed upon during the Design Phase consistent with federal regulations. We incorporate automated tools and testing techniques into the testing process that provide more thorough testing and a more efficient use of resources.

Solutran uses Agile methodology for software development. We complete development in 30-day iterative cycles known as "sprints". At the end of each cycle, the developers deploy tested and functional code. As a part of this methodology, the Solutran development team is highly involved in the requirements definition process and use their technical expertise to provide the level of detail required in the design output. Their involvement helps ensure consistent results and avoids confusion in development. The focus is on what needs to be the outcome versus how to arrive at the outcome.

The process consists of the following components:

- ***User Stories – In sprint development, we document requirements in user stories that answer the statement; "as a <who is the user> I need to be able to <what specifically>, so that <outcome>".***
- ***Screen Layouts – Design specifications may be as simple as a screen design.***
- ***File Formats and Processing Logic – As an input, we define what data resides in the file and what needs to be done with the data so that table structures and databases can be developed to store and use the information. As an output, we define what data needs to be sent in the file so that we can establish processing logic to extract the data.***
- ***Database Schema – Developers may need the assistance of a database architect to develop a schema reflecting the tables and the relationships between tables, which guides the code used for developing the processing logic.***

Development and testing processes are closely interrelated, and development activities do not end once the items are moved into testing. All errors and/or deficiencies are returned to the developers for correction and unit testing before attempting the quality control check and testing process again.

Customization of the system is not complete until all system testing is completed, approved, and accepted by the State.

The Development phase contains many deliverables which are all tracked within the Project Work Plan and subject to State and Federal (as appropriate) review and approval. The Project Work Plan contains tasks for review and comment of deliverables with sufficient time for each step. All system testing, and the final training materials will be completed during the Development phase.

Stringent testing and proactive issue tracking processes enable us to ensure that all of the State's requirements are met and virtually all issues are identified and documented early in the process where correction is quicker and less disruptive. To ensure that an EBT system meets defined requirements, rigorous testing of all EBT functionalities must be completed before a conversion can take place. Upon approval of the system design documentation, Solutran will update the Test Plan as needed. Our test scripts and test criteria will be submitted to the State for approval. Our test scripts contain step-by-step instructions for each test and function. Solutran will consult with the State and FNS (if required) on the test data used and how the test data is controlled. Like the software development process, the testing process is meticulously controlled and documented to ensure consistent and reliable results. Specific test activities performed during this project phase as detailed in our draft Project Work Plan.

Solutran refined the testing process for EBT systems to ensure that SOAR™ is proven before being used operationally. Our comprehensive Agile methodology leads to the delivery of a system that meets all functional and performance requirements. Through a series of increasingly all-inclusive tests, and as component parts of SOAR™ are completed and integrated, we ensure the functionality and reliability of the system and demonstrate that to the State by allowing them to test during the development process. The goal of our test methodology is to find and repair problems as early as possible. Not only is the early resolution of problems the most cost-effective course of action, but solving problems early reduces the risk of problems being detected late in the development cycle when they may cause more significant operational impact.

Testing of real time host-to-host or client-to-host processing of files and or records between the State's system and the EBT system occur on the SOAR™ test system. The test environment replicates the production environment, and includes the EBT administrative system as well as daily processing routines. To facilitate testing, we provide both SOAR™ administrative terminal and POS terminal access to the test system and an interface with the State's test systems, including connectivity between Nevada's test database(s) and our test system. We coordinate testing times between the State and the necessary endpoints to ensure real-time transaction/transmission availability.

All testing activities are completed within timeframes specified in the final Project Work Plan. (We provide information on the testing under Section 4.6 Project-Wide System Testing.)

Building upon the release testing, Solutran will provide a Functional Demonstration to allow State and Federal representative to review and observe planned EBT system operations. The Functional Demonstration provides the State with a key checkpoint that ensures that system development is proceeding accordingly. For further information on the Functional Demonstration, refer to Proposal Section [3.3.4 Functional Demonstration](#).

5.11 Configuration Management

5.11	***Configuration Management*** *Vendors shall describe the methodology, processes and tools utilized for:*

5.11.1	*Control of changes to requirements, design and code;*
5.11.2	*Control of interface changes;*
5.11.3	*Traceability of requirements, design and code;*
5.11.4	*Tools to help control versions and builds;*
5.11.5	*Parameters established for regression testing;*
5.11.6	*Baselines established for tools, change log and modules;*
5.11.7	*Documentation of the change request process including check in/out, review and regular testing;*
5.11.8	*Documentation of the change control board and change proposal process; and*
5.11.9	*Change log that tracks open/closed change requests.*

Configuration management ensures we deliver services in a consistent manner. The purpose of configuration management is to maintain quality, uphold service commitments, minimize downtime, and manage risk to business services throughout the project.

Our configuration management process:

- ***Establishes change management roles and responsibilities and describes how our project team tracks, implements, and communicates configuration items (CI) throughout the project life cycle. A CI is the fundamental structural unit of configuration management, which includes individual requirements documents, software, models, and plans. The objective of our configuration management process is to avoid the introduction of errors as well as incompatibilities with other CIs.***
- ***Includes identification of the Configuration Control Board (CCB), as well as project manager and configuration manager duties.***
- ***Includes configuration control, configuration management database policies, configuration status, and accounting and audit procedures.***
- ***Outlines the procedures, protocols, and resources required to implement system and application changes, including managing interface changes, to ensure proper delivery of services in a quality assured and consistent manner.***

Any addition, modification, or removal of supported configuration items or software is considered a change. We schedule changes according to defined maintenance windows and engineering resource availability. The engineering schedule for individual configuration items is included in the change notification. We submit all changes for prior approval.

PARAMETERS

Part of the configuration management process involves identifying and setting up the required parameters prior to regression testing, the purpose of which is to ensure that any changes made to one part of the system do not impact the system in any other place. If testing uncovers a defect, no changes are made to system code during the test regardless of how minor the defect is. However, parameter changes can be performed to correct minor problems during a test to rectify the minor problem, because such changes do not affect the core code of the system. Code changes on the other hand need to be examined carefully, as they could affect other areas of the system.

Configuration Management Database

The Configuration Management Database (CMDB) is the centralized repository for all configuration information for the project. The CMDB provides a common platform for the project team to edit, change, revise, and review CIs to ensure all we update documents and data with the latest revision and release formats. The CMDB provides assurance that members of the project team are using the latest version of software, data, and documentation.

Configuration Management Roles and Responsibilities

The Configuration Control Board (CCB) is comprised of the project manager, configuration manager (CM), Solutran Steering Committee, and the engineer for the CI under consideration.

The CCB is responsible for the following:

- ***Reviewing and approving/rejecting configuration change requests;***
- ***Ensuring all approved changes are added to the CMDB; and***
- ***Seeking clarification on any CIs as required.***

The project manager is responsible for:

- ***Chairing all CCB meetings;***
- ***Providing approval for any issues requiring additional scope, time, or cost;***
- ***Overseeing all configuration management activities related to the project;***
- ***Identification of CIs;***
- ***All communication of configuration management activities to project stakeholders; and***
- ***Re-baselining, if necessary, any items affected by configuration management changes.***

The configuration manager is responsible for:

- ***Overall management of the CMDB;***
- ***Identification of CIs;***
- ***Providing configuration standards and templates to the project team; and***
- ***Providing any required configuration training.***

Traceability of Requirements, Design and Code

We develop a Requirements Traceability Matrix (RTM) which documents all of the requirements in the RFP using logical numbering to trace the requirements back to the RFP and to test scripts. We use the RTM as the foundation of our system documentation and it serves as the basis for discussions during our JAD sessions. Each of these items is documented, reviewed internally, and reviewed with JAD participants to ensure that all parties are in full agreement on the functionality, timing, and responsibilities prior to any customization of our existing EBT application. The RTM is perhaps the most valuable tool used to verify and validate system requirements.

Our application development team document all interfaces (program inputs and outputs) and application databases by module to the bit/byte level. For example, the team defines the programming routines in terms of module name, purpose, assumptions, calling sequence, exception handling, inputs, outputs, algorithms, method and external dependencies.

CHANGE CONTROL MANAGEMENT

Solutran's project manager oversees the change control management process, which begins during the implementation phase and continues throughout operations. Change control involves the monitoring and management of any risks and issues related to our S3™ EBT platform, associated work products, and related documentation that may arise during the Nevada EBT project. It is an important aspect to any project and making stakeholders aware of the process, preparing them accordingly through training and constant communication, applying the right tools and procedures, and enforcing the process consistently are paramount to maintaining system integrity over the life of the contract.

Change control establishes a process for initiating, performing, completing, and submitting changes to ensure State changes are appropriately reviewed and authorized. The change control process ensures that all development efforts have undergone the proper analysis, design, development, debug, and testing process before release to a production environment. It also incorporates a review process by all stakeholders, before the release.

Solutran's approach to change control includes a standardized, system-generated workflow management tool. This approach uses pre-defined change management workflows with embedded dependencies, preventing steps from being assigned or completed before scheduled. These workflows include testing and quality assurance activities as well as process approvals.

Change requests to the system/baseline are initiated using a Change Request Form that thoroughly documents the reason, description, and impact of the proposed change. The State reviews and approves/denies the Change Request Form, as appropriate. We then develop a statement of work and track the change through the development and testing process. Upon approval of testing, an implementation date is mutually agreed upon.

CHANGE MANAGEMENT PLAN

Solutran develops a Change Management Plan in conjunction with the State, which focuses on SNAP/TANF and WIC system functional and technical baselines and change requests, and our approach to addressing design issues, remedial changes, State-initiated change requests, conformance to federal regulations and USDA-FNS WIC Operating Rules, and self-initiated changes. The plan also defines the roles and responsibilities and procedures for changes and upgrades to the system and documentation. For further information on our Change Management Plan, refer to Proposal Section 4.4.2.8 Project Wide Change Management Plan and Control Procedures.

CHANGE MANAGEMENT LOG

Solutran's Change Management Log is a critical component in the change management process, which we use for maintaining and tracking open and closed change requests. The Log includes in the following fields:

- ***Change Request ID;***
- ***Functional Area;***
- ***Change Request Title;***
- ***Requirements Traceability Matrix (RTM) ID to link the change to the project requirements;***
- ***Requested By;***
- ***Applicable Programs (e.g., SNAP, TANF, WIC);***
- ***Project Phase;***
- ***Formal Change Request Hours;***

- ***Formal Change Request Quote;***
- ***Charge Amount (if applicable);***
- ***Formal Change Request Date;***
- ***Formal Change Request Approved Date;***
- ***Target Release Date;***
- ***Actual Release Date;***
- ***Invoice Date; and***
- ***Paid Date.***

5.12 Peer Review Management

5.12	***Peer Review Management*** *Vendors shall describe the methodology, processes and tools utilized for:*
5.12.1	*Peer reviews conducted for design, code and test cases;*
5.12.2	*Number of types of people normally involved in peer reviews;*
5.12.3	*Types of procedures and checklists utilized;*
5.12.4	*Types of statistics compiled on the type, severity and location of errors; and*
5.12.5	*How errors are tracked to closure.*

Solutran utilizes the Agile Scrum process to manage the workflow of the Software Delivery Lifecycle. Work is approved and prioritized by management and included into sprints. Developers work "stories" in the sprint until the required functionality is complete. Once complete, developers schedule team peer reviews of developed code prior to making it available for Solutran's Quality Assurance team to test.

All members of the development team, regardless of seniority or experience, have their code reviewed by their peers. Peers review code to ensure that it complies with corporate development best practices and standards, as well as industry standards such as the Open Web Application Security Protocol (OWASP) security standard. In addition to code reviews by peers, Solutran also enlists Veracode, a third-party platform specializing in application review security review.

Once development is complete, the developed application goes to the Solutran Quality Assurance team for functionality and regression testing. This team utilizes both manual and automated testing to ensure that applications are functioning as designed. If at any point a defect is found during testing, the tester logs a defect into Solutran's work management application, JIRA, with a detailed description of the defect and the steps needed to reproduce the defect. Once in JIRA, the defect is made available to be resolved by the development team and marked ready for testing once resolved. Once all critical defects are resolved, the software is approved for release to client facing test and production environments.

5.13 Project Software Tools

5.13	***Project Software Tools***
5.13.1	*Vendors shall describe any software tools and equipment resources to be utilized during the course of the project including minimum hardware requirements and compatibility with existing computing resources as described in Section 2.5, Current Computing Environment.*
5.13.2	*Costs and training associated with the project software tools identified shall be included in Attachment I, Project Costs.*

We describe the software and hardware tools and technologies Solutran will use during the course of the Nevada EBT project below.

S3™ HARDWARE

We use Dell Power Edge R720 and R720 servers as well as a Dell PowerVault MD3200. Our open system architecture allows for the use of various hardware and operating system configurations. We selected Dell servers running primarily on an Oracle Linux operating system platform for their ability to handle EBT processing needs and for their reliability. We also employ Redundant Oracle 12c Real Application Clusters (RAC) databases.

S3™ SOFTWARE

Solutran's S3™ Web applications are written in C Sharp (#) and use Microsoft's ASP.NET APC framework. In addition, we code our database queries in Oracle's PL/SQL.

We use the C# programming language to implement the user presentation along with the use of PL/SQL for the server-side presentation and business server tiers, as well as in the distributed services (i.e., security, system management, logging, transaction, and persistence). We selected C# for the following reasons:

- ***Ease of modification due to object-oriented, reusable design patterns;***
- ***Reduced risk due to availability of technical resources and use of non-proprietary enterprise and industry standards; and***
- ***Platform independence.***

DATABASES

Solutran employs Oracle technology to service our EBT transaction authorization and program databases. Our transaction authorization and fraud detection gateway is architected and optimized to support high transaction volumes. To ensure this goal is consistently met, databases are "shared" into a series of smaller databases to allow the load to split across several systems and provide a means to quickly add additional systems to increase capacity and redundancy. Transaction data is replicated to the program and cardholder management database, which uses Oracle Real Application Clusters (RAC). Our multi-node Oracle RAC enables us to divide load across all nodes in the cluster in addition to providing automatic transaction failover in the event of a major hardware failure.

NETWORK

The Solutran network uses Cisco hardware for switches, routers, and firewalls. Each network device is built with redundant components to reduce hardware-related downtime. In addition, all devices are deployed in pairs to provide a redundant device to eliminate downtime due to hardware failures or upgrades/maintenance. In addition to core network devices, Solutran has also implemented server-based load balancing to direct and split processing loads across server farms and global load balancers to automatically direct process loads between the primary and secondary data centers.

WEB SERVER FARM

Our SOAR™ Web application and cardholder portal are serviced by a multi-node IIS Web server farm behind a set of redundant load balancers. Web traffic is balanced across all areas of the server farm to divide load and provide redundancy. If additional processing power is needed, new servers can be added to the server farm in less than two hours. If maintenance is required, Web servers can individually be taken out of the server farm, patched, and re-added once repaired with no impact to end users.

SERVERS

Solutran offers standardized Dell hardware for servers and disk arrays. Each server is built with redundant power supplies, network interfaces, memory, CPUs, and disk controllers to reduce outages due to hardware failures. Disk volumes are deployed with at least one hot-spare in either a RAID 0+1, 5, or 6 configuration, depending on the volatility of the data they service. All hardware is covered by a manufacturer warranty and Solutran maintains an inventory of key hardware components to enable rapid replacement in the event of a failure. Hard drives and controllers are "hot-swappable," which allows failed devices to be replaced with no impact to system availability. Hot swap abilities also ensure that hard drives and controllers can be attached or detached from a computer without requiring a reboot.

S3™ EBT SYSTEM SECURITY

Security features are layered throughout our solution. Firewalls and hardware security modules ensure that cardholder data is protected with the most recent and best-in-class hardware and software available. In addition, we encrypt cardholder personal information both while in transit and at rest to ensure that only authorized personnel can access the data. Unlike some of our competitors who only protect against intrusion, we protect the critical data within our system as well. Our stand-beside POS terminals also use encrypted applications to ensure data cannot be extracted from them. We also employ the following features to offer the most secure solution in the industry:

- ***<u>Secure Socket Layer (SSL)</u> – S3™ uses a SSL connection for Internet access.***
- ***<u>Redundant firewalls for Internet access</u> – We use redundant Cisco ASAs to authenticate traffic as it travels between each tier of the application stack. Before entering our network from the Internet, traffic is first filtered by a state-of-the-art Cisco firewall and FirePower intrusion prevention system (IPS) with advanced anti-malware protection (AMP). Once authenticated, traffic can enter the Web server layer, which passes requests through another firewall to access the data access service tier. The data access service layer then makes the request to the database, where before granting access, the traffic must pass through another firewall. This multi-tiered architecture, protected by a firewall at each level, prohibits any direct access to sensitive data without proper network and user authentication. Our intrusion protection service (IPS) and Advanced Malware Protection (AMP) are***

automatically updated by a security subscription service to make sure they are equipped to handle the latest security threats.

- ***PIN encryption – PINs are never provided in the clear, and the only PIN information stored anywhere is the Triple Data Encryption Standard (DES)-encrypted PIN offset on our host system. In addition, our key management techniques meet or exceed industry standards. We manage this through our PCI-certified Hardware Security module, the LUNA EFT PL1600.***
- ***Password-protected access – Each authorized Internet user on the S3™ eWIC system uses a unique login and password combination.***

DATA CENTERS

We use redundant, load-balanced connectivity to multiple Tier 1 Internet providers at two separate data center locations. Each Internet connection provides a minimum of one gigabit per second of throughput. Solutran network personnel can add additional bandwidth in near real time as processing needs increase.

One of our data centers is in Brooklyn Park, Minnesota and is staffed by operations personnel and security staff 24/7. It features state-of-the-art environmental and security controls, redundant electrical feeds, primary and secondary back-up generators, and un-interrupted power supplies (UPS). All individuals at the primary data center must be on an approved list and/or escorted by operations personnel at all times while within the facility. In addition, all hardware is housed in locked cabinets with keys only accessible to operations personnel.

Our secondary data center is in Omaha, Nebraska. Like the primary center, the Omaha facility includes advanced environmental and security controls, redundant electrical feeds, primary and secondary back-up generators, and UPS. The security protocols invoked at the primary center are used at the back-up center as well.

KEY TOOLS AND PROCESSES

We use and maintain the following key tools and processes to ensure that our S3™ architecture continues to perform optimally and evolves to meet ever-changing security threats:

SYSTEM ADMINISTRATION/MONITORING

To ensure the S3™ EBT system functions as designed, we employ the following:

- ***Ipswitch WhatsUpGold – Suite of tools to perform system configuration, patch management, system management, and performance and availability monitoring.***
- ***Plixer Scrutinizer – Network device that performs real-time network performance monitoring, threat detection, and network traffic behavioral analysis.***
- ***Advanced Host Monitoring – Monitors system availability and disk space/CPU utilization for servers. It also monitors availability of other processors such as Distributed File System (DFS), web services, FTP, web sites, SMTP, and event logs.***
- ***AlienVault Unified Security Management (USM) – Platform that includes five (5) essential security capabilities that provide organizations with all the security essentials needed for effective threat detection, incident response, and compliance.***
- ***INETCO Insight – Independent transaction monitoring software and data streaming platform that provides a real-time, end-to-end operations view into the performance of all EBT transactions.***

SECURITY

Along with security measures defined previously in this sub-section, Solutran uses the following to safeguard data entrusted to us by Nevada:

- ***Solutran Security Policy – A comprehensive policy to educate and enforce acceptable use of Solutran equipment, applications, and data.***
- ***Antivirus/Endpoint Protection – Monitors desktops and servers for viruses and other malware or vulnerabilities.***
- ***Cisco Network Intrusion Detection/Prevention – Hardware-based network intrusion threat detection and protection system.***
- ***Tripwire Enterprise System – Software used to monitor file integrity.***

DISASTER RECOVERY

An effective disaster recovery plan is imperative to any EBT project; the State must know they can rely on Solutran when cardholders potentially need access to their benefits the most. As such, we employ the following plans and procedures to address any potential disaster in the State:

- ***Business Continuity/Disaster Recovery Plan – A plan that outlines the procedures, protocols, and resources required to shift operations and processing to secondary facilities in the event of a disaster.***
- ***Dell AppAssure Back-up Platform – Infrastructure that performs encrypted full system back-ups every 15 minutes and replicates back-up data to primary and secondary data centers for file recovery and disaster recovery.***
- ***Code42 CrashPlan – Infrastructure that performs file level back-ups and maintains a restorable change history of network file shares and FTP servers.***
- ***Solutran File Archive – A system that provides long-term, on-site and off-site back-up of all key files sent and received to/from our clients.***

TESTING

- ***Veracode – In addition to peer reviews of code by Solutran's development team, Solutran enlists Veracode, a third-party platform specializing in application review security review.***
- ***JIRA – Solutran's work management application, which testers use to log and track defects through to resolution.***

CUSTOMER SERVICE CALL CENTER TOOLS

To provide the highest level of support to all EBT project stakeholders, we use industry-leading tools to forecast and monitor aggregate volumes and individual CSR performance, enabling instant adjustments to skill sets and ensuring a superior caller experience and complete compliance with service standards.

We use Verint Workforce Management software to produce optimal schedules by balancing defined shift rules, work patterns, breaks, targeted service-level goals and individual skills, proficiencies and preferences.

NON-CONFIDENTIAL FINANCIAL STATEMENTS

This section contains the 2015–2016 and 2017 Financial Statements for Fiserv.

FISERV FINANCIAL STATEMENTS 2015–2016

EDGAR pro

FISERV INC

FORM 10-K
(Annual Report)

Filed 02/23/17 for the Period Ending 12/31/16

Address	255 FISERV DR PO BOX 979 BROOKFIELD, WI 53045
Telephone	4148795000
CIK	0000798354
Symbol	FISV
SIC Code	7374 - Computer Processing and Data Preparation and Processing Services
Industry	Business Support Services
Sector	Industrials
Fiscal Year	12/31

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-K

☑ ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the fiscal year ended: December 31, 2016

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the transition period from _____ to _____

Commission file number: 0-14948

Fiserv, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Wisconsin	39-1506125
(State or Other Jurisdiction of Incorporation or Organization)	(I.R.S. Employer Identification No.)

255 Fiserv Dr., Brookfield, WI 53045
(Address of Principal Executive Offices, Including Zip Code)

Registrant's telephone number, including area code: (262) 879-5000

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Name of Each Exchange on Which Registered
Common Stock, par value $0.01 per share	The NASDAQ Stock Market LLC

Securities registered pursuant to Section 12(g) of the Act: None

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes ☑ No ☐

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or 15(d) of the Act.
Yes ☐ No ☑

Indicate by check mark whether the registrant: (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☑ No ☐

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes ☑ No ☐

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K. ☑

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See definitions of "large accelerated filer," "accelerated filer," and "smaller reporting company" in Rule 12b-2 of the Exchange Act.
Large Accelerated Filer ☑ Accelerated Filer ☐ Non-Accelerated Filer ☐ Smaller Reporting Company ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☑

The aggregate market value of the common stock of the registrant held by non-affiliates as of June 30, 2016 (the last trading day of the second fiscal quarter) was $23,949,604,597 based on the closing price of the registrant's common stock on the NASDAQ Global Select Market on that date. The number of shares of the registrant's common stock, $0.01 par value per share, outstanding at February 16, 2017 was 214,563,950 .

DOCUMENTS INCORPORATED BY REFERENCE

Part III of this report incorporates information by reference to the registrant's proxy statement for its 2017 annual meeting of shareholders, which proxy statement will be filed with the Securities and Exchange Commission no later than 120 days after the close of the fiscal year ended December 31, 2016 .

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Fiserv, Inc.
Consolidated Statements of Income

In millions, except per share data Year ended December 31,	2016	2015	2014
Revenue:			
Processing and services	$ 4,625	$ 4,411	$ 4,219
Product	880	843	847
Total revenue	5,505	5,254	5,066
Expenses:			
Cost of processing and services	2,212	2,178	2,164
Cost of product	747	731	717
Selling, general and administrative	1,101	1,034	975
Total expenses	4,060	3,943	3,856
Operating income	1,445	1,311	1,210
Interest expense	(163)	(170)	(164)
Interest and investment (loss) income, net	(7)	1	1
Loss on early debt extinguishment	—	(85)	—
Income from continuing operations before income taxes and income from investment in unconsolidated affiliate	1,275	1,057	1,047
Income tax provision	(492)	(377)	(384)
Income from investment in unconsolidated affiliate	147	32	91
Income from continuing operations	930	712	754
Income (loss) from discontinued operations, net of income taxes	—	—	—
Net income	$ 930	$ 712	$ 754
Net income per share - basic:			
Continuing operations	$ 4.22	$ 3.04	$ 3.04
Discontinued operations	—	—	—
Total	$ 4.22	$ 3.04	$ 3.03
Net income per share - diluted:			
Continuing operations	$ 4.15	$ 2.99	$ 2.99
Discontinued operations	—	—	—
Total	$ 4.15	$ 2.99	$ 2.98
Shares used in computing net income per share:			
Basic	220.3	233.9	248.6
Diluted	223.9	238.0	252.7

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Statements of Comprehensive Income

In millions Year ended December 31,	2016	2015	2014
Net income	$ 930	$ 712	$ 754
Other comprehensive (loss) income:			
Reclassification adjustment for net realized losses on cash flow hedges included in interest expense, net of income tax provision of $5 million, $6 million and $6 million	7	10	8
Foreign currency translation	(9)	(21)	(11)
Total other comprehensive loss	(2)	(11)	(3)
Comprehensive income	$ 928	$ 701	$ 751

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Balance Sheets

In millions December 31,	2016	2015
Assets		
Cash and cash equivalents	$ 300	$ 275
Trade accounts receivable, less allowance for doubtful accounts	902	802
Prepaid expenses and other current assets	526	429
Total current assets	1,728	1,506
Property and equipment, net	405	396
Intangible assets, net	1,833	1,872
Goodwill	5,373	5,200
Other long-term assets	404	366
Total assets	$ 9,743	$ 9,340
Liabilities and Shareholders' Equity		
Accounts payable and accrued expenses	$ 1,242	$ 1,024
Current maturities of long-term debt	95	5
Deferred revenue	483	473
Total current liabilities	1,820	1,502
Long-term debt	4,467	4,288
Deferred income taxes	762	726
Other long-term liabilities	153	164
Total liabilities	7,202	6,680
Commitments and Contingencies		
Shareholders' Equity		
Preferred stock, no par value: 25.0 million shares authorized; none issued	—	—
Common stock, $0.01 par value: 900.0 million shares authorized; 395.7 million shares issued	4	4
Additional paid-in capital	1,020	952
Accumulated other comprehensive loss	(76)	(74)
Retained earnings	8,994	8,064
Treasury stock, at cost, 180.2 million and 170.4 million shares	(7,401)	(6,286)
Total shareholders' equity	2,541	2,660
Total liabilities and shareholders' equity	$ 9,743	$ 9,340

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Statements of Shareholders' Equity

In millions	Common Stock Shares	Common Stock Amount	Additional Paid-In Capital	Accumulated Other Comprehensive Loss	Retained Earnings	Treasury Stock Shares	Treasury Stock Amount
Balance at January 1, 2014	396	$ 4	$ 844	$ (60)	$ 6,598	139	$ (3,801)
Net income					754		
Other comprehensive loss				(3)			
Share-based compensation			49				
Shares issued under stock plans including income tax benefits			4			(2)	64
Purchases of treasury stock						18	(1,158)
Balance at December 31, 2014	396	4	897	(63)	7,352	155	(4,895)
Net income					712		
Other comprehensive loss				(11)			
Share-based compensation			65				
Shares issued under stock plans including income tax benefits			(10)			(2)	80
Purchases of treasury stock						17	(1,471)
Balance at December 31, 2015	396	4	952	(74)	8,064	170	(6,286)
Net income					930		
Other comprehensive loss				(2)			
Share-based compensation			68				
Shares issued under stock plans including income tax benefits			—			(2)	83
Purchases of treasury stock						12	(1,198)
Balance at December 31, 2016	396	$ 4	$ 1,020	$ (76)	$ 8,994	180	$ (7,401)

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Statements of Cash Flows

In millions Year ended December 31,	2016	2015	2014
Cash flows from operating activities:			
Net income	$ 930	$ 712	$ 754
Adjustments to reconcile net income to net cash provided by operating activities from continuing operations:			
Depreciation and other amortization	253	223	200
Amortization of acquisition-related intangible assets	158	194	204
Share-based compensation	68	65	49
Excess tax benefits from share-based awards	(51)	(38)	(18)
Deferred income taxes	21	20	3
Income from investment in unconsolidated affiliate	(147)	(32)	(91)
Dividends from unconsolidated affiliate	151	36	110
Non-cash impairment charges	17	6	—
Loss on early debt extinguishment	—	85	—
Other operating activities	(2)	(1)	—
Changes in assets and liabilities, net of effects from acquisitions:			
Trade accounts receivable	(88)	(2)	(42)
Prepaid expenses and other assets	(68)	(66)	(39)
Accounts payable and other liabilities	178	148	168
Deferred revenue	11	(4)	9
Net cash provided by operating activities from continuing operations	1,431	1,346	1,307
Cash flows from investing activities:			
Capital expenditures, including capitalization of software costs	(290)	(359)	(292)
Payments for acquisitions of businesses	(265)	—	—
Net (purchases of) proceeds from investments	(1)	1	7
Other investing activities	2	(2)	(1)
Net cash used in investing activities from continuing operations	(554)	(360)	(286)
Cash flows from financing activities:			
Debt proceeds	2,126	3,121	604
Debt repayments, including redemption and other costs	(1,863)	(2,707)	(653)
Proceeds from issuance of treasury stock	79	71	53
Purchases of treasury stock, including employee shares withheld for tax obligations	(1,245)	(1,522)	(1,148)
Excess tax benefits from share-based awards	51	38	18
Other financing activities	—	(6)	—
Net cash used in financing activities from continuing operations	(852)	(1,005)	(1,126)
Net change in cash and cash equivalents from continuing operations	25	(19)	(105)
Net cash flows to discontinued operations	—	—	(1)
Cash and cash equivalents, beginning balance	275	294	400
Cash and cash equivalents, ending balance	$ 300	$ 275	$ 294

See accompanying notes to consolidated financial statements.

Fiserv, Inc.
Notes to Consolidated Financial Statements

1. Summary of Significant Accounting Policies

Description of the Business

Fiserv, Inc. and its subsidiaries (collectively, the "Company") provide financial services technology to clients worldwide, including banks, thrifts, credit unions, investment management firms, leasing and finance companies, retailers, merchants, mutual savings banks, and building societies. The Company provides account processing systems, electronic payments processing products and services, internet and mobile banking systems, and related services. The Company is principally located in the United States where it operates data and transaction processing centers, provides technology support, develops software and payment solutions, and offers consulting services.

The Company's operations are comprised of the Payments and Industry Products ("Payments") segment and the Financial Institution Services ("Financial") segment. Additional information regarding the Company's business segments is included in Note 8 .

Principles of Consolidation

The consolidated financial statements include the accounts of Fiserv, Inc. and all 100% owned subsidiaries. Investments in less than 50% owned affiliates in which the Company has significant influence but not control are accounted for using the equity method of accounting. All intercompany transactions and balances have been eliminated in consolidation.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ materially from those estimates.

Recent Accounting Pronouncements

In January 2017, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2017-04, *Intangibles - Goodwill and Other (Topic 350): Simplifying the Test for Goodwill Impairment* ("ASU 2017-04"), which eliminates Step 2 of the goodwill impairment test that had required a hypothetical purchase price allocation. Rather, entities should apply the same impairment assessment to all reporting units and recognize an impairment loss for the amount by which a reporting unit's carrying amount exceeds its fair value, without exceeding the total amount of goodwill allocated to that reporting unit. Entities will continue to have the option to perform a qualitative assessment for a reporting unit to determine if the quantitative impairment test is necessary. ASU 2017-04 will be effective prospectively for annual or interim goodwill impairment tests in fiscal years beginning after December 15, 2019, or those beginning after January 1, 2017 if early adopted. The Company does not expect the adoption of ASU 2017-04 to have a material impact on its consolidated financial statements.

In January 2017, the FASB issued ASU No. 2017-01, *Business Combinations (Topic 805): Clarifying the Definition of a Business* ("ASU 2017-01"), which clarifies the definition of a business with the objective of adding guidance and providing a more robust framework to assist reporting organizations with evaluating whether transactions should be accounted for as acquisitions (or disposals) of assets or businesses. For public entities, ASU 2017-01 is effective prospectively for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted for transactions occurring before the issuance or effective date of the standard for which financial statements have not yet been issued. The Company does not expect the adoption of ASU 2017-01 to have a material impact on its consolidated financial statements.

In October 2016, the FASB issued ASU No. 2016-16, *Income Taxes (Topic 740): Intra-Entity Transfers of Assets Other Than Inventory* ("ASU 2016-16"), which eliminates the current prohibition on immediate recognition of the current and deferred income tax effects of intra-entity transfers of assets other than inventory, with the intent of reducing complexity and diversity in practice. Under ASU 2016-16, entities must recognize the income tax consequences when the transfer occurs rather than deferring recognition. For public entities, ASU 2016-16 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted as of the beginning of a fiscal year. Entities must apply the guidance on a modified retrospective basis though a cumulative-effect adjustment to retained earnings as of the beginning of the period of adoption. The Company does not expect the adoption of ASU 2016-16 to have a material impact on its consolidated financial statements.

In August 2016, the FASB issued ASU No. 2016-15, *Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments* ("ASU 2016-15"), which adds or clarifies guidance on the presentation and classification of eight specific types of cash receipts and cash payments in the statement of cash flows, with the intent of reducing diversity in practice. For public entities, ASU 2016-15 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted. Entities must apply the guidance retrospectively to all periods presented; however, entities may apply prospectively if retrospective application is impracticable. The Company does not expect the adoption of ASU 2016-15 to have a material impact on its consolidated financial statements.

In June 2016, the FASB issued ASU No. 2016-13, *Financial Instruments - Credit Losses (Topic 326)* ("ASU 2016-13"), which prescribes an impairment model for most financial assets based on expected losses rather than incurred losses. Under this model, an estimate of expected credit losses over the contractual life of the instrument is to be recorded as of the end of a reporting period as an allowance to offset the amortized cost basis, resulting in a net presentation of the amount expected to be collected on the financial asset. For public entities, ASU 2016-13 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2019. Early adoption is permitted for fiscal years beginning after December 15, 2018, including interim periods within those fiscal years. For most instruments, entities must apply the standard using a cumulative-effect adjustment to beginning retained earnings as of the beginning of the fiscal year of adoption. The Company is currently assessing the impact that the adoption of ASU 2016-13 will have on its consolidated financial statements.

In March 2016, the FASB issued ASU No. 2016-09, *Compensation - Stock Compensation (Topic 718): Improvements to Employee Share-Based Payment Accounting* ("ASU 2016-09"), which simplifies several aspects of the accounting for share-based payment awards, including the accounting for income taxes and forfeitures, as well as classification in the statement of cash flows. The standard requires that all tax effects related to share-based payments be recorded as income tax expense or benefit in the income statement at settlement or expiration and, accordingly, excess tax benefits and tax deficiencies be presented as operating activities in the statement of cash flows. For public entities, ASU 2016-09 is effective for annual periods beginning after December 15, 2016, including interim periods within those annual periods, with early adoption permitted in any interim or annual period for which financial statements have not yet been issued. The recognition of all excess tax benefits and tax deficiencies in the income statement, as well as related changes to the computation of diluted earnings per share, is to be applied prospectively. Entities may elect to apply the change in presentation in the statement of cash flows either prospectively or retrospectively to all periods presented. The impact of adopting this standard on the Company's consolidated financial statements is dependent upon the intrinsic value of share-based compensation awards at the time of exercise or vesting and may result in more variability in effective tax rates and net earnings, and may also impact the dilution of common stock equivalents. The Company recorded $46 million , $47 million and $18 million in 2016, 2015 and 2014, respectively, to consolidated equity as excess tax benefits from share-based compensation awards. The Company plans to adopt ASU 2016-09 in the first quarter of 2017 and intends to apply the change in presentation in the statement of cash flows on a prospective basis.

In February 2016, the FASB issued ASU No. 2016-02, *Leases (Topic 842)* ("ASU 2016-02"), which requires lessees to recognize a lease liability and a right-of-use asset for each lease with a term longer than twelve months. The recognized liability is measured at the present value of lease payments not yet paid, and the corresponding asset represents the lessee's right to use the underlying asset over the lease term and is based on the liability, subject to certain adjustments. For income statement purposes, the standard retains the dual model with leases classified as either operating or finance. Operating leases will result in straight-line expense while finance leases will result in a front-loaded expense pattern. For public entities, ASU 2016-02 is effective for annual and interim periods beginning after December 15, 2018, with early adoption permitted. The standard requires a modified retrospective transition approach for leases existing at, or entered into after, the beginning of the earliest comparative period presented in the financial statements. The Company is currently assessing the impact that the adoption of ASU 2016-02 will have on its consolidated financial statements.

In January 2016, the FASB issued ASU No. 2016-01, *Recognition and Measurement of Financial Assets and Financial Liabilities* ("ASU 2016-01"), which primarily affects the accounting for equity investments, financial liabilities under the fair value option, and the presentation and disclosure requirements of financial instruments. For public entities, ASU 2016-01 is effective for fiscal years, and interim periods within those years, beginning after December 15, 2017, with early adoption permitted for certain provisions of the standard. Entities must apply the standard, with certain exceptions, using a cumulative-effect adjustment to beginning retained earnings as of the beginning of the fiscal year of adoption. The Company is currently assessing the impact that the adoption of ASU 2016-01 will have on its consolidated financial statements.

In May 2014, the FASB issued ASU No. 2014-09, *Revenue from Contracts with Customers* ("ASU 2014-09"), to clarify the principles of recognizing revenue and to create common revenue recognition guidance between U.S. generally accepted accounting principles and International Financial Reporting Standards. ASU 2014-09 outlines a single comprehensive model for entities to use in accounting for revenue arising from contracts with customers and supersedes most current revenue recognition guidance. The core principle of the revenue model is that an entity recognizes revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled

in exchange for those goods or services. This model involves a five-step process for achieving that core principle, along with comprehensive disclosures about the nature, amount, timing and uncertainty of revenue and cash flows arising from contracts with customers. In August 2015, the FASB issued ASU 2015-14, *Revenue from Contracts with Customers (Topic 606): Deferral of the Effective Date* , to defer the effective date of the new revenue standard for one year and permit early adoption as of the original effective date in ASU 2014-09. For public entities, the new revenue standard is effective for annual and interim periods beginning after December 15, 2017. The Company plans to adopt ASU 2014-09 on January 1, 2018.

The Company has performed a review of the requirements of the new revenue standard and related ASUs and is monitoring the activity of the FASB and the transition resource group as it relates to specific interpretive guidance. The Company is reviewing customer contracts and is in the process of applying the five-step model of the new revenue standard to each of its key identified revenue streams included within either processing and services revenue or product revenue and is comparing the results to its current accounting practices. While the Company continues to assess all potential impacts of adopting this new revenue standard on its consolidated financial statements, it currently believes the new revenue standard will not have a significant impact on the accounting for stand-ready account- and transaction-based processing fees, the Company's most significant revenue stream. Areas that the Company currently expects will be impacted by the new revenue standard include the accounting for costs to obtain a contract, such as commissions for sales personnel, which are currently expensed as incurred, and the timing of revenue recognition of certain termination fees over the modified contract term, which will generally result in an acceleration of revenue as compared to our current accounting practice.

Entities have the option of adopting this new guidance using either a full retrospective or a modified approach with the cumulative effect of applying the guidance recognized at the date of initial application. The Company is currently evaluating the transition method to elect as well as necessary control and process changes due to implementing the new revenue standard.

Fair Value Measurements

The Company applies fair value accounting for all assets and liabilities that are recognized or disclosed at fair value in its consolidated financial statements on a recurring basis. Fair value represents the amount that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When determining the fair value measurements for assets and liabilities, the Company considers the principal or most advantageous market and the market-based risk measurements or assumptions that market participants would use in pricing the asset or liability.

The fair values of cash equivalents, trade accounts receivable, settlement assets and obligations, accounts payable, and client deposits approximate their respective carrying values due to the short period of time to maturity. The estimated fair value of total debt is described in Note 4 and was based on quoted prices in active markets for the Company's senior notes (level 1 of the fair value hierarchy) and discounted cash flows based on the Company's current incremental borrowing rate for its term loan (level 3 of the fair value hierarchy). The fair value of the Company's revolving credit facility borrowings approximates carrying value as the underlying interest rate is variable based on LIBOR.

Derivatives

Derivatives are recorded in the consolidated balance sheets as either an asset or liability measured at fair value. If the derivative is designated as a cash flow hedge, the effective portions of the changes in the fair value of the derivative are recorded as a component of accumulated other comprehensive loss and recognized in the consolidated statements of income when the hedged item affects earnings. If the derivative is designated as a fair value hedge, the changes in the fair value of the derivative are recognized in earnings. To the extent the fair value hedge is effective, there is an offsetting adjustment to the basis of the item being hedged. Ineffective portions of changes in the fair value of hedges are recognized in earnings. The Company's policy is to enter into derivatives with creditworthy institutions and not to enter into such derivatives for speculative purposes.

Foreign Currency

Foreign currency denominated assets and liabilities, where the functional currency is the local currency, are translated into U.S. dollars at the exchange rates in effect at the balance sheet date. Revenue and expenses are translated at the average exchange rates during the period. Gains and losses from foreign currency translation are recorded as a separate component of accumulated other comprehensive loss.

Revenue Recognition

The Company generates revenue from the delivery of processing, service and product solutions. Revenue is recognized when written contracts are signed, delivery has occurred, the fees are fixed or determinable, and collectability is reasonably assured.

Processing and services revenue is recognized as services are provided and is primarily derived from contracts that generate account- and transaction-based fees for data processing, transaction processing, electronic billing and payment services, electronic funds transfer, and debit processing services. In addition, processing and services revenue is derived from the fulfillment of professional services, including consulting activities. Certain of the Company's revenue is generated from multiple element arrangements involving various combinations of product and service deliverables. The deliverables within these arrangements are evaluated at contract inception to determine whether they represent separate units of accounting, and if so, contract consideration is allocated to each deliverable based on relative selling price. The relative selling price is determined using vendor specific objective evidence of fair value, third-party evidence or best estimate of selling price. Revenue is then recognized in accordance with the appropriate revenue recognition guidance applicable to the respective elements. Also included in processing and services revenue is software maintenance fee revenue for ongoing client support, which is recognized ratably over the term of the applicable support period, generally 12 months . Deferred revenue consists primarily of advance cash receipts for services and is recognized as revenue when the services are provided.

Product revenue is primarily derived from integrated print and card production sales, as well as software license sales which represented less than 4% of total revenue. For software license agreements that do not require significant customization or modification, the Company recognizes software license revenue upon delivery, assuming persuasive evidence of an arrangement exists, the license fee is fixed or determinable, and collection is reasonably assured. Arrangements with customers that include significant customization, modification or production of software are accounted for under contract accounting, with revenue recognized using the percentage-of-completion method based upon efforts-expended, such as labor hours, to measure progress towards completion. Changes in estimates for revenues, costs and profits are recognized in the period in which they are determinable and were not material for any period presented.

The Company includes reimbursements from clients, such as postage and telecommunication costs, in processing and services revenue and product revenue, while the related costs are included in cost of processing and services and cost of product.

Selling, General and Administrative Expenses

Selling, general and administrative expenses primarily consist of: salaries, wages, commissions and related expenses paid to sales personnel, administrative employees and management; advertising and promotional costs; depreciation and amortization; and other selling and administrative expenses.

Cash and Cash Equivalents

Cash and cash equivalents consist of cash and investments with original maturities of 90 days or less.

Allowance for Doubtful Accounts

The Company analyzes the collectibility of trade accounts receivable by considering historical bad debts, client creditworthiness, current economic trends, changes in client payment terms and collection trends when evaluating the adequacy of the allowance for doubtful accounts. Any change in the assumptions used in analyzing a specific account receivable may result in an additional allowance for doubtful accounts being recognized in the period in which the change occurs. The allowance for doubtful accounts was $15 million and $11 million at December 31, 2016 and 2015 , respectively.

Prepaid Expenses

Prepaid expenses represent advance payments for goods and services to be consumed in the future, such as maintenance, postage and insurance, and totaled $141 million and $146 million at December 31, 2016 and 2015 , respectively.

Settlement Assets and Obligations

Settlement assets of $312 million and $230 million were included in prepaid expenses and other current assets at December 31, 2016 and 2015 , respectively, and settlement obligations of $305 million and $224 million were included in accounts payable and accrued expenses at December 31, 2016 and 2015 , respectively. Settlement assets and obligations result from timing differences between collection and fulfillment of payment transactions primarily associated with the Company's walk-in and expedited bill payment service businesses. Settlement assets represent cash received or amounts receivable from agents, payment networks or directly from consumers. Settlement obligations represent amounts payable to clients and payees.

Property and Equipment

Property and equipment are reported at cost. Depreciation of property and equipment is computed primarily using the straight-line method over the shorter of the estimated useful life of the asset or the leasehold period, if applicable. Property and equipment consisted of the following at December 31:

(In millions)	Estimated Useful Lives	2016	2015
Land	—	$ 19	$ 19
Data processing equipment	3 to 5 years	697	662
Buildings and leasehold improvements	5 to 40 years	256	253
Furniture and equipment	5 to 8 years	179	171
		1,151	1,105
Less: accumulated depreciation		(746)	(709)
Total		$ 405	$ 396

Depreciation expense for all property and equipment totaled $90 million , $80 million and $71 million in 2016 , 2015 and 2014 , respectively.

Intangible Assets

Intangible assets consisted of the following at December 31:

(In millions) 2016	Gross Carrying Amount	Accumulated Amortization	Net Book Value
Customer related intangible assets	$ 2,200	$ 1,043	$ 1,157
Acquired software and technology	507	432	75
Trade names	117	57	60
Capitalized software development costs	641	233	408
Purchased software	230	97	133
Total	$ 3,695	$ 1,862	$ 1,833

(In millions) 2015	Gross Carrying Amount	Accumulated Amortization	Net Book Value
Customer related intangible assets	$ 2,155	$ 922	$ 1,233
Acquired software and technology	488	413	75
Trade names	120	53	67
Capitalized software development costs	575	199	376
Purchased software	256	135	121
Total	$ 3,594	$ 1,722	$ 1,872

Customer related intangible assets represent customer contracts and relationships obtained as part of acquired businesses and are amortized over their estimated useful lives, generally 10 to 20 years. Acquired software and technology represents software and technology intangible assets obtained as part of acquired businesses and are amortized over their estimated useful lives, generally four to eight years. Trade names are amortized over their estimated useful lives, generally 10 to 20 years. Amortization expense for acquired intangible assets, which include customer related intangible assets, acquired software and technology, and trade names, totaled $158 million , $194 million and $204 million in 2016 , 2015 and 2014 , respectively.

The Company continually develops, maintains and enhances its products and systems. Product development expenditures represented approximately 8% of the Company's total revenue in 2016 and 9% in each of 2015 and 2014 . Research and development costs incurred prior to the establishment of technological feasibility are expensed as incurred. Routine maintenance of software products, design costs and other development costs incurred prior to the establishment of a product's

technological feasibility are also expensed as incurred. Costs are capitalized commencing when the technological feasibility of the software has been established.

Capitalized software development costs represent the capitalization of certain costs incurred to develop new software or to enhance existing software which is marketed externally or utilized by the Company to process client transactions. Capitalized software development costs are amortized over their estimated useful lives, generally five years. Gross software development costs capitalized for new products and enhancements to existing products totaled $143 million , $137 million and $129 million in 2016 , 2015 and 2014 , respectively. Amortization of previously capitalized software development costs that have been placed into service was $106 million , $92 million and $82 million in 2016 , 2015 and 2014 , respectively.

Purchased software represents software licenses purchased from third parties and is amortized over their estimated useful lives, generally three to five years. Amortization of purchased software totaled $40 million , $33 million and $29 million in 2016 , 2015 and 2014 , respectively.

The Company estimates that annual amortization expense with respect to acquired intangible assets recorded at December 31, 2016 will be approximately $150 million in 2017 , $140 million in each of 2018 and 2019 , $120 million in 2020 , and $110 million in 2021 . Annual amortization expense in 2017 with respect to capitalized and purchased software recorded at December 31, 2016 is estimated to approximate $150 million .

Goodwill

Goodwill represents the excess of the purchase price over the fair value of identifiable net assets acquired and liabilities assumed in a business combination. The Company evaluates goodwill for impairment on an annual basis, or more frequently if circumstances indicate possible impairment. Goodwill is tested for impairment at a reporting unit level, determined to be at an operating segment level or one level below. When reviewing goodwill for impairment, the Company considers the amount of excess fair value over the carrying value of each reporting unit, the period of time since a reporting unit's last quantitative test, the extent a reorganization or disposition changes the composition of one or more of the reporting units, and other factors to determine whether or not to first perform a qualitative test. When performing a qualitative test, the Company assesses numerous factors to determine whether it is more likely than not that the fair value of its reporting units are less than their respective carrying values. Examples of qualitative factors that the Company assesses include its share price, its financial performance, market and competitive factors in its industry, and other events specific to its reporting units. If the Company concludes that it is more likely than not that the fair value of a reporting unit is less than its carrying value, the Company performs a two-step quantitative impairment test by comparing reporting unit carrying values to estimated fair values. No impairment was identified in the Company's annual impairment assessment in the fourth quarter of 2016 as the estimated fair values of the respective reporting units exceeded the carrying values. In addition, there is no accumulated impairment loss through December 31, 2016 . The changes in goodwill during 2016 and 2015 were as follows:

(In millions)	Payments	Financial	Total
Goodwill - December 31, 2014	$ 3,440	$ 1,769	$ 5,209
Foreign currency adjustments	(3)	(6)	(9)
Goodwill - December 31, 2015	3,437	1,763	5,200
Acquired goodwill	173	—	173
Goodwill - December 31, 2016	$ 3,610	$ 1,763	$ 5,373

Asset Impairment

The Company reviews property and equipment, intangible assets and its investment in unconsolidated affiliate for impairment whenever events or changes in circumstances indicate that the carrying amount of the asset may not be recoverable. The Company reviews capitalized software development costs for impairment at each balance sheet date. Recoverability of property and equipment, capitalized software development costs, and other intangible assets is assessed by comparing the carrying amount of the asset to the undiscounted future cash flows expected to be generated by the asset. The Company's investment in unconsolidated affiliate is assessed by comparing the carrying amount of the investment to its estimated fair value and is impaired if any decline in fair value is determined to be other than temporary. Measurement of any impairment loss is based on estimated fair value.

Accounts Payable and Accrued Expenses

Accounts payable and accrued expenses consisted of the following at December 31:

(In millions)	2016	2015
Trade accounts payable	$ 110	$ 74
Client deposits	409	330
Settlement obligations	305	224
Accrued compensation and benefits	184	196
Other accrued expenses	234	200
Total	$ 1,242	$ 1,024

Income Taxes

Deferred tax assets and liabilities are recognized for the expected future tax consequences attributable to differences between financial statement carrying amounts of existing assets and liabilities and their respective tax basis and net operating loss and tax credit carry-forwards. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. A valuation allowance is recorded against deferred tax assets if it is more-likely-than-not that some portion or all of the deferred tax assets will not be realized.

Accumulated Other Comprehensive Loss

Changes in accumulated other comprehensive loss by component, net of income taxes, consisted of the following:

(In millions)	Cash Flow Hedges	Foreign Currency Translation	Other	Total
Balance at December 31, 2015	$ (31)	$ (41)	$ (2)	$ (74)
Other comprehensive loss before reclassifications	—	(9)	—	(9)
Amounts reclassified from accumulated other comprehensive loss	7	—	—	7
Net current-period other comprehensive (loss) income	7	(9)	—	(2)
Balance at December 31, 2016	$ (24)	$ (50)	$ (2)	$ (76)

(In millions)	Cash Flow Hedges	Foreign Currency Translation	Other	Total
Balance at December 31, 2014	$ (41)	$ (20)	$ (2)	$ (63)
Other comprehensive loss before reclassifications	—	(21)	—	(21)
Amounts reclassified from accumulated other comprehensive loss	10	—	—	10
Net current-period other comprehensive (loss) income	10	(21)	—	(11)
Balance at December 31, 2015	$ (31)	$ (41)	$ (2)	$ (74)

Based on the amounts recorded in accumulated other comprehensive loss at December 31, 2016 , the Company estimates that it will recognize approximately $10 million in interest expense during the next twelve months related to settled interest rate hedge contracts.

The Company has entered into foreign currency forward exchange contracts, which have been designated as cash flow hedges, to hedge foreign currency exposure to the Indian Rupee. As of December 31, 2016 , the notional amount of these derivatives was approximately $86 million , and the fair value totaling approximately $1 million is reported in prepaid expenses and other current assets in the consolidated balance sheet. As of December 31, 2015 , the notional amount of these derivatives was approximately $85 million , and the fair value totaling approximately $1 million is reported in accounts payable and accrued expenses in the consolidated balance sheet.

Net Income Per Share

Net income per share in each period is calculated using actual, unrounded amounts. Basic net income per share is computed using the weighted-average number of common shares outstanding during the year. Diluted net income per share is computed using the weighted-average number of common shares and common stock equivalents outstanding during the year. Common stock equivalents consist of stock options and restricted stock units and are computed using the treasury stock method. In 2016 , 2015 and 2014 , the Company excluded 0.8 million , 0.9 million and 1.2 million weighted-average shares, respectively, from the calculations of common stock equivalents for anti-dilutive stock options.

The computation of shares used in calculating basic and diluted net income per share is as follows:

(In millions)	2016	2015	2014
Weighted-average common shares outstanding used for the calculation of net income per share - basic	220.3	233.9	248.6
Common stock equivalents	3.6	4.1	4.1
Weighted-average common shares outstanding used for the calculation of net income per share - diluted	223.9	238.0	252.7

Supplemental Cash Flow Information

(In millions)	2016	2015	2014
Interest paid	$ 147	$ 150	$ 144
Income taxes paid	408	306	336
Treasury stock purchases settled after the balance sheet date	10	15	19

2. Acquisitions

On January 15, 2016, the Company acquired the Convenience Pay Services business of Hewlett Packard Enterprise Company, which enables providers to accept electronic payments from their consumers through multiple channels, thereby expanding the Company's biller solution offerings. On March 3, 2016, the Company completed its purchase of the Community Financial Services business of ACI Worldwide, Inc., further enhancing the Company's suite of digital banking and payments solutions.

The Company acquired these businesses for an aggregate purchase price of $265 million . During the third quarter of 2016, the Company finalized the purchase price allocations based upon final valuations of intangible assets. The final purchase price allocations for these acquisitions did not materially change from the preliminary allocations and resulted in technology and customer intangible assets totaling approximately $80 million , goodwill of $173 million , and other identifiable net assets of approximately $12 million consisting primarily of accounts receivable. The goodwill, recognized within the Payments segment, from these transactions is deductible for tax purposes and is primarily attributed to synergies and anticipated revenue and earnings growth associated with the products and services that these businesses provide.

The results of operations for these acquired businesses, including revenue of $86 million in 2016, have been included in the accompanying consolidated statements of income from the dates of acquisition. As a result of these acquisitions, the Company incurred merger and integration costs, including a $10 million non-cash impairment charge in the first quarter of 2016 related to the Company's decision to replace existing software with an acquired solution. The related impairment charge was recorded in cost of processing and services within Corporate and Other as such amount is excluded from the Company's measure of the Payments segment's operating performance. Pro forma information for these acquisitions is not provided because they did not have a material effect on the Company's consolidated results of operations.

3. Investment in Unconsolidated Affiliate

The Company owns a 49% interest in StoneRiver Group, L.P. ("StoneRiver"), which is accounted for as an equity method investment, and reports its share of StoneRiver's net income as income from investment in unconsolidated affiliate. The Company's investment in StoneRiver was $14 million and $17 million at December 31, 2016 and 2015 , respectively, and is reported within other long-term assets in the consolidated balance sheets. To the extent that the Company's cost basis is different than the basis reflected at the unconsolidated affiliate level, the basis difference is generally amortized over the lives of the related assets and included in the Company's share of equity in earnings of the unconsolidated affiliate. In 2016 , 2015 and 2014 , the Company received cash dividends, funded from capital transactions, from StoneRiver of $151 million , $36 million and $110 million , respectively, which were recorded as reductions in the Company's investment in StoneRiver. The

dividends, in their entirety, represented returns on the Company's investment and are reported in cash flows from operating activities.

During the first quarter of 2016, StoneRiver recognized a gain on the sale of a business interest in which the Company's pre-tax share of this gain was $190 million . During the first quarter of 2016, the Company also received cash dividends of $140 million from StoneRiver, which were funded from the sale transaction and recorded as reductions in the Company's investment in StoneRiver. In conjunction with this activity, the Company evaluated its equity method investment in StoneRiver for its ability to recover the remaining carrying amount of such investment. Utilizing a discounted cash flow analysis (level 3 of the fair value hierarchy) to arrive at a measure of the investment's fair value, the Company recognized an impairment loss of $44 million . The Company's $146 million pre-tax share of the gain, net of the impairment loss was recorded within income from investment in unconsolidated affiliate, with the related tax expense of $54 million recorded through the income tax provision, in the consolidated statements of income.

During 2015 and 2014, StoneRiver recognized net gains on the sales of subsidiary businesses. The Company's pre-tax share of the net gains and related expenses on these transactions of $29 million in 2015 and $87 million in 2014 was recorded within income from investment in unconsolidated affiliate, with the related tax expenses of $13 million and $36 million , respectively, recorded through the income tax provision, in the accompanying consolidated statements of income.

4 . Long-Term Debt

The Company's long-term debt, net of discounts and debt issuance costs, consisted of the following at December 31:

(In millions)	2016	2015
Revolving credit facility	$ 647	$ 379
Term loan	629	628
2.7% senior notes due 2020	845	843
4.625% senior notes due 2020	448	448
4.75% senior notes due 2021	398	397
3.5% senior notes due 2022	695	694
3.85% senior notes due 2025	893	893
Other borrowings	7	11
Total debt	4,562	4,293
Less: current maturities	(95)	(5)
Long-term debt	$ 4,467	$ 4,288

The estimated fair value of total debt was $4.7 billion and $4.3 billion at December 31, 2016 and 2015 , respectively. The Company was in compliance with all financial debt covenants during 2016 . Annual maturities of the Company's total debt were as follows at December 31, 2016 :

(In millions)	
Year ending December 31,	
2017	$ 95
2018	540
2019	1
2020	1,940
2021	398
Thereafter	1,588
Total	$ 4,562

Revolving Credit Facility

The Company maintains a $2.0 billion revolving credit agreement with a syndicate of banks that matures in April 2020. Borrowings under the revolving credit facility bear interest at a variable rate based on LIBOR or on a base rate, plus a specified margin based on the Company's long-term debt rating in effect from time to time. The variable interest rate on the revolving credit facility borrowings was 1.81% at December 31, 2016 . There are no significant commitment fees and no compensating balance requirements. The revolving credit facility contains various restrictions and covenants that require the Company, among other things, to: (i) limit its consolidated indebtedness as of the end of each fiscal quarter to no more than three and one-half times consolidated net earnings before interest, taxes, depreciation and amortization and certain other adjustments during the period of four fiscal quarters then ended, and (ii) maintain consolidated net earnings before interest, taxes, depreciation and amortization and certain other adjustments of at least three times consolidated interest expense as of the end of each fiscal quarter for the period of four fiscal quarters then ended.

Term Loan

The Company maintains a term loan with a syndicate of banks that matures in October 2018 and bears interest at a variable rate based on LIBOR or on a base rate, plus a specified margin based on the Company's long-term debt rating in effect from time to time. The variable interest rate on the term loan borrowings was 2.02% at December 31, 2016 . A scheduled principal payment of $90 million is due on December 31, 2017, with the outstanding principal balance of $540 million due at maturity. The term loan facility contains various restrictions and covenants substantially similar to those contained in the revolving credit facility described above.

Senior Notes

In May 2015, the Company completed an offering of $1.75 billion of senior notes comprised of $850 million aggregate principal amount of 2.7% senior notes due in June 2020 and $900 million aggregate principal amount of 3.85% senior notes due in June 2025. The notes pay interest at the stated rates semi-annually on June 1 and December 1, which commenced on December 1, 2015. The Company's 4.625% senior notes due in October 2020 and 3.5% senior notes due in October 2022 pay interest at the stated rates on April 1 and October 1 of each year. The Company's 4.75% senior notes due in June 2021 pay interest at the stated rate on June 15 and December 15 of each year. The interest rates applicable to the senior notes are subject to an increase of up to two percent in the event that the Company's credit rating is downgraded below investment grade. The indentures governing the senior notes contain covenants that, among other matters, limit (i) the Company's ability to consolidate or merge into, or convey, transfer or lease all or substantially all of its properties and assets to, another person; (ii) the Company's and certain of its subsidiaries' ability to create or assume liens, and (iii) the Company's and certain of its subsidiaries' ability to engage in sale and leaseback transactions. In October 2015, the Company used its available borrowings under the revolving credit facility to repay the $300 million aggregate principal amount of 3.125% senior notes.

In May 2015, the Company used the net proceeds from the offering described above to redeem its $600 million aggregate principal amount of 3.125% senior notes due in June 2016 and $500 million aggregate principal amount of 6.8% senior notes due in November 2017. The Company recorded a pre-tax loss on early debt extinguishment of $85 million related to make-whole payments and other costs associated with this redemption. In addition, the Company paid scheduled December 2015 and December 2016 principal payments on the term loan totaling $180 million and repaid, at that time, outstanding borrowings under the revolving credit facility. The remaining net proceeds from the offering were used for general corporate purposes.

Debt Issuance Costs

Debt issuance costs are amortized as a component of interest expense over the term of the underlying debt using the effective interest method. Debt issuance costs related to the Company's term loan and senior notes totaled $17 million and $21 million at December 31, 2016 and 2015 , respectively, and are reported as a direct reduction of the related debt instrument in the consolidated balance sheets. Debt issuance costs related to the Company's revolving credit facility are reported in other long-term assets in the consolidated balance sheets and totaled $5 million and $7 million at December 31, 2016 and 2015 , respectively.

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5. Income Taxes

Substantially all of the Company's pre-tax earnings are derived from domestic operations in all periods presented. A reconciliation of the statutory federal income tax rate to the Company's effective income tax rate for continuing operations is as follows:

	2016	2015	2014
Statutory federal income tax rate	35.0 %	35.0 %	35.0 %
State income taxes, net of federal effect	2.9 %	1.8 %	2.6 %
Unconsolidated affiliate tax	4.2 %	1.1 %	3.4 %
Domestic production activities deduction	(3.0)%	(2.1)%	(4.1)%
Other, net	(0.5)%	(0.1)%	(0.3)%
Effective income tax rate	38.6 %	35.7 %	36.6 %

The income tax provision for continuing operations was as follows:

(In millions)	2016	2015	2014
Current:			
Federal	$ 402	$ 315	$ 331
State	53	31	40
Foreign	16	11	10
	471	357	381
Deferred:			
Federal	21	22	(4)
State	5	(2)	6
Foreign	(5)	—	1
	21	20	3
Income tax provision	$ 492	$ 377	$ 384

Significant components of deferred tax assets and liabilities consisted of the following at December 31:

(In millions)	2016	2015
Accrued expenses	$ 48	$ 49
Interest rate hedge contracts	16	20
Share-based compensation	57	51
Net operating loss and credit carry-forwards	85	102
Deferred revenue	26	49
Other	15	12
Subtotal	247	283
Valuation allowance	(35)	(35)
Total deferred tax assets	212	248
Capitalized software development costs	(156)	(142)
Intangible assets	(681)	(700)
Property and equipment	(67)	(68)
Other	(44)	(42)
Total deferred tax liabilities	(948)	(952)
Total	$ (736)	$ (704)

Deferred tax assets and liabilities are reported in the consolidated balance sheets as follows at December 31:

(In millions)	2016	2015
Noncurrent assets	$ 26	$ 22
Noncurrent liabilities	(762)	(726)
Total	$ (736)	$ (704)

Noncurrent deferred tax assets are included in other long-term assets at December 31, 2016 and 2015 .

Unrecognized tax benefits were as follows:

(In millions)	2016	2015	2014
Unrecognized tax benefits - Beginning of year	$ 54	$ 55	$ 60
Increases for tax positions taken during the current year	9	10	9
Increases for tax positions taken in prior years	1	—	10
Decreases for tax positions taken in prior years	(15)	(10)	(21)
Decreases for settlements	(2)	(1)	(1)
Lapse of the statute of limitations	(2)	—	(2)
Unrecognized tax benefits - End of year	$ 45	$ 54	$ 55

At December 31, 2016 , unrecognized tax benefits of $35 million , net of federal and state benefits, would affect the effective income tax rate from continuing operations if recognized. In 2017 , reductions to unrecognized tax benefits for decreases in tax positions taken in prior years, settlements and the lapse of statutes of limitations are estimated to total approximately $9 million . The Company classifies interest expense and penalties related to income taxes as components of its income tax provision. The income tax provision from continuing operations included interest expense and penalties on unrecognized tax benefits of less than $1 million in each of 2016 , 2015 and 2014 . Accrued interest expense and penalties related to unrecognized tax benefits totaled $2 million and $4 million at December 31, 2016 and 2015 , respectively.

The Company's federal tax returns for 2012 and 2014 through 2016 and tax returns in certain states and foreign jurisdictions for 2006 through 2016 remain subject to examination by taxing authorities. At December 31, 2016 , the Company had federal net operating loss carry-forwards of $84 million , which expire in 2017 through 2031, state net operating loss carry-forwards of $561 million , which expire in 2017 through 2036, and foreign net operating loss carry-forwards of $120 million , $47 million of which expire in 2017 through 2036, and the remainder of which do not expire.

6. Employee Stock and Savings Plans

Stock Plans

The Company recognizes the fair value of share-based compensation awards granted to employees in cost of processing and services, cost of product, and selling, general and administrative expense in its consolidated statements of income.

The Company's share-based compensation primarily consists of the following:

Stock Options – The Company grants stock options to employees and non-employee directors at exercise prices equal to the fair market value of the Company's stock on the dates of grant, which are typically in the first quarter of the year. Stock options generally vest over a three -year period beginning on the first anniversary of the grant. All stock options expire ten years from the date of the award. The Company recognizes compensation expense for the fair value of the stock options over the requisite service period of the stock option award.

Restricted Stock Units – The Company awards restricted stock units to employees and non-employee directors. The Company recognizes compensation expense for restricted stock units based on the market price of the common stock on the date of award over the period during which the awards vest. Restricted stock units generally vest over a three -year period beginning on the second anniversary of the award.

Performance Share Units – The Company awards performance share units to employees. The number of shares issued at the end of the performance period is determined by the level of achievement of pre-determined earnings and revenue growth performance goals. The Company recognizes the expense, which is determined by utilizing a

probability assessment that the performance goals will be achieved, ratably over the requisite performance period of the award.

Employee Stock Purchase Plan – The Company maintains an employee stock purchase plan that allows eligible employees to purchase a limited number of shares of common stock each quarter through payroll deductions at 85% of the closing price of the Company's common stock on the last business day of each calendar quarter. The Company recognizes compensation expense related to the 15% discount on the purchase date.

Share-based compensation expense was $68 million in 2016 , $65 million in 2015 and $49 million in 2014 . Share-based compensation in 2016 includes expense recognized on performance share units as management views the performance goals as probable of attainment. The income tax benefits related to share-based compensation totaled $23 million , $22 million and $17 million in 2016 , 2015 and 2014 , respectively. At December 31, 2016 , the total remaining unrecognized compensation cost for unvested stock options, restricted stock units and performance share units, net of estimated forfeitures, of $85 million is expected to be recognized over a weighted-average period of 2.3 years.

The weighted-average estimated fair value of stock options granted during 2016 , 2015 and 2014 was $31.47 , $25.51 and $18.90 per share, respectively. The fair values of stock options granted were estimated on the date of grant using a binomial option-pricing model with the following assumptions:

	2016	2015	2014
Expected life (in years)	6.4	6.4	6.3
Average risk-free interest rate	1.9%	1.9%	2.0%
Expected volatility	29.3%	29.2%	29.6%
Expected dividend yield	0%	0%	0%

The Company determined the expected life of stock options using historical data adjusted for known factors that could alter historical exercise behavior. The risk-free interest rate is based on the U.S. treasury yield curve in effect as of the grant date. Expected volatility is determined using weighted-average implied market volatility combined with historical volatility. The Company believes that a blend of historical volatility and implied volatility better reflects future market conditions and better indicates expected volatility than purely historical volatility.

A summary of stock option activity is as follows:

	Shares (In thousands)	Weighted-Average Exercise Price	Weighted-Average Remaining Contractual Term (Years)	Aggregate Intrinsic Value (In millions)
Stock options outstanding - December 31, 2015	8,589	$ 40.00		
Granted	1,010	97.07		
Forfeited	(105)	80.34		
Exercised	(1,751)	35.02		
Stock options outstanding - December 31, 2016	7,743	$ 48.03	5.6	$ 451
Stock options exercisable - December 31, 2016	5,667	$ 35.32	4.5	$ 402

A summary of restricted stock and performance share unit activity is as follows:

	Restricted Stock Units		Performance Share Units	
	Shares (In thousands)	Weighted-Average Grant Date Fair Value	Shares (In thousands)	Weighted-Average Grant Date Fair Value
Units - December 31, 2015	1,560	$ 50.72	—	$ —
Granted	374	97.32	150	100.68
Forfeited	(78)	68.18	(1)	96.65
Vested	(592)	45.09	—	—
Units - December 31, 2016	1,264	$ 66.04	149	$ 100.66

The table below presents additional information related to stock option and restricted stock unit activity:

(In millions)	2016	2015	2014
Total intrinsic value of stock options exercised	$ 113	$ 123	$ 43
Fair value of restricted stock units vested	58	41	35
Income tax benefit from stock options exercised and restricted stock units vested	62	61	29
Cash received from stock options exercised	39	35	33

As of December 31, 2016 , 19.0 million share-based awards were available for grant under the Fiserv, Inc. 2007 Omnibus Incentive Plan. Under its employee stock purchase plan, the Company issued 0.5 million shares in each of 2016 and 2015 , and 0.6 million shares in 2014 . As of December 31, 2016 , there were 9.4 million shares available for issuance under the employee stock purchase plan. The number of shares remaining available for future issuance under the employee stock purchase plan is subject to an annual increase on the first day of each fiscal year equal to the lesser of (i) 2.0 million shares, (ii) 1% of the shares of the Company's common stock outstanding on such date or (iii) a lesser amount determined by the Company's board of directors.

Employee Savings Plans

The Company and its subsidiaries have defined contribution savings plans covering substantially all employees. Under the plans, eligible participants may elect to contribute a specified percentage of their salaries and the Company makes matching contributions, each subject to certain limitations. Expenses for company contributions under these plans totaled $42 million , $40 million and $37 million in 2016 , 2015 and 2014 , respectively.

7. Leases, Commitments and Contingencies

Leases

The Company leases certain facilities and equipment under operating leases. Most leases contain renewal options for varying periods. Future minimum rental payments on operating leases with initial non-cancellable lease terms in excess of one year were due as follows at December 31, 2016 :

(In millions)	
Year ending December 31,	
2017	$ 107
2018	91
2019	68
2020	35
2021	28
Thereafter	95
Total	$ 424

Rent expense for all operating leases was $117 million , $115 million and $108 million during 2016 , 2015 and 2014 , respectively.

Commitments and Contingencies

Litigation

In the normal course of business, the Company or its subsidiaries are named as defendants in lawsuits in which claims are asserted against the Company. In the opinion of management, the liabilities, if any, which may ultimately result from such lawsuits are not expected to have a material adverse effect on the Company's consolidated financial statements.

Electronic Payments Transactions

In connection with the Company's processing of electronic payments transactions, funds received from subscribers are invested from the time the Company collects the funds until payments are made to the applicable recipients. These subscriber funds are invested in short-term, highly liquid investments. Subscriber funds, which are not included in the Company's consolidated

balance sheets, can fluctuate significantly based on consumer bill payment and debit card activity and totaled approximately $1.9 billion at December 31, 2016 .

Indemnifications and Warranties

Subject to limitations and exclusions, the Company may indemnify its clients from certain costs resulting from claims of patent, copyright or trademark infringement associated with its clients' use of the Company's products or services. The Company may also warrant to clients that its products and services will operate substantially in accordance with identified specifications. From time to time, in connection with sales of businesses, the Company agrees to indemnify the buyers for liabilities associated with the businesses that are sold. Payments, net of recoveries, under such indemnification or warranty provisions were not material to the Company's consolidated results of operations or financial position.

8 . Business Segment Information

The Company's operations are comprised of the Payments segment and the Financial segment. The Payments segment primarily provides electronic bill payment and presentment services, internet and mobile banking software and services, person-to-person payment services, debit and credit card processing and services, and other electronic payments software and services. The businesses in this segment also provide card and print personalization services, investment account processing services for separately managed accounts, and fraud and risk management products and services. The Financial segment provides banks, thrifts, credit unions, and leasing and finance companies with account processing services, item processing and source capture services, loan origination and servicing products, cash management and consulting services, and other products and services that support numerous types of financial transactions. Corporate and Other primarily consists of unallocated corporate expenses including share-based compensation, amortization of acquisition-related intangible assets, intercompany eliminations and other costs that are not considered when management evaluates segment performance.

(In millions)	Payments	Financial	Corporate and Other	Total
2016				
Processing and services revenue	$ 2,334	$ 2,285	$ 6	$ 4,625
Product revenue	756	192	(68)	880
Total revenue	3,090	2,477	(62)	5,505
Operating income	943	823	(321)	1,445
Total assets	6,143	3,287	313	9,743
Capital expenditures	161	125	4	290
Depreciation and amortization expense	138	89	184	411
2015				
Processing and services revenue	$ 2,159	$ 2,256	$ (4)	$ 4,411
Product revenue	703	187	(47)	843
Total revenue	2,862	2,443	(51)	5,254
Operating income	840	826	(355)	1,311
Total assets	5,833	3,242	265	9,340
Capital expenditures	230	119	10	359
Depreciation and amortization expense	119	76	222	417
2014				
Processing and services revenue	$ 2,030	$ 2,195	$ (6)	$ 4,219
Product revenue	717	172	(42)	847
Total revenue	2,747	2,367	(48)	5,066
Operating income	768	773	(331)	1,210
Total assets	5,850	3,225	233	9,308
Capital expenditures	176	107	9	292
Depreciation and amortization expense	102	71	231	404

Revenue from clients outside the United States comprised approximately 5% of total revenue in 2016 and 6% in each of 2015 and 2014 .

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9. Quarterly Financial Data (unaudited)

Quarterly financial data for 2016 and 2015 was as follows:

(In millions, except per share data)

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
2016					
Total revenue	$ 1,331	$ 1,363	$ 1,380	$ 1,431	$ 5,505
Cost of processing and services	553	547	551	561	2,212
Cost of product	181	180	186	200	747
Selling, general and administrative expenses	258	274	274	295	1,101
Total expenses	992	1,001	1,011	1,056	4,060
Operating income	339	362	369	375	1,445
Net income [1]	289	212	214	215	930
Comprehensive income	294	207	219	208	928
Net income per share: [2]					
Basic	$ 1.30	$ 0.95	$ 0.98	$ 0.99	$ 4.22
Diluted	$ 1.27	$ 0.94	$ 0.96	$ 0.98	$ 4.15
2015					
Total revenue	$ 1,275	$ 1,298	$ 1,313	$ 1,368	$ 5,254
Cost of processing and services	542	542	541	553	2,178
Cost of product	181	168	172	210	731
Selling, general and administrative expenses	238	262	258	276	1,034
Total expenses	961	972	971	1,039	3,943
Operating income	314	326	342	329	1,311
Net income [3]	178	127	218	189	712
Comprehensive income	170	132	209	190	701
Net income per share: [2]					
Basic	$ 0.75	$ 0.54	$ 0.94	$ 0.83	$ 3.04
Diluted	$ 0.73	$ 0.53	$ 0.92	$ 0.81	$ 2.99

(1) During the first quarter of 2016, the Company recognized $146 million associated with its pre-tax share of a net gain on the sale of a business interest by StoneRiver, with related tax expense of $54 million . Refer to Note 3 for more information regarding the Company's investment in StoneRiver.

(2) Net income per share in each period is calculated using actual, unrounded amounts.

(3) In May 2015, the Company recorded a pre-tax loss on early debt extinguishment of $85 million associated with the redemption of certain of its senior notes funded from the proceeds of a public offering of senior notes. Refer to Note 4 for more information regarding the Company's long-term debt.

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Report of Independent Registered Public Accounting Firm

To the Board of Directors and Shareholders of Fiserv, Inc.:

We have audited the accompanying consolidated balance sheets of Fiserv, Inc. and subsidiaries (the "Company") as of December 31, 2016 and 2015 , and the related consolidated statements of income, comprehensive income, shareholders' equity, and cash flows for each of the three years in the period ended December 31, 2016 . These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such consolidated financial statements present fairly, in all material respects, the financial position of Fiserv, Inc. and subsidiaries as of December 31, 2016 and 2015 , and the results of their operations and their cash flows for each of the three years in the period ended December 31, 2016 , in conformity with accounting principles generally accepted in the United States of America.

We have also audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the Company's internal control over financial reporting as of December 31, 2016 , based on the criteria established in *Internal Control – Integrated Framework (2013)* issued by the Committee of Sponsoring Organizations of the Treadway Commission and our report dated February 23, 2017 expressed an unqualified opinion on the Company's internal control over financial reporting.

/s/ Deloitte & Touche LLP

Milwaukee, Wisconsin
February 23, 2017

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FISERV INC

FORM 10-Q
(Quarterly Report)

Filed 11/01/17 for the Period Ending 09/30/17

Address	255 FISERV DR PO BOX 979 BROOKFIELD, WI, 53045
Telephone	4148795000
CIK	0000798354
Symbol	FISV
SIC Code	7374 - Services-Computer Processing and Data Preparation
Industry	Business Support Services
Sector	Industrials
Fiscal Year	12/31

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-Q

☒ **QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.**

For the quarterly period ended September 30, 2017

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.**

For the transition period from _____ to _____

Commission File Number 0-14948

FISERV, INC.
(Exact Name of Registrant as Specified in Its Charter)

WISCONSIN (State or Other Jurisdiction of Incorporation or Organization)	39-1506125 (I. R. S. Employer Identification No.)
255 FISERV DRIVE, BROOKFIELD, WI (Address of Principal Executive Offices)	53045 (Zip Code)

(262) 879-5000
(Registrant's Telephone Number, Including Area Code)

Indicate by check mark whether the registrant: (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer	☒	Accelerated filer	☐
Non-accelerated filer	☐ (Do not check if a smaller reporting company)	Smaller reporting company	☐
		Emerging growth company	☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☒

As of October 26, 2017 , there were 208,399,394 shares of common stock, $.01 par value, of the registrant outstanding.

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PART I. FINANCIAL INFORMATION

ITEM 1. FINANCIAL STATEMENTS

Fiserv, Inc.
Consolidated Statements of Income
(In millions, except per share data)
(Unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2017	2016	2017	2016
Revenue:				
Processing and services	$ 1,199	$ 1,160	$ 3,563	$ 3,441
Product	201	220	617	633
Total revenue	1,400	1,380	4,180	4,074
Expenses:				
Cost of processing and services	572	551	1,715	1,651
Cost of product	174	186	531	547
Selling, general and administrative	284	274	837	806
Gain on sale of business	—	—	(10)	—
Total expenses	1,030	1,011	3,073	3,004
Operating income	370	369	1,107	1,070
Interest expense	(45)	(41)	(131)	(121)
Interest and investment income (loss), net	—	—	2	(7)
Income before income taxes and income from investment in unconsolidated affiliate	325	328	978	942
Income tax provision	(98)	(114)	(309)	(373)
Income from investment in unconsolidated affiliate	5	—	31	146
Net income	$ 232	$ 214	$ 700	$ 715
Net income per share – basic	$ 1.10	$ 0.98	$ 3.30	$ 3.23
Net income per share – diluted	$ 1.08	$ 0.96	$ 3.23	$ 3.18
Shares used in computing net income per share:				
Basic	210.1	219.2	212.1	221.6
Diluted	214.5	222.7	216.7	225.2

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Statements of Comprehensive Income
(In millions)
(Unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2017	2016	2017	2016
Net income	$ 232	$ 214	$ 700	$ 715
Other comprehensive income (loss):				
Fair market value adjustment on cash flow hedges, net of income tax (benefit) provision of $(1) million and $1 million	(1)	—	2	—
Reclassification adjustment for net realized losses on cash flow hedges included in interest expense, net of income tax provision of $1 million, $1 million, $3 million and $3 million	2	2	5	5
Foreign currency translation	3	3	14	—
Total other comprehensive income	4	5	21	5
Comprehensive income	$ 236	$ 219	$ 721	$ 720

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Balance Sheets
(In millions)
(Unaudited)

	September 30, 2017	December 31, 2016
Assets		
Cash and cash equivalents	$ 325	$ 300
Trade accounts receivable, net	898	902
Prepaid expenses and other current assets	647	526
Total current assets	1,870	1,728
Property and equipment, net	385	405
Intangible assets, net	1,888	1,833
Goodwill	5,612	5,373
Other long-term assets	444	404
Total assets	$ 10,199	$ 9,743
Liabilities and Shareholders' Equity		
Accounts payable and accrued expenses	$ 1,306	$ 1,242
Current maturities of long-term debt	93	95
Deferred revenue	451	483
Total current liabilities	1,850	1,820
Long-term debt	5,018	4,467
Deferred income taxes	815	762
Other long-term liabilities	166	153
Total liabilities	7,849	7,202
Commitments and contingencies		
Shareholders' equity:		
Preferred stock, no par value: 25.0 million shares authorized; none issued	—	—
Common stock, $0.01 par value: 900.0 million shares authorized; 395.7 million shares issued	4	4
Additional paid-in capital	1,021	1,020
Accumulated other comprehensive loss	(55)	(76)
Retained earnings	9,694	8,994
Treasury stock, at cost, 186.9 million and 180.2 million shares	(8,314)	(7,401)
Total shareholders' equity	2,350	2,541
Total liabilities and shareholders' equity	$ 10,199	$ 9,743

See accompanying notes to consolidated financial statements.

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Fiserv, Inc.
Consolidated Statements of Cash Flows
(In millions)
(Unaudited)

	Nine Months Ended September 30,	
	2017	**2016**
Cash flows from operating activities:		
Net income	$ 700	$ 715
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and other amortization	205	187
Amortization of acquisition-related intangible assets	117	119
Share-based compensation	48	54
Excess tax benefits from share-based awards	—	(46)
Deferred income taxes	20	7
Income from investment in unconsolidated affiliate	(31)	(146)
Dividends from unconsolidated affiliate	44	140
Non-cash impairment charges	17	17
Gain on sale of business	(10)	—
Other operating activities	(4)	(2)
Changes in assets and liabilities, net of effects from acquisitions:		
Trade accounts receivable	23	(15)
Prepaid expenses and other assets	(60)	(40)
Accounts payable and other liabilities	(11)	111
Deferred revenue	(43)	(59)
Net cash provided by operating activities	1,015	1,042
Cash flows from investing activities:		
Capital expenditures, including capitalization of software costs	(208)	(223)
Payments for acquisitions of businesses, net of cash acquired	(383)	(265)
Proceeds from sale of business	19	—
Purchases of investments	(10)	(1)
Other investing activities	7	3
Net cash used in investing activities	(575)	(486)
Cash flows from financing activities:		
Debt proceeds	1,946	1,711
Debt repayments	(1,410)	(1,380)
Proceeds from issuance of treasury stock	65	65
Purchases of treasury stock, including employee shares withheld for tax obligations	(1,016)	(970)
Excess tax benefits from share-based awards	—	46
Net cash used in financing activities	(415)	(528)
Net change in cash and cash equivalents	25	28
Cash and cash equivalents, beginning balance	300	275
Cash and cash equivalents, ending balance	$ 325	$ 303

See accompanying notes to consolidated financial statements.

Fiserv, Inc.
Notes to Consolidated Financial Statements
(Unaudited)

1. Basis of Presentation

The consolidated financial statements for the three-month and nine-month periods ended September 30, 2017 and 2016 are unaudited. In the opinion of management, all adjustments necessary for a fair presentation of the consolidated financial statements have been included. Such adjustments consisted of normal recurring items. Interim results are not necessarily indicative of results for a full year. The consolidated financial statements and accompanying notes are presented as permitted by Form 10-Q and do not contain certain information included in the annual consolidated financial statements and accompanying notes of Fiserv, Inc. (the "Company"). These interim consolidated financial statements should be read in conjunction with the consolidated financial statements and accompanying notes included in the Company's Annual Report on Form 10-K for the year ended December 31, 2016 .

Principles of Consolidation

The consolidated financial statements include the accounts of Fiserv, Inc. and all 100% owned subsidiaries. Investments in less than 50% owned affiliates in which the Company has significant influence but not control are accounted for using the equity method of accounting. All intercompany transactions and balances have been eliminated in consolidation.

2. Recent Accounting Pronouncements

Recently Adopted Accounting Pronouncements

In May 2017, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2017-09, *Compensation - Stock Compensation (Topic 718): Scope of Modification Accounting* ("ASU 2017-09"), which provides guidance on the types of changes to the terms or conditions of share-based payment awards to which an entity would be required to apply modification accounting. Under ASU 2017-09, an entity would not apply modification accounting if the fair value, vesting conditions, and classification of the award are the same immediately before and after the award is modified. ASU 2017-09 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted in any interim period. Entities must apply the standard prospectively. The Company early adopted ASU 2017-09 effective September 30, 2017 and will apply the guidance prospectively to awards modified on or after the adoption date. The adoption of this ASU did not have any impact on the Company's consolidated financial statements and is not expected to have a material impact on its consolidated financial statements going forward.

In January 2017, the FASB issued ASU No. 2017-04, *Intangibles - Goodwill and Other (Topic 350): Simplifying the Test for Goodwill Impairment* ("ASU 2017-04"), which eliminates Step 2 of the goodwill impairment test that had required a hypothetical purchase price allocation. Rather, entities should apply the same impairment assessment to all reporting units and recognize an impairment loss for the amount by which a reporting unit's carrying amount exceeds its fair value, without exceeding the total amount of goodwill allocated to that reporting unit. Entities will continue to have the option to perform a qualitative assessment for a reporting unit to determine if the quantitative impairment test is necessary. ASU 2017-04 will be effective prospectively for annual or interim goodwill impairment tests in fiscal years beginning after December 15, 2019, or those beginning after January 1, 2017 if early adopted. The Company early adopted ASU 2017-04 in the first quarter of 2017. The adoption of this ASU did not have any impact on t he Company's consolidated financial statements and is not expected to have a material impact on its consolidated financial statements going forward.

In January 2017, the FASB issued ASU No. 2017-01, *Business Combinations (Topic 805): Clarifying the Definition of a Business* ("ASU 2017-01"), which clarifies the definition of a business with the objective of adding guidance and providing a more robust framework to assist reporting organizations with evaluating whether transactions should be accounted for as acquisitions (or disposals) of assets or businesses. For public entities, ASU 2017-01 is effective prospectively for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted for transactions occurring before the issuance or effective date of the standard for which financial statements have not yet been issued. The Company early adopted ASU 2017-01 in the first quarter of 2017, and the adoption did not have a material impact on its consolidated financial statements.

In August 2016, the FASB issued ASU No. 2016-15, *Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments* ("ASU 2016-15"), which adds or clarifies guidance on the presentation and classification of eight specific types of cash receipts and cash payments in the statement of cash flows, with the intent of reducing diversity in practice. For public entities, ASU 2016-15 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted. Entities must apply the guidance retrospectively to all periods presented unless retrospective application is impracticable. The Company early adopted ASU 2016-15 in the first quarter of 2017, and the adoption did not have a material impact on its consolidated financial statements.

In March 2016, the FASB issued ASU No. 2016-09, *Compensation - Stock Compensation (Topic 718): Improvements to Employee Share-Based Payment Accounting* ("ASU 2016-09"), which simplifies several aspects of the accounting for share-based payment awards, including the accounting for income taxes and forfeitures, as well as classification in the statement of cash flows. The standard requires that all tax effects related to share-based payments be recorded as income tax expense or benefit in the income statement at settlement or expiration and, accordingly, excess tax benefits and tax deficiencies be presented as operating activities in the statement of cash flows. For public entities, ASU 2016-09 was effective for annual periods beginning after December 15, 2016, including interim periods within those annual periods. The recognition of all excess tax benefits and tax deficiencies in the income statement, as well as related changes to the computation of diluted earnings per share, is to be applied prospectively. The impact of this standard on the Company's consolidated financial statements depends on the intrinsic value of share-based compensation awards at the time of exercise or vesting, may result in more variability in effective tax rates and net earnings, and may impact the dilution of common stock equivalents. The Company adopted ASU 2016-09 effective January 1, 2017. As a result of this adoption, the Company recorded excess tax benefits related to share-based compensation awards of $13 million and $44 million during the three and nine months ended September 30, 2017 , respectively, in the income tax provision, whereas such benefits were previously recognized in equity. These benefits were partially offset by an increase in the dilution of common stock equivalents for calculating diluted earnings per share. The Company elected to apply the change in presentation in the statement of cash flows prospectively, and as a result, excess tax benefits are classified as operating activities when realized through reductions to subsequent tax payments. The treatment of forfeitures did not change as the Company elected to continue its current practice of estimating expected forfeitures.

Recently Issued Accounting Pronouncements

In August 2017, the FASB issued ASU No. 2017-12, *Targeted Improvements to Accounting for Hedging Activities* ("ASU 2017-12"), which provides guidance designed to improve the financial reporting of hedging relationships to better portray the economic results of an entity's risk management activities in its financial statements as well as to simplify the application of the hedge accounting guidance in current U.S. generally accepted accounting principles. For public entities, ASU 2017-12 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2018, with early adoption permitted in any interim period or fiscal year. For cash flow and net investment hedges existing at the date of adoption, the standard requires a cumulative-effect adjustment related to eliminating the separate measurement of ineffectiveness to accumulated other comprehensive income with a corresponding adjustment to the opening balance of retained earnings as of the beginning of the fiscal year of adoption. The amended presentation and disclosure guidance is required only prospectively. The Company is currently assessing the impact that the adoption of ASU 2017-12 will have on its consolidated financial statements.

In October 2016, the FASB issued ASU No. 2016-16, *Income Taxes (Topic 740): Intra-Entity Transfers of Assets Other Than Inventory* ("ASU 2016-16"), which eliminates the current prohibition on immediate recognition of the current and deferred income tax effects of intra-entity transfers of assets other than inventory, with the intent of reducing complexity and diversity in practice. Under ASU 2016-16, entities must recognize the income tax consequences when the transfer occurs rather than deferring recognition. For public entities, ASU 2016-16 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2017, with early adoption permitted as of the beginning of a fiscal year. Entities must apply the guidance on a modified retrospective basis through a cumulative-effect adjustment to retained earnings as of the beginning of the period of adoption. In consideration of its recent acquisition activity, the Company is currently assessing the impact that the adoption of ASU 2016-16 will have on its consolidated financial statements.

In June 2016, the FASB issued ASU No. 2016-13, *Financial Instruments - Credit Losses (Topic 326)* ("ASU 2016-13"), which prescribes an impairment model for most financial assets based on expected losses rather than incurred losses. Under this model, an estimate of expected credit losses over the contractual life of the instrument is to be recorded as of the end of a reporting period as an allowance to offset the amortized cost basis, resulting in a net presentation of the amount expected to be collected on the financial asset. For public entities, ASU 2016-13 is effective for fiscal years, including interim periods within those fiscal years, beginning after December 15, 2019. Early adoption is permitted for fiscal years beginning after December 15, 2018, including interim periods within those fiscal years. For most instruments, entities must apply the standard using a

cumulative-effect adjustment to beginning retained earnings as of the beginning of the fiscal year of adoption. The Company is currently assessing the impact that the adoption of ASU 2016-13 will have on its consolidated financial statements.

In February 2016, the FASB issued ASU No. 2016-02, *Leases (Topic 842)* ("ASU 2016-02"), which requires lessees to recognize a lease liability and a right-of-use asset for each lease with a term longer than twelve months. The recognized liability is measured at the present value of lease payments not yet paid, and the corresponding asset represents the lessee's right to use the underlying asset over the lease term and is based on the liability, subject to certain adjustments. For income statement purposes, the standard retains the dual model with leases classified as either operating or finance. Operating leases will result in straight-line expense while finance leases will result in a front-loaded expense pattern. For public entities, ASU 2016-02 is effective for annual and interim periods beginning after December 15, 2018, with early adoption permitted. The standard requires a modified retrospective transition approach for leases existing at, or entered into after, the beginning of the earliest comparative period presented in the financial statements. The Company is currently assessing the impact that the adoption of ASU 2016-02 will have on its consolidated financial statements.

In January 2016, the FASB issued ASU No. 2016-01, *Recognition and Measurement of Financial Assets and Financial Liabilities* ("ASU 2016-01"), which primarily affects the accounting for equity investments, financial liabilities under the fair value option, and the presentation and disclosure requirements of financial instruments. For public entities, ASU 2016-01 is effective for fiscal years, and interim periods within those years, beginning after December 15, 2017, with early adoption permitted for certain provisions of the standard. Entities must apply the standard, with certain exceptions, using a cumulative-effect adjustment to beginning retained earnings as of the beginning of the fiscal year of adoption. The Company does not expect the adoption of ASU 2016-01 to have a material impact on its consolidated financial statements.

In May 2014, the FASB issued ASU No. 2014-09, *Revenue from Contracts with Customers* ("ASU 2014-09"), to clarify the principles of recognizing revenue and to create common revenue recognition guidance between U.S. generally accepted accounting principles and International Financial Reporting Standards. ASU 2014-09 outlines a single comprehensive model for entities to use in accounting for revenue arising from contracts with customers and supersedes most current revenue recognition guidance. The core principle of the revenue model is that an entity recognizes revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. This model involves a five-step process for achieving that core principle, along with comprehensive disclosures about the nature, amount, timing and uncertainty of revenue and cash flows arising from contracts with customers. In August 2015, the FASB issued ASU 2015-14, *Revenue from Contracts with Customers (Topic 606): Deferral of the Effective Date* , to defer the effective date of the new revenue standard for one year and permit early adoption as of the original effective date in ASU 2014-09. For public entities, the new revenue standard is effective for annual and interim periods beginning after December 15, 2017. The Company plans to adopt ASU 2014-09 on January 1, 2018.

The Company has reviewed the requirements of the new revenue standard and related ASUs and continues to monitor the activity of the FASB as it relates to specific interpretive guidance. The Company is continuing to review various customer contracts and is applying the five-step model of the new revenue standard to each of its identified key revenue streams and is comparing the results to its current accounting practices. While the Company continues to further assess all potential impacts of adopting this new revenue standard on its consolidated financial statements, related disclosures, accounting policies, and necessary control, process and systems changes, it expects the new revenue standard will not have a significant impact on the accounting for stand-ready account- and transaction-based processing fees, the Company's most significant revenue stream. Areas that the Company expects will be impacted by the new revenue standard include the accounting for costs to obtain a contract, such as the capitalization of commissions for sales personnel, which are currently expensed as incurred; the timing of revenue recognition of certain termination fees over the modified contract term, which will generally result in an acceleration of revenue as compared to the Company's current accounting practice of recognition upon client deconversion; the deferral of professional services revenue from certain transaction processing platform enhancements that are currently recognized as performed; and the expanded qualitative and quantitative disclosures required under the new standard.

Entities have the option of adopting this new guidance using either a full retrospective or a modified approach with the cumulative effect of applying the guidance recognized at the date of initial application. The Company anticipates adopting the new standard using the modified retrospective transition approach, which will result in a cumulative effect adjustment to retained earnings as of January 1, 2018. Under this method, the Company would not restate the prior consolidated financial statements presented. However, the Company will be required to provide additional disclosures in 2018 related to the amount by which each relevant 2018 financial statement line item is affected by adoption of the new standard, and an explanation of the reasons for significant changes.

3. Fair Value Measurements

The Company applies fair value accounting for all assets and liabilities that are recognized or disclosed at fair value in its consolidated financial statements on a recurring basis. Fair value represents the amount that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. When determining the fair value measurements for assets and liabilities, the Company considers the principal or most advantageous market and the market-based risk measurements or assumptions that market participants would use in pricing the asset or liability.

The fair values of cash equivalents, trade accounts receivable, settlement assets and obligations, accounts payable, and client deposits approximate their respective carrying values due to the short period of time to maturity. The estimated fair value of total debt was $5.2 billion at September 30, 2017 and $4.7 billion at December 31, 2016 , and was based on quoted prices in active markets for the Company's senior notes (level 1 of the fair value hierarchy) and discounted cash flows based on the Company's current incremental borrowing rate for its term loan (level 3 of the fair value hierarchy). The fair value of the Company's revolving credit facility borrowings approximates carrying value as the underlying interest rate is variable based on LIBOR. The estimated fair value of the contingent consideration liability of $15 million at September 30, 2017 (see Note 4) was based on the present value of a probability-weighted assessment approach derived from the likelihood of achieving the various earn-out criteria (level 3 of the fair value hierarchy) and is reported in other long-term liabilities in the consolidated balance sheet. This estimated fair value has not changed since the acquisition date.

4. Acquisitions and Dispositions

Acquisitions

The Company completed four acquisitions during the first nine months of 2017. The results of operations for these acquired businesses, including revenue of $16 million during the first nine months of 2017, have been included in the accompanying consolidated statements of income from the dates of acquisition. Pro forma information for the Company's acquisitions is not provided because they did not have a material effect on the Company's consolidated results of operations.

On January 17, 2017, the Company completed its acquisition of Online Banking Solutions, Inc. ("OBS"), gaining additional cash management and digital business banking capabilities that complement and enrich the Company's existing solutions. On July 31, 2017, the Company acquired the assets of PCLender, LLC ("PCLender"), a leader in next-generation internet-based mortgage software and mortgage lending technology solutions. The OBS and PCLender acquisitions are included in the Financial Institution Services ("Financial") segment as their products are integrated across a number of the Company's account processing solutions and will enable the Company's bank and credit union clients to better serve their commercial and mortgage customers. On August 18, 2017, the Company acquired Dovetail Group Limited ("Dovetail"), a leading provider of bank payments and liquidity management solutions. On September 1, 2017, the Company completed its acquisition of Monitise plc ("Monitise"), a provider of digital solutions that enable innovative digital banking experiences for leading financial institutions worldwide. The Dovetail and Monitise acquisitions are included in the Payments and Industry Products ("Payments") segment and are expected to further enable the Company to help financial institutions around the world transform their payments infrastructure and to expand its digital leadership, respectively.

The Company acquired these four businesses for an aggregate purchase price of $383 million , net of $33 million of acquired cash, along with earn-out provisions estimated at a fair value of $15 million . As of September 30, 2017, the preliminary purchase price allocations for these acquisitions resulted in technology and customer intangible assets totaling approximately $132 million , goodwill of approximately $237 million , and other identifiable net assets of approximately $29 million . The purchase price allocation for the OBS acquisition was finalized during the second quarter of 2017 and did not materially change from the preliminary allocation. The purchase price allocations for the remaining acquisitions were based on preliminary valuations and are subject to final adjustment. The goodwill from these transactions is primarily attributed to synergies and the anticipated value created by selling the products and services that these businesses provide into the Company's existing client base. Approximately $70 million of the goodwill is expected to be deductible for tax purposes.

Disposition

On May 11, 2017, the Company sold its Australian item processing business, which was reported within the Financial segment, for approximately $17 million , consisting of $19 million in cash received at closing less an estimated closing adjustment of $2 million anticipated to be finalized in the fourth quarter of 2017. The Company recognized a gain on the sale of $10 million , with the related tax expense of $5 million recorded through the income tax provision, in the consolidated statements of income for the nine months ended September 30, 2017.

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5. Investment in Unconsolidated Affiliate

The Company owns a 49% interest in StoneRiver Group, L.P. ("StoneRiver"), which is accounted for as an equity method investment, and reports its share of StoneRiver's net income as income from investment in unconsolidated affiliate. During the first quarter of 2017, StoneRiver recognized a gain on the sale of a business. The Company's pre-tax share of the gain was $26 million with related tax expense of $9 million . During the first nine months of 2017, the Company received cash dividends of $44 million from StoneRiver, which were funded from recent sale transactions and recorded as reductions in the Company's investment in StoneRiver. These dividends exceeded the Company's investment carrying amount, resulting in the reduction of its investment balance to zero , with the excess cash dividend of $5 million recorded as income, with related tax expense of $2 million , for the three and nine months ended September 30, 2017.

During the first quarter of 2016, StoneRiver recognized a gain on the sale of a business interest in which the Company's pre-tax share of this gain was $190 million . During the first quarter of 2016, the Company also received cash dividends of $140 million from StoneRiver, which were funded from the sale transaction and recorded as reductions in the Company's investment in StoneRiver. In conjunction with this activity, the Company evaluated its equity method investment in StoneRiver for its ability to recover the remaining carrying amount of such investment. Utilizing a discounted cash flow analysis (level 3 of the fair value hierarchy) to arrive at a measure of the investment's fair value, the Company recognized an impairment loss of $44 million . The Company's pre-tax share of the gain, net of the impairment loss, was $146 million , with related tax expense of $54 million . The Company's investment in StoneRiver was $14 million at December 31, 2016 and is reported within other long-term assets in the consolidated balance sheet.

The Company's pre-tax share of net gains on sale transactions and income from excess cash dividends are reported within income from investment in unconsolidated affiliate, with the related tax expense reported within the income tax provision, in the consolidated statements of income. The dividends, in their entirety, represented returns on the Company's investment and are reported in cash flows from operating activities.

6. Share-Based Compensation

The Company recognized $15 million and $48 million of share-based compensation expense during the three and nine months ended September 30, 2017 , respectively, and $15 million and $54 million of share-based compensation expense during the three and nine months ended September 30, 2016 , respectively. The Company's annual grant of share-based awards generally occurs in the first quarter. During the nine months ended September 30, 2017 and 2016 , stock options to purchase 1.3 million and 1.6 million shares, respectively, were exercised.

A summary of stock option, restricted stock unit and performance share unit grant activity is as follows:

	Nine Months Ended September 30,			
	2017		2016	
	Shares Granted (In thousands)	Weighted-Average Grant Date Fair Value	Shares Granted (In thousands)	Weighted-Average Grant Date Fair Value
Stock options	708	$ 37.45	933	$ 31.43
Restricted stock units	302	115.31	346	97.15
Performance share units	55	113.82	150	100.68

7. Shares Used in Computing Net Income Per Share

The computation of shares used in calculating basic and diluted net income per common share is as follows:

	Three Months Ended September 30,		Nine Months Ended September 30,	
(In millions)	2017	2016	2017	2016
Weighted-average common shares outstanding used for the calculation of net income per share – basic	210.1	219.2	212.1	221.6
Common stock equivalents	4.4	3.5	4.6	3.6
Weighted-average common shares outstanding used for the calculation of net income per share – diluted	214.5	222.7	216.7	225.2

For the three months ended September 30, 2017 and 2016 , stock options for 0.7 million and 0.9 million shares, respectively, were excluded from the calculation of diluted weighted-average outstanding shares because their impact was anti-dilutive. For both the nine months ended September 30, 2017 and 2016 , stock options for 0.8 million shares were excluded from the calculation of diluted weighted-average outstanding shares because their impact was anti-dilutive.

8. Intangible Assets

Intangible assets consisted of the following:

(In millions) September 30, 2017	Gross Carrying Amount	Accumulated Amortization	Net Book Value
Customer related intangible assets	$ 2,253	$ 1,136	$ 1,117
Acquired software and technology	587	452	135
Trade names	117	62	55
Capitalized software development costs	714	272	442
Purchased software	248	109	139
Total	$ 3,919	$ 2,031	$ 1,888

(In millions) December 31, 2016	Gross Carrying Amount	Accumulated Amortization	Net Book Value
Customer related intangible assets	$ 2,200	$ 1,043	$ 1,157
Acquired software and technology	507	432	75
Trade names	117	57	60
Capitalized software development costs	641	233	408
Purchased software	230	97	133
Total	$ 3,695	$ 1,862	$ 1,833

The Company estimates that annual amortization expense with respect to acquired intangible assets recorded at September 30, 2017 , which include customer related intangible assets, acquired software and technology, and trade names, will be approximately $160 million in each of 2017 , 2018 , and 2019 , $140 million in 2020 , and $130 million in 2021 . Annual amortization expense in 2017 with respect to capitalized and purchased software is estimated to approximate $150 million .

9. Accounts Payable and Accrued Expenses

Accounts payable and accrued expenses consisted of the following:

(In millions)	September 30, 2017	December 31, 2016
Trade accounts payable	$ 83	$ 110
Client deposits	466	409
Settlement obligations	345	305
Accrued compensation and benefits	163	184
Other accrued expenses	249	234
Total	$ 1,306	$ 1,242

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10. Accumulated Other Comprehensive Loss

Changes in accumulated other comprehensive loss by component, net of income taxes, consisted of the following:

(In millions)	Cash Flow Hedges	Foreign Currency Translation	Other	Total
Balance at December 31, 2016	$ (24)	$ (50)	$ (2)	$ (76)
Other comprehensive income before reclassifications	2	14	—	16
Amounts reclassified from accumulated other comprehensive loss	5	—	—	5
Net current-period other comprehensive income	7	14	—	21
Balance at September 30, 2017	$ (17)	$ (36)	$ (2)	$ (55)

(In millions)	Cash Flow Hedges	Foreign Currency Translation	Other	Total
Balance at December 31, 2015	$ (31)	$ (41)	$ (2)	$ (74)
Amounts reclassified from accumulated other comprehensive loss	5	—	—	5
Net current-period other comprehensive income	5	—	—	5
Balance at September 30, 2016	$ (26)	$ (41)	$ (2)	$ (69)

Based on the amounts recorded in accumulated other comprehensive loss at September 30, 2017 , the Company estimates that it will recognize approximately $6 million in interest expense during the next twelve months related to settled interest rate hedge contracts.

The Company has entered into foreign currency forward exchange contracts, which have been designated as cash flow hedges, to hedge foreign currency exposure to the Indian Rupee. As of September 30, 2017 and December 31, 2016 , the notional amount of these derivatives was approximately $139 million and $86 million , respectively, and the fair value totaling approximately $5 million and $1 million , respectively, is reported in prepaid expenses and other current assets in the consolidated balance sheet.

11. Cash Flow Information

Supplemental cash flow information was as follows:

	Nine Months Ended September 30,	
(In millions)	2017	2016
Interest paid	$ 88	$ 79
Income taxes paid	315	306
Treasury stock purchases settled after the balance sheet date	18	18

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12. Business Segment Information

The Company's operations are comprised of the Payments segment and the Financial segment. The Payments segment primarily provides electronic bill payment and presentment services, internet and mobile banking software and services, person-to-person payment services, debit and credit card processing and services, and other electronic payments software and services. The businesses in this segment also provide card and print personalization services, investment account processing services for separately managed accounts, and fraud and risk management products and services. The Financial segment provides banks, thrifts, credit unions, and leasing and finance companies with account processing services, item processing and source capture services, loan origination and servicing products, cash management and consulting services, and other products and services that support numerous types of financial transactions. Corporate and Other primarily consists of unallocated corporate expenses including compensation costs, amortization of acquisition-related intangible assets, intercompany eliminations and other costs that are not considered when management evaluates segment performance.

(In millions)	Payments	Financial	Corporate and Other	Total
Three Months Ended September 30, 2017				
Processing and services revenue	$ 621	$ 576	$ 2	$ 1,199
Product revenue	175	43	(17)	201
Total revenue	$ 796	$ 619	$ (15)	$ 1,400
Operating income	$ 253	$ 204	$ (87)	$ 370
Three Months Ended September 30, 2016				
Processing and services revenue	$ 589	$ 570	$ 1	$ 1,160
Product revenue	183	53	(16)	220
Total revenue	$ 772	$ 623	$ (15)	$ 1,380
Operating income	$ 241	$ 209	$ (81)	$ 369
Nine Months Ended September 30, 2017				
Processing and services revenue	$ 1,818	$ 1,738	$ 7	$ 3,563
Product revenue	551	124	(58)	617
Total revenue	$ 2,369	$ 1,862	$ (51)	$ 4,180
Operating income	$ 750	$ 614	$ (257)	$ 1,107
Nine Months Ended September 30, 2016				
Processing and services revenue	$ 1,736	$ 1,701	$ 4	$ 3,441
Product revenue	548	133	(48)	633
Total revenue	$ 2,284	$ 1,834	$ (44)	$ 4,074
Operating income	$ 703	$ 606	$ (239)	$ 1,070

Goodwill in the Payments segment was $3.8 billion and $3.6 billion as of September 30, 2017 and December 31, 2016 , respectively. Goodwill in the Financial segment was $1.8 billion as of both September 30, 2017 and December 31, 2016 . As a result of acquisitions, goodwill increased by $167 million and $70 million in the Payments and Financial segments, respectively, during the first nine months of 2017.